
Economic inclusion for people with disabilities and older workers: Good practices

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Purpose and scope: This document compiles examples of international best practice to promote economic inclusion for people with disabilities and older workers. In line with the European Bank for Reconstruction and Development's (EBRD) *Economic Inclusion Strategy*, it aims to provide targeted support to the efforts of the EBRD and its partners to improve access to employment and skills, access to finance and entrepreneurship, and access to services. It is not intended to be an exhaustive overview of international practices, but rather a collection of indicative policies and initiatives that reflect emerging good practice in relation to each of these overarching strategic objectives. This profile was prepared for the EBRD using publicly available sources.

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1. Introduction

People with disabilities and older workers make substantial contributions to their national economies and societies through their active participation in the workforce as employees and self-employed workers, and through their entrepreneurial and business activities. People with disabilities can perform most jobs, be productive and engage in successful business enterprises, if and where a suitable environment exists. Similarly, many older workers and entrepreneurs have advanced technical and managerial skills and extensive work and industry experience that are valuable assets to employers and colleagues and make many older people successful business leaders.

Yet in both developed and developing economies, people with disabilities and older workers face various challenges in accessing employment and entrepreneurship opportunities as well as key services that enhance economic participation (such as transport and ICT).

Key challenges facing people with disabilities and older workers include:

Aspect	People with disabilities	Older workers (50-64 years)
Employment and skills	<ul style="list-style-type: none"> • Lack of reasonable accommodations (education, training, workplaces, transport). • Discrimination in recruitment and pay • Disincentives to employment – “over-protective” laws and benefit traps 	<ul style="list-style-type: none"> • Discrimination and stereotyping • Mandatory retirement ages • Education and skills gaps (for example, digital skills) • Lack of workplace accommodations • Additional care responsibilities
Finance and entrepreneurship	<ul style="list-style-type: none"> • Lack of financial resources, poor credit ratings, no collateral for loans • Negative bias among some lenders • Skills and experience deficits due to education and employment barriers 	<ul style="list-style-type: none"> • Negative bias among some lenders • Skills gaps (especially digital) that impede access to certain sectors, information, business services, networks.
Services	<ul style="list-style-type: none"> • Physical barriers in built environment (public buildings/spaces, transport) • Inaccessible information on services (government, transport, banking and so on) • Inaccessible digital devices/content. 	<ul style="list-style-type: none"> • Physical and informational barriers in accessing public buildings and infrastructure (especially transport) • Digital skills gaps that impede access to ICT and e-services.

This document profiles a number of illustrative examples of international good practices, in terms of both policy-level solutions and private-sector initiatives, that aim to address some of these key challenges. It is intended to be read alongside other documents prepared under the EBRD’s programme on “Economic inclusion for people with disabilities and older workers during the Covid-19 emergency”.¹

Good practice examples comprise government and private-sector responses drawn from OECD countries, EBRD economies, and other countries and jurisdictions around the world. In line with the EBRD’s *Economic Inclusion Strategy (2017)*, good practices are grouped according to their relevance for three overarching areas of economic inclusion: access to employment and skills; access to finance and entrepreneurship; and access to services that enhance economic participation.

Overall, this summary document is not intended to be an exhaustive overview of international practices, but rather a collection of indicative policies and initiatives that reflect emerging good practice in relation to these three overarching strategic objectives.

The summary review of good practices is structured as follows:

1. Introduction.....	2
2. People with disabilities	4
2.1 Legal and policy framework.....	4
2.2 Employment and skills	5
2.3 Finance and entrepreneurship.....	11
2.4 Services	14
3. Older workers.....	19
3.1 Legal and policy framework.....	19
3.2 Employment and skills	20
3.3 Finance and entrepreneurship.....	26
3.4 Services	28

¹ Other materials include: two detailed research reports on challenges and response to economic inclusion for people with disabilities and older workers, respectively; a compilation of and report on statistical indicators of economic inclusion for people with disabilities and older workers across all EBRD economies and several OECD comparator countries; and a series of country profiles outlining the specific legislative, policy, and in-practice situation pertaining to the economic participation of people with disabilities and older workers in selected EBRD economies.

2. People with disabilities

2.1 Legal and policy framework

Governments in many countries have introduced specific legislation to promote the full participation of people with disabilities in economic activities and to ensure effective protection against discrimination. Many governments have also developed comprehensive national policy frameworks to guide specific programming on disability inclusion, as well as National Action Plans to implement international commitments such as those assumed under the United Nations Convention for the Rights of People with Disabilities (CPRD).

Overarching disability legislation

Dedicated disability laws

Many countries have introduced dedicated [disability laws](#) to strengthen the protection of the fundamental economic, social, political and cultural rights of people with disabilities, and establish obligations for state and other actors to promote the full participation of people with disabilities in all areas of national life. Many national disability laws include express provisions concerning employment and access to public services, including an explicit prohibition against discrimination on the grounds of disability; a guarantee of accessible education for all; employment support services (vocational rehabilitation and inclusive or tailored public employment services); and requirements for reasonable accommodations to promote the full participation of people with disabilities in social, economic, and cultural life (accessibility of schools and colleges, workplaces, public buildings, infrastructure).

Many of the EBRD's economies have dedicated disability laws. Amongst other examples, [GEORGIA](#) recently adopted *Law on the Rights of Persons with Disabilities*, recognises a comprehensive range of rights of people with disabilities, and expressly adopts the principle of reasonable accommodation as a fundamental right for people with disabilities across economic, social, political and cultural spheres. The law also establishes specific responsibilities of government bodies to promote and protect the rights of people with disabilities. The law was developed through a fully participatory consultation with national stakeholders, including representative organisations of people with disabilities.

National policy initiatives

Many countries have developed [national strategies](#) and action plans concerning disability inclusion that guide policymaking on more specific issues. Most national policies cover legislative and policy actions related to accessibility (of the built environment, transport and ICT), reforms to national non-discrimination laws, support for employment and entrepreneurship, equal access to education and skills development opportunities and health services, amongst others. For example, the [EUROPEAN UNION](#)'s *European Disability Strategy 2010-2020* sets the following specific objectives, among other things:

- **Accessibility:** Ensure accessibility to goods and services, including public services and assistive devices for people with disabilities, through legislative measures to set minimum standards on accessibility of the built environment, transport and ICT, as well as targeted regulations to improve accessibility of goods and services (including universal design criteria in public procurement).
- **Participation:** Achieve full participation of people with disabilities in society, including streamlined administrative processes for benefits and other support services, as well as funds to promote community-based assistance services, provide accessible information formats for public services, and raise public awareness on disability.
- **Discrimination:** Address discrimination against people with disabilities through full implementation of non-discrimination laws (especially in relation to employment) and public information campaigns and other measures to raise awareness of disability issues and combat attitudinal barriers to economic and social participation.

- **Employment:** Promote employment of people with disabilities in the open labour market, with a focus on labour market data collection and analysis to understand challenges facing people with disabilities. Remove “benefits traps” that may disincentivise employment, improve workplace accessibility, develop active labour market policies targeted at people with disabilities, and improve services for job placement and on-the-job training.
- **Education:** Promote inclusive education and lifelong learning through removing legislative barriers, providing support for inclusive and personalised learning and disability inclusion training for teachers and other educational professionals.

The *Strategy* also covers issues such as social protection, health services and international cooperative activities.

National Action Plans to implement the UN CRPD

Several countries have developed targeted Action Plans to implement the CRPD. In [BELARUS](#), the government’s National Action Plan includes legislative reforms to align national law with the Convention, strengthening public awareness of disability rights, and creating relevant national mechanisms to monitor the ongoing implementation of the CRPD. [URUGUAY](#)’s Action Plan outlines a range of policy priorities, including stronger incentives for employers to hire people with disabilities, more accessible education, transport, public space and ICT, and improved data collection amongst other initiatives. The government has subsequently undertaken a range of legislative and regulatory reforms that respond to the Plan’s specific objectives.

Participatory process for national policy development

For its National Disability Action Plan, [KOSOVO](#)’s Office for Good Governance, Human Rights, Equal Opportunities and Gender Issues (OGG/OPM) established a series of technical working groups to develop proposals for specific areas of policy (education, health, employment, accessibility, data collection and so on). Each working group included representatives of relevant government ministries, technical experts, disability organisations, and international donors to ensure a fully participatory process for the Plan’s formulation.

2.2 Employment and skills

2.2.1 Policy responses

Government interventions typically focus on strengthening laws and regulations, tailoring specific active labour market policies, promoting vocational rehabilitation and training, reforming social protection and raising public awareness in an effort to change negative attitudes concerning people with disabilities in the world of work.

Employment quotas

Many countries have introduced mandatory employment quotas that require employers to hire a fixed share of people with disabilities in their workforce. Most schemes include sanctions in the form of fines for employers that fail to meet the quota, while some also include incentives for employers (see below). Some schemes offer alternative ways in which employers can meet quotas, including subcontracting or purchasing products and services from people with disabilities (for example [THE CZECH REPUBLIC](#), [GERMANY](#), [TUNISIA](#), [SERBIA](#) and [SLOVENIA](#)) or collaborating with public agencies to support recruitment, training or integration of people with disabilities (for example [FRANCE](#)). In a few cases, there are additional incentives to encourage the employment of women with disabilities under the quota (for example [ALBANIA](#)).

Some countries have introduced specific measures to support implementation and enhance the effectiveness and impact of their quota schemes. For example, several countries have adjusted the criteria by which employees count

towards disability quotas, removing the requirement that workers must appear on official disability registers to be eligible (registers may reinforce stigma and their use for quota eligibility may discourage rehabilitation by providing an incentive to maintain disability registration). In [FRANCE](#), any worker that receives disability benefits “counts” towards employee quotas, while the [NETHERLANDS](#) links eligibility to workplace accommodations – any current employee for whom adjustments have been made, or new employee for whom adjustments are needed, qualifies for the quota. In [JAPAN](#), guidance is provided to companies that have not achieved the minimum quota for the employment of people with disabilities, including support in the development of employment plans and recommendations to assist with their implementation. Meanwhile, some countries have included provisions to ensure that people with disabilities employed under a quota have access to higher level positions. In [BANGLADESH](#), a one per cent quota of “First Class Cadre” jobs is specified, while in [PERU](#) the law provides for people with disabilities to access management positions, provided that they meet the appropriate occupational profile.

Enforcement: Enforcement of quota schemes is challenging in many jurisdictions. In most countries, enforcement falls under the responsibility of the labour inspectorate, while a few countries have introduced specialist agencies to monitor compliance and administer fines collected from employers (for example [FRANCE's](#) AGEFIPH or [PERU's](#) CONADIS). In [GERMANY](#), where a company employs more than five people with severe disabilities, disabled employees are entitled to elect a representative to advocate on their behalf, including with respect to quota enforcement.

Legal requirement for “reasonable accommodations”

Many countries include express requirements in national legislation for employers to make “reasonable accommodations” to the workplace to enable the employment of people with disabilities. In [CANADA](#), the obligation to provide reasonable accommodation is enshrined in federal and provincial human rights statutes as well as legally required through the Employment Equity Act. In the [EUROPEAN UNION](#), EU Council Directive 2000/78 establishes a requirement for reasonable accommodation as a fundamental means of ensuring compliance with broader equal treatment provisions (and thus denial of reasonable accommodation is expressly a form of discrimination). Most laws restrict the scope of reasonable accommodation to those adjustments that do not impose “undue hardship” on the employer, although some degree of “hardship” (in terms of costs, disruption of operations and so on) does not invalidate the employer’s obligations in most cases (UNGA, [2006](#)). Several EBRD economies, including [TURKEY](#) and [UKRAINE](#), include legal requirements for employers to make reasonable accommodations for the employment of people with disabilities.

Supporting employers to implement reasonable workplace accommodations

Recognising the burden on employers of implementing some workplace accommodations, many countries provide subsidies to support employers making workplace adjustments for people with disabilities. For example, in [FRANCE](#) employers can claim up to 80 per cent of costs associated with making workplace adjustments, from public funds, including purchase of equipment and specific training. In [GERMANY](#), employers receive subsidies for “barrier-free” workplace adjustments, while similar subsidies are available to both larger and smaller employers in [JAPAN](#). In [DENMARK](#), employers can receive subsidies to purchases assistive aids and small-scale workplace adjustments as well as to cover the costs of a personal assistant to provide on-the-job support to a disabled employee. In the [UNITED KINGDOM](#), the government’s Access to Work programme provides subsidies and grants to cover costs such as the purchase of assistive aids, workplace adaptations and equipment, practical on-the-job support (such as a job coach) and travel grants.

Similar financial support is available in many EBRD economies. In [POLAND](#), for example, employers can receive reimbursements from the State Fund for the Rehabilitation of the Disabled for adapting existing workstations, purchasing assistive equipment and needs assessments by occupational health services. Subsidies and grants for workplace adjustments are also available in [ROMANIA](#) and [UKRAINE](#), amongst other countries.

Wage subsidies and other financial compensation

In addition to support for reasonable workplace adjustments, many governments also offer other forms of financial incentives for employers to hire people with disabilities. In [JAPAN](#), employers receive a regular “adjustment allowance” based on the number of people with disabilities employed, while [GERMANY](#) provides compensation to cover costs associated with probationary periods, internships or “onboarding” processes for people with disabilities. In [FRANCE](#), employers receive a grant for the continuous employment of a person with disabilities for 12 consecutive months.

Several countries also offer direct wage subsidies to employers who hire people with disabilities. In [SWEDEN](#), the state employment agency offers a flexible wage subsidy of up to 80 per cent of wages for up to four years, while [FINLAND](#) pays a subsidy set just below the minimum wage level for up to 2 years at a time. The Finnish system has strict conditions to ensure that subsidies are only paid in cases where the vacancy could not be filled without the subsidy, conditions that aim to reduce “deadweight” losses in the labour market as a result of the subsidy scheme. Along similar lines, wage subsidies are offered to employers in [DENMARK](#) who employ a person with disabilities who has recently graduated from an educational programme only where the candidate has failed to find non-subsidised employment.

In addition to wage subsidies, employers in several countries, including [DENMARK](#) and [POLAND](#), can also receive a refund for the cost of a personal assistant or co-worker who helps people with disabilities adapt to work and communicate.

Information and guidance for employers

In [NORWAY](#), employers are provided with a personal contact officer in the local public employment service who can provide advice on all sickness and disability-related issues as well as information on available services for new recruits. In [AUSTRALIA](#), the JobAccess initiative provides employers with a website, telephone advice service and an online workplace adjustment tool to offer practical ideas and solutions for workplace adjustments, as well as an online application system for reclaiming costs for workplace adjustments and other services. [SPAIN's](#) National Centre for Personal Autonomy and Technical Aids provides a website offering employers information about assistive technology and relevant training and other services. In the [UNITED KINGDOM](#), the government’s “Disability Confident” scheme provides self-assessment tools to support employers in achieving and retaining their certification as “disability confident employers”. In [JAPAN](#), the government provides guidance – in the form of support in developing employment plans and their implementation – to companies that fail to meet statutory quotas.

Public employment services and other supported employment services

Countries have adopted different approaches to public employment services (PES) for people with disabilities. In the [EUROPEAN UNION](#), for example, public employment services in Denmark, France, Italy and Sweden have a dedicated unit to support disabled jobseekers, while countries such as Finland, Germany, Ireland and the Netherlands have specialised counsellors who refer disabled jobseekers to external service providers, which are funded in part through contributions from employers (as service users) or other donors (in the case of NGO service providers). In some countries, including the UK and Germany, PES provide advice for employers on recruiting people with disabilities, workplace adjustments and available subsidies.

Some public employment services also provide personalised supported employment programmes to support people with disabilities into work. For example, the [UNITED KINGDOM's](#) Jobcentre Plus offers an Intensive Personalised Employment Support service to unemployed people with disabilities. The programme includes a dedicated job coach to help jobseekers to identify the types of jobs they are able to do, match skills with vacancies, coordinate vocational training, develop personal support networks and provide direct on-the-job support once in employment.

In [POLAND](#), the State Fund for the Rehabilitation of the Disabled (PFRON) provides tailored careers advice and specialist training to prepare disabled jobseekers for finding, starting and keeping a job. The PFRON is funded in

part through fines paid by employers who fail to meet mandatory employment quotas for people with disabilities. Like PES elsewhere, the PFRON works to identify employers not meeting the 6 per cent quota to assist them in recruiting more disabled workers.

Overall, there is strong evidence to suggest that supported employment approaches, rather than large scale uniform programmes (such as general training or sheltered workshops), are more effective and – in the long term, more cost effective – in promoting a transition for people with disabilities into the open labour market (EC, [2013](#)).

Priority access to vocational training

[KAZAKHSTAN's](#) legislation grants people with disabilities a priority right to vocational training. In addition, under [national employment plans](#), people with disabilities can benefit from vocational guidance and advice, referral to free vocational training and retraining courses and practical skills masterclasses, financial support for participation in training, assistance in job search, and partial subsidisation of their wages. Similar programmes that provide people with disabilities with preferential access to vocational training are in place in several other countries (see, for example, [BELARUS](#)).

Raising awareness and public recognition of good employer practices

In [GERMANY](#), the National Action Plan to implement the CRPD has a long-term communication campaign, including the distribution of handouts, guidelines and company action plan templates to support companies in recruiting and retaining people with disabilities. In the [UNITED KINGDOM](#), employers that agree to take action on specific initiatives to support the employment of people with disabilities can use the government's "Disability Confident" badge to publicise their commitment to disability inclusion. In [The CZECH REPUBLIC](#), the Minister of Industry and Trade, in cooperation with the Association of Employers of Disabled People, presents an annual award to companies for outstanding results in employing people with disabilities, while the [POLISH](#) State Fund for the Rehabilitation of the Disabled publishes awards for employers who recruit the highest number of people with disabilities. In [JAPAN](#), the Association of Employers of Persons with Disabilities coordinates a certification scheme for employers that are leaders in employment of people with disabilities and support their career development. The Association's website lists all currently certified companies.

Using public procurement rules to promote employment of people with disabilities

In the [UNITED STATES](#), Section 503 of the Rehabilitation Act requires government contractors to take positive measures to increase the representation of minorities in the workforce. Regulations introduced in 2013 strengthen the affirmative action provisions of Section 503, setting a 7 per cent target for the employment of qualified people with disabilities by contractors. Under the provisions, contractors are required to carry out annual workforce assessment and adopt action plans to address identified barriers to meeting the employment target. In [FRANCE](#), companies face potential exclusion from public procurement markets if they fail to meet mandatory disability employment quotas (see above). Similar requirements for public contractors to meet workforce diversity targets, including employment of people with disabilities, are included in public procurement rules in [CANADA](#), the [EUROPEAN UNION](#), and [SOUTH AFRICA](#), amongst other jurisdictions.

2.2.2 Private sector responses

Private sector responses aim to promote equal treatment by providing reasonable accommodation in the recruitment process, on-the-job training and support, apprenticeships, and relevant working terms and conditions of employment for people with disabilities. Other areas of focus may include support for

vocational rehabilitation, internal and external awareness-raising, and ensuring wider non-discrimination and inclusion policies provide effective coverage of people with disabilities.

A clear strategic focus on disability inclusion

Many leading international companies have developed dedicated disability inclusion strategies and programmes, while others have made disability inclusion a key component of wider equal opportunities initiatives. For example, [UNILEVER](#), a multinational consumer goods company, has set a commitment to be a leading employer of choice for people with disabilities by 2025, and has developed a global disability inclusion programme to engage and build capacity among staff in the areas of recruitment, workplace accommodations, and accessible technology and communications.

The international banking group [HSBC](#) has similarly developed a Global Disability Confidence Programme, which has targeted projects on workplace adjustments, data and reporting, awareness and capacity building, and digital accessibility amongst others.

[ACCENTURE](#), an international professional services company, has also established a Global Leadership Disability Inclusion Council that coordinates activities across the company's countries of operation and is mirrored in each country and across business units. Under the programme, each country has a scorecard to track the progress of their disability initiatives and identify areas for greater focus. Best practice examples from across the countries of operation are collected and shared widely.

Ensuring participation of people with disabilities in policy development

The development of effective company strategies and programmes on disability requires direct engagement and involvement of employees with disabilities and organisations that represent them. For example, [UNILEVER](#) held a series of online meetings with employees with disabilities in developing their global strategy. Employees with disabilities and representative organisations provided direct feedback on [HSBC's](#) guide on disability sensitive language and imagery. [SODEXO](#), an international food services and facilities management company, carried out a survey of employees and customers with disabilities to inform the development of local and national action plans.

Supporting the career development of employees with disabilities

Many initiatives to increase the employment of people with disabilities focus on recruitment for entry-level positions. Although these programmes are important, some companies have also recognised the need to support disabled employees progress their careers within the company. For example, the [ROYAL BANK OF SCOTLAND](#) (RBS) in the UK provides a dedicated personal development programme for employees with a disability, including skills training and career advice. RBS India has introduced a version of the UK programme, called Aspire, that is also open to employees with disabilities in other companies. In addition to skills development, the Aspire programme has senior industry leaders in India who act as mentors. [LLOYDS BANKING GROUP](#) in the UK offers a similar Personal Development Programme for employees with a disability, which is delivered in cooperation with external disability consultants.

Creating an inclusive working environment

Many companies have taken steps to raise internal awareness about disability and create an inclusive working environment that enables all employees to perform their work without discrimination. For example, [HSBC](#) developed

a “What We See and Say” programme to highlight the importance of language and imagery in building an inclusive culture. As part of this campaign, HSBC created an inclusive language and imagery guide setting out a global definition for disability, together with inclusive terminology and language “dos and don’ts” that are locally relevant. The development of the guide was informed by feedback from employees with a disability as well as external NGOs.

The [ING GROUP](#), an international banking and financial services company, conducts disability awareness training for its staff, while [UNILEVER](#) has created an online global support network to provide advice, mentoring and support for employees with a disability.

Targeted recruitment initiatives

Many leading companies have taken steps to adapt their recruitment policies and practices to ensure equal opportunities for people with disabilities. For example, as part of a wide range of disability inclusion commitments, companies that sign up to the UK government’s “[Disability Confident](#)” scheme guarantee interviews to all disabled job candidates that meet the minimum job requirements.

One UK-based hotel of [MARRIOTT INTERNATIONAL](#) has pioneered a supported internship programme for young people with disabilities, offering participants the opportunity to gain valuable work experience and demonstrate their skills and employability. The company uses the programme to support a “job carving” approach to recruitment, whereby the candidates’ strengths are matched to roles and tasks required by the business rather than against predetermined job descriptions. The company also offers an alternative interview processes whereby job candidates can make a short video demonstrating the tasks needed for a specific role, rather than take part in a full length, face-to-face interview.

[MAJID AL FUTTAIM HOLDING](#), developer and operator of City Centre Almaza shopping centre in Egypt, supported by the EBRD, has developed a dedicated on-site training facility to deliver new learning and recruitment opportunities for people with disabilities that are aligned with its tenant retailers’ needs. Successful trainees benefit from job-brokering services, helping to fill the Centre’s vacancies. The training facility also provides tenant retailers employing disabled workers with tailored guidance and support on improving their capacity for inclusive employment.

As part of its commitment to creating employment opportunities for people with disabilities, the [FPCO GROUP](#), which operates a number of recycling plants across Japan, offers tours of its plants for prospective disabled employees and their families.

Improving accessibility of workplaces

Many companies have taken action to improve the accessibility of workplace for people with reduced mobility and sensory impairments. For example, as part of a wider disability inclusion programme, the pharmaceutical multinational [GLAXO-SMITH-KLINE](#) (GSK) is developing the accessibility of its facilities around the world based on its Inclusive Design Standard, which often exceeds compliance with relevant national regulations and standards. The company conducts independent accessibility audits to inform the programme of accessibility upgrade works and refurbishments and incorporates the Inclusive Design Standards in all new works. The accessibility audits examine accessibility from arrival on site, through security, parking and reception, to accessibility of open areas, lifts, meeting rooms, catering, washrooms and other facilities.

[SHELL](#) has introduced a dedicated Workplace Accessibility Service that delivers workplace adjustments and assistance for employees with disabilities to ensure they can perform their work effectively. The service operates through a self-service online portal where employees can order equipment and adjustments they require. There are also dedicated Accessibility Advisors to support colleagues in finding effective accessibility solutions. The service involves close collaboration across ICT, real estate, health and safety, and human resources functions.

[LLOYDS BANKING GROUP](#) in the UK has redesigned its entire approach to accessibility at work to make workplace adjustments services a “business as usual” process. This has included rebranding the process from “reasonable accommodations” to “workplace adjustments” (to move beyond the legal compliance approach); the creation of central fund for workplace adjustments and a single point of entry for employee requests and advice (a dedicated helpdesk staffed by qualified experts), a dedicated end-to-end case management system for each request, and emphasizing “trust” of employees with the elimination of requirements to “prove” a disability.

Ensuring accessibility of products and services for customers

Creating products that are accessible to all potential customers is a specific concern for many companies, especially those operating in the ICT sector. For example, at [MICROSOFT](#) accessibility plays an important role in product and services design, as exemplified by the development of its Xbox Adaptive Controller and the accompanying “We All Win” marketing campaign.

[SHELL](#) has developed its Fuel Service mobile application, which allows customers to contact a petrol station before making a journey and notify staff on arrival. Staff will then fill up the vehicle and take payment.

[ENTERPRISE](#) rent-a-car in the UK offers vehicle adjustments and surrogate driver options at no additional cost for drivers with a disability. They also have a dedicated call centre team to provide customer services in a range of different formats.

Specialising in disability inclusive recruitment services

Recognising increasing demand from employers to ensure diversity and inclusion in their workforce, some private recruitment consultants and agencies offer services that expressly aim to help clients recruit from a diverse talent pool. Some of these services include an explicit focus on disability inclusive recruitment. For example, the [VERCIDA GROUP](#), which operates in several European countries, offers dedicated recruitment and job placement services for people with disabilities. The company works to match job candidates with a disability with disability inclusive employers, as well as providing tailored career and job advice for job candidates.

2.3 Finance and entrepreneurship

2.3.1 Policy responses

In recognition of the challenges faced by many disabled people in pursuing entrepreneurial activities – including, in particular, access to mainstream private credit facilities – policymakers in many countries have pursued a range of interventions and programmes to support disabled entrepreneurs.

Flexibility in social protection systems

In many countries, commencement of employment (including self-employment) ends eligibility for certain social security benefits. For many people with disabilities, the fear of losing access to benefits if they start a business or become self-employed – and facing delays in regaining access if a business venture fails – discourages entrepreneurship. In this context, flexibility in the benefit system is vital. For example, [IRELAND's](#) Back to Work Enterprise Allowance scheme encourages recipients of disability benefit payments to become self-employed by

providing the option to keep a percentage of the disability benefit for up to two years, supplemented by enterprise support grants (Government of Ireland, 2020). Similarly, general eligibility for the UNITED KINGDOM's [Personal Independence Payment](#) (to cover daily living and mobility costs) and [Carers Allowance](#) (to cover personal care costs), are not affected by employment status.

Extending the scope of employment promotion support to self-employed people

Many countries ensure that self-employed people with disabilities can access the same support programmes that are available to employers of people with disabilities and disabled employees. For example, self-employed people with disabilities in [DENMARK](#) are entitled to the same subsidies and grants as employed people to cover on-the-job personal assistance needs. Similarly, the [UNITED KINGDOM's](#) Access to Work programme – which provides grants and subsidies to cover the cost of assistive aids, workplace adjustments and equipment, on-the-job support (including a job coach or sign language services) and travel costs – is available to both employed and self-employed people.

Targeted support for disabled entrepreneurs

In CANADA, the Entrepreneurs with Disabilities Programmes (EDP) under the national Community Futures initiative provide both financial and non-financial support for disabled entrepreneurs. For example, EDPs in the provinces of [MANITOBA](#) and [BRITISH COLUMBIA](#) offer dedicated start-up loans to people with disabilities who want to launch their own business, as well as providing support for business plan development and access to business training, coaching and other resources. The EDPs also work to raise wider awareness about disabled entrepreneurship by showcasing success stories from the programme.

There are similar initiatives that combine financial and non-financial support in other countries. For example, the [UNITED KINGDOM's](#) Ready to Start programme, which operated between 2006-09, supported disabled entrepreneurs with business start-up and skills training (including through mentoring from partner organisations), direct access to business advisory services, and financial support to cover some initial start-up costs (purchase of equipment, marketing, insurance, and so on). Similarly, the “Looking for another sense” programme in the [SLOVAK REPUBLIC](#) provides business training and online mentoring for deaf people. Participants are eligible for small start-up grants that are awarded on a competitive basis. In [UKRAINE](#), the public employment service has a specific programme to identify, train, and provide ongoing advice and informational support to people with disabilities that want to start a business. A business support fund for entrepreneurship activities of people with disabilities has also been established. In [POLAND](#), the State Employment Service extends subsidies to people with disabilities who are self-employed or running their own business to cover interest payments on loans and refunds or exemptions from social security contributions.

In some countries, government-backed small business development initiatives support entrepreneurs to receive loans from private lenders by providing loan guarantees and setting guidelines for partner lenders (for example on maximum interest rates). Some of these general schemes offer preferential access and rates to people with disabilities and other underserved groups (see, for example, the Small Business Administration in the [USA](#), or schemes such as the Advantage Illinois programme in the US state of [ILLINOIS](#)).

Raising awareness about the feasibility of entrepreneurship

Many people with disabilities lack of awareness of entrepreneurship opportunities and experience low self-confidence and discouragement from business advisers. Promoting the feasibility of entrepreneurship for people with disabilities is therefore important for increasing awareness of entrepreneurship as a potential labour market activity, both for people with disabilities themselves and service providers who might support them.

[CANADA's](#) Entrepreneurs with Disabilities Programs (EDPs), described above, include success stories for the programme on the website and in other promotional materials. In the [EUROPEAN UNION](#), the European Enterprise Promotion Awards, operated by the European Commission, includes a category for “responsible and inclusive entrepreneurship” that recognises, amongst other achievements, entrepreneurial activities that support and/or involve people with disabilities. There have been several disability-related winners in the category, helping to showcase and encourage entrepreneurial activity. In the [UNITED KINGDOM](#), the Stelios Awards for Disabled Entrepreneurs are administered by the non-for-profit Stelios Philanthropic Foundation but provide a further example of the significant awareness-raising potential of such initiatives. In addition to providing award winners with a business start-up grant, the Stelios Awards receive considerable media attention in the UK, helping to reinforce positive messaging around disabled entrepreneurship.

2.3.2 Private sector responses

In addition to government financing schemes to support disabled entrepreneurs, there is a growing number of private lenders that offer dedicated business financing products to applicants that may struggle to access mainstream private credit. In some cases, lenders may also offer business and skills training to support entrepreneurs.

Government guarantees for private lenders

In many countries, there are government schemes to encourage private lenders to provide business loans to under-served groups, including people with disabilities. Private lenders that participate in such schemes benefit from having loans guaranteed by the government, significantly reducing the risk of lending to people with disabilities. See 2.3.1 for examples from the USA ([national](#) and [state-level](#)).

A dedicated focus on financing and services for people with disabilities

[KALEIDOSCOPE INVESTMENTS](#) is a private equity fund that invests exclusively in businesses owned by people with disabilities. The fund provides a range of support services to its investee start-ups, including support on web development, branding, sales and marketing specialists, operations, lawyers, and accountants.

Improving accessibility of buildings and services

Many leading international banks and financial service providers have developed their own accessibility policies and practices, with a focus on both physical facilities (branches and ATMs) as well as online and mobile applications.

For example, the [BNP PARIBAS GROUP](#) has put accessibility of branches at the heart of its renovation programme in France, and has set a target of having all facilities used by the public fully accessible by 2021. The company has also taken steps to ensure accessibility of online services globally, including customisable accessibility options on its website. [LLOYDS BANKING GROUP](#) in the UK has implemented open-plan designs for its branches to improve physical accessibility, offers a sign language video call service, “talking” ATMs, online courses for customers to enhance digital skills, and tailored disability training to all staff. Lloyds also works with disability organisations to review and improve accessibility of websites and mobile applications on a regular basis. [BARCLAYS BANK](#) has similarly developed a range of innovative services for people with disabilities, including websites and mobile banking applications with accessible live chat functions; an accessible version of its “card reader” used in online transactions (tactile key pad, larger screen, audio prompts), and sign language video interpretation, amongst other initiatives.

Financial industry associations – guidelines and standards on accessibility

The [NEW ZEALAND BANKER'S ASSOCIATION](#) has released voluntary guidelines to support the country's banks in meeting the needs of older and disabled customers. The guidelines cover, among other things, training and sensitisation of customer service staff, redesign of physical access to banks, and specific recommendations on accessible design features of ATMs and websites. Other financial sector associations, such as the [AUSTRALIAN BANKING ASSOCIATION](#), have developed similar guidelines and standards for their members in consultation with disability organisations.

2.4 Services

Access to adequate transportation services, to information and communications technology (ICT), and to key municipal infrastructure (energy, water, sanitation, as well as public buildings and spaces) are often prerequisites for participation in education, employment, and business activities, as well as political, social, and cultural life. The barriers faced by people with disabilities in accessing these services are, therefore, fundamental constraints on economic inclusion

2.4.1 Policy responses

Inaccessible services are typically sustained by inadequate policies and regulation, poor (or late) incentives for improvement, and exclusion of people with disabilities from decision-making bodies and fora. Systemic change requires both leadership and foresight since designing accessibility into infrastructure and services from the beginning is often much more effective (and cheaper) than retrofitting modifications later. Policy responses have typically focused on setting minimum accessibility standards in legislation or regulations, investments in accessible infrastructure, or incorporating accessibility criteria or incentives into public procurement rules.

Overarching accessibility laws and policies

Many countries have introduced overarching framework laws or strategic policy initiatives to promote accessibility across a wide range of domains, including the built environment, infrastructure and service provision.

In [CANADA](#), the new Accessible Canada Act aims to create communities, workplaces, and services that are accessible. The Act envisages the proactive identification, removal, and prevention of barriers to accessibility wherever Canadians interact with areas under federal jurisdiction. The Act provides for the development of accessibility standards, and gives the Government of Canada the authority to create new accessibility regulations across all sectors that fall within federal jurisdiction, including banking, telecommunications, transport, and government.

Many countries include accessibility components in broader national disability strategies and action plans. For example, [AUSTRALIA's](#) National Disability Strategy 2010-20 sets specific objectives related to improved accessibility of the built environment (including a review of national planning and regulatory systems), accessible transport (including revision of national transport standards and “Whole of Journey” guides for transport planners), and improved accessibility of government e-services (including redesign of government websites and mobile applications and monitoring of accessibility and use).

As early as 2009, [NORWAY](#) introduced a national action plan to promote universal design (*Norway universally designed by 2025*). The Action Plan included new regulations to govern the upgrading of existing public-use buildings, the incorporate of Universal Design into all regional and municipal development plans, upgrading rail and bus infrastructure and procurement of new accessible trains, and all new and existing ICT for public use to be universally designed.

Guidance on accessible planning

In [GERMANY](#), as part of Berlin’s ambition to become a world-class example of a “barrier-free city”, local authorities have produced a series of planning guidebooks providing experts and planners with a set of requirements and planning principles for publicly-accessible buildings and spaces. The manuals complement existing regulations and technical requirements and were developed in consultation with people with disabilities and representative organisations to ensure guidelines respond to their varied needs. The use of these manuals is now mandatory in the design and construction of all public buildings in Berlin. Their dissemination has been accompanied by an exhibition aimed at raising public awareness of the importance of a barrier-free city, featuring a tactile scale model of the city (Urban Sustainability Exchange, [n.d.](#)).

Financial support for accessibility projects

[CANADA's](#) Enabling Accessibility Fund is a federal grants and contributions programme that supports the costs of construction and renovation projects that improve physical accessibility and safety for persons with disabilities in Canadian communities and workplaces. Businesses and NGOs, as well as municipalities and territorial governments, are eligible to apply for grants.

Promoting accessibility in products and services, including for the private sector

In the [EUROPEAN UNION](#), EU Directive 2019/882, known as the *Accessibility Act*, requires EU member states to develop national legislation to standardise and ensure accessibility across a wide range of products and services. The Directive expressly draws on the EU’s obligations as a party to the UN CPRD. The Directive covers products and services provided by both public and private sector actors in the areas of e-commerce, computers and operating

systems, smartphones, banking services (including ATMs), emergency numbers, access to audio-visual media, and transport services and products, amongst others. The Directive allows for an “undue burden exemption” for microenterprises with fewer than 10 employees. EU member states are required to develop national laws and regulations to implement the Directive’s objectives by 2022.

Incorporating universal design criteria into public procurement

Several countries have incorporated inclusive design criteria into public procurement rules. Such measures both ensure the accessibility of products and services procured for public use and help encourage inclusive design principles in the private sector by creating demand for inclusively designed products.

Examples of public procurement rules that promote inclusive design include the [EU Public Procurement Directive](#) (and the national procurement rules introduced by EU member states to implement the Directive), Section 508 of the [UNITED STATES Rehabilitation Act](#), and the [AUSTRALIAN Public Procurement Rules](#). Japan is also developing disability-inclusive procurement rules focused on ICT products. These procurement rules variously require that, for any tenders to be considered in bidding, suppliers must incorporate accessibility for people with disabilities and design for all users in products and services. Sector-specific technical standards (such as the EU’s EN 301 549) may set the precise criteria for particular products and services (for a review, see UN ESCAP, [2019](#)).

Low cost options for improving transport accessibility

Not all transport accessibility improvements require costly infrastructure upgrades. For example, local authorities in Pune, [INDIA](#), improved the accessibility of local bus stops by adding seating for people with reduced mobility, new designs for information boards and signs (large-text information, icons and pictograms of the bus and routes), removing structures or protrusions along the pavement to allow unhindered access to the stops, high contrast paint to improve visibility at night, and tactile pavement segments to guide visually impaired passengers from the bus stand to the bus entrance.

Legislation to promote accessibility of ICT services

Many other countries around the world have introduced specific accessibility requirements into regulations governing ICT content and services for public bodies, as well as for public procurement related to ICT. For example, the [UNITED STATES Rehabilitation Act of 1973](#) requires government agencies to develop, procure, and maintain ICT that is accessible to people with disabilities. The [NETHERLAND’S 2012 Procurement Act](#) requires government procurement of web-related resources to follow the accessibility criteria of Harmonized European Standards [EN 301 549](#) and to align with the criteria of the [WCAG2ICT](#) standards for non-web-based ICT accessibility. In [POLAND](#), the *Act on Digital Accessibility of Websites and Mobile Applications of Public Entities* specifies requirements for digital accessibility for public bodies and private contractors to the public sector in line with EN 301 549, as well as monitoring obligations.

Legislation in [EU MEMBER STATES](#) must align with EU Directive 2016/2102, known as the Web Accessibility Directive, which sets standards on accessibility for the websites and mobile applications of public sector bodies.

2.4.2 Private sector responses

For the private sector, there is a strong business case for removing barriers and promoting usability of products and services. For example, adopting universal design principles in the development of devices and services is not just a question of complying with any relevant legislation, but it also ensures the widest

possible pool of customers. Accessibility can offer market benefits, particularly with an ageing population, while accessible web sites and services can be easier for all customers to use.

Many private sector enterprises have recognised the potential business benefits of inclusive design and they have actively sought to promote such principles in their own operations and the wider marketplace.

Incorporating universal / inclusive design into product development

Many leading companies have recognised that inclusive design of commercial products and services makes good business sense. After all, the more accessible the product or service, the larger the potential pool of customers. Moreover, public procurement rules increasingly require tenderers for government contracts to ensure products and services meet universal design criteria (see 2.4.1). Inclusive design considerations can have a particularly important impact in the context of products to enhance access to key services, such as transport and ICT.

For example, Turkey-based automotive manufacturer and EBRD client [FORD OTOSAN](#) has sought to position inclusion and diversity at the core of R&D and product development processes. The needs of various social groups, including people with disabilities and older people, are taken into consideration in vehicle design. For example, Ford Otosan designed accessibility features for public transport vehicles, including lifts, special spaces for wheelchairs, seat arrangement, and various knee distances to suit the needs of different user profiles.

More generally, the US-based software developer [ADOBE](#) has similarly made inclusive design a key component of its product development and design. In addition to building accessibility features into the company's software products, Adobe provides inclusive design training to staff and designers and ensures user testing / focus groups represent the full diversity of the company's customer base.

Innovative products aimed at people with disabilities

In addition to products and services developed in line with universal design principles, many companies have also focused on developing specific products aimed at people with disabilities, including products to enhance access to services.

For example, although many public transport providers already provide accessible mobile applications that can help passengers – including passengers with disabilities – to plan and manage journeys, there is scope for private developers to fill specific needs. In Australia, the mobile app [ORIENTRIP](#) helps transport users with autism choose less crowded services, or journeys with fewer interchanges, and provides tips for managing anxiety and sensory overload. In the UK, the app [Rail4All](#) aims to improve communication between rail passengers with disabilities and staff to enable better management of passenger needs and requests for assistance.

The Turkish manufacturer [VESTEL](#) has developed a “smart” cane designed to make technological devices more accessible for people with visual impairments. The “Smart Stick” allows the user to send voice commands to their mobile phone (including answering messages and accessing GPS navigation), and offers integration with different applications, including public transportation apps.

Raising awareness and training staff to ensure services are accessible

[BRITISH GAS](#) employs dementia champions who are trained to provide extra assistance to customers with dementia on calls. A priority service with special additional support is also available. British Gas also holds monthly drop-in sessions to support people with dementia in using their services.

Many other service providers, especially in the transport sector, similarly invest in staff training on provide high-quality services to customers with disabilities (see 2.2.1 and 2.2.2).

3. Older workers

3.1 Legal and policy framework

The past few decades have seen a rise in the share of older people both in the global working-age population and in the labour force (ILO, [2018](#)). As the proportion of older people in the global population grows, there is greater acknowledgment of the importance of ageing and recognition of the rights of older people, including older workers. However, in many cases older workers still tend to be overlooked by development policy and discourse, and their needs and rights are often not sufficiently addressed (UNDP, [2017](#)). With the proportion of older people over 50 expected to double in the coming decades, it is crucial that national policymakers, international donors and the private sector work together to identify and address the barriers to economic inclusion for older workers.

Establishing age as expressly prohibited grounds for discrimination

Many countries have incorporated prohibitions against discrimination based on age into national legislation, including employment laws. Legislative provisions that expressly prohibit discrimination on the grounds of age provide broad protection and support for older workers' participation in the labour market and provide the legislative basis for ensuring equal access to finance and services. As a minimum, most countries include general non-discrimination provisions with respect to employment that are inclusive of age discrimination, while many countries across regions include age among the prohibited grounds of employment discrimination.

For example, in line with EU Council Directive 2000/78/EC, all [EU MEMBER STATES](#) have incorporated express prohibitions against age-related employment discrimination in their national laws (for a compilation of national age discrimination laws, see Lewis Slikin LLP, [2019](#)).

Policy dialogue with UN agencies

To develop a national policy on ageing and the economic and social inclusion of older people, several countries have sought technical cooperation with relevant UN agencies.

For example, [SLOVENIA](#) requested support from the United Nations Economic Commission for Europe (UNECE) to develop a Road Map for Mainstreaming Ageing as part of its broader National Strategy "Dignified Longevity – 2030". The Roadmap provides a number of recommendations to the government that are relevant to older workers in particular, including: to pilot innovative approaches and measures to adapt workspaces to the needs of older workers; to promote mixed-age teams; to encourage and facilitate the engagement of older workers in vocational/professional education and training; to ensure that public employment services include a particular focus on older persons; to strengthen the monitoring and enforcement of non-discrimination laws in relation to hiring, retention, promotion, and training; and to and simplify the complaint-review system for complaints on age discrimination in an employment context.

Pension systems conducive to economic participation of older workers

To encourage older workers to remain economically active, many countries have reformed national pensions systems to remove disincentives for continued economic activity and provide flexibility concerning retirement and pension eligibility. For example, several countries – including [JAPAN](#), [NORWAY](#), and [HUNGARY](#) – have introduced partial or gradual retirement schemes to help older workers remain in the labour force for longer. To ensure that older people eligible for a pension are not penalised for remaining in work, countries ensure that the system does

not restrict earnings while drawing a pension. In [SWEDEN](#), for example, individuals can stop receiving all or part of their pension and continue to work at any age, without constraints on their earned income.

In [ICELAND](#), workers who choose to work on beyond the statutory retirement age of 67 are eligible to receive a larger pension, with their pension entitlement rising by 0.5 per cent per month for a maximum of five years. Large numbers of eligible workers have taken advantage of the opportunity. A similar scheme is in place in [HUNGARY](#).

3.2 Employment and skills

3.2.1 Policy responses

Extending working lives and increasing employment rates among older workers is seen as an economic investment in many developed countries and has been particularly high on policy agendas following the financial crisis of 2008. Across country contexts, creating good jobs and supporting the ageing workforce is an integral part of ensuring the future recovery and success of national economies (UNFPA and HelpAge International, [2012](#); Mandl et al, [2018](#); Oppenheim, [2020](#)).

Mainstreaming employment of older workers into national employment strategies and policy

In many countries, extending working lives and increasing employment rates among older workers are seen as an economic investment and are high on the policy agendas. In this context, many governments have looked to mainstream the employment of older workers into national employment strategies and policymaking.

In the [EUROPEAN UNION](#), the EU's Europe 2020 Strategy, which established key economic development objectives for the 2010-20 period, included a strong focus on job creation, with special attention to increasing the employment of women and older workers. In line with the bloc-wide strategy, several EU member states have incorporated specific objectives to increase the employment of older workers in national employment promotion programmes.

In [KAZAKHSTAN](#), older workers are identified as among the priority beneficiaries of the national employment strategy, which entitles them to vocational guidance and advice, referrals to free vocational (re)training courses (and financial support for associated travel and other costs), job search and placement services, and partial wage subsidies on entering employment.

Removing age discrimination from job advertisements

In the [NETHERLANDS](#), adverts for job vacancies placed in newspapers and on the internet are screened for age discrimination as part of the country's "Vacancies for all ages" initiative. Employers are notified if there are any discriminatory components in their adverts. The number of unlawful adverts has declined since the initiative's inception in 2005.

In some countries – such as [UKRAINE](#) – non-discrimination laws explicitly prohibit the inclusion of age-based restrictions in job advertisements. The Ukrainian State Employment Centre also monitors and remediates cases of age discrimination in job advertisements (State Employment Centre, [2020](#)).

Flexible working

The [UNITED KINGDOM](#) has extended the right to request flexible working, previously reserved for parents and carers, to all employees with 26 weeks of continuous service with their current employer. The extension of the

legislation allows older workers to transition to retirement more gradually, allowing those who wish to remain in employment to do so for longer.

Incentivising employers to hire and retain older workers

Numerous countries provide financial incentives to employers to promote the recruitment, retraining, or re-employment of older workers. For example, in the [NETHERLANDS](#) employers are entitled to reduced social security contributions for recruiting workers aged over 50. In [POLAND](#), social security contributions can be reimbursed and wages subsidised up to 80 per cent of the minimum wage for employing older workers. In [AUSTRIA](#), the wage subsidy programme is strictly targeted at promoting the re-entry of older workers into the labour force, with subsidies available only for the employment of workers over 50 that have been long-term unemployed. In [FRANCE](#), the government provides preferential access to government contracts for employers who hire unemployed workers over 50. Similar financial incentive schemes are available in many other European countries (such as [HUNGARY](#), [SERBIA](#), and [ROMANIA](#)) as well as outside of Europe (such as in [SINGAPORE](#) and [JAPAN](#)).

In [SLOVENIA](#), the Programme of Comprehensive Support to Companies for Active Ageing of Employees provides financial incentives for employers to prepare action plans and age-management strategies for their workforce. The programme also offers capacity building workshops for HR managers and CEOs to build their competencies in effective age-management.

Targeted job placement and other (re)employment services

In [CANADA](#), a unique job search website that matched the competencies of workers over the age of 45 with the essential skill needs of employers was developed as part of the Renewing Older Worker's Essential Skills for the 21st Century Multigenerational Workplace Initiative (2010-16). In [ISRAEL](#), the Experience Wanted job portal targets people over retirement age, also offering older people assistance with job applications and job placements. Similar databases to assist older workers in finding employment are available in [EL SALVADOR](#), [MEXICO](#) and [PUERTO RICO](#), amongst other examples.

More generally, [CANADA'S](#) Targeted Initiative for Older Workers is designed to help unemployed workers aged 55 to 64 return to work by providing employment assistance services such as resumé writing and advice. Similarly, in [POLAND](#), the *Promotion of Employment and Labour Market Institutions Act* requires that unemployed older workers (over 50 years) are given priority in selection for special employment programmes.

Promoting training and skills development for older workers

Targeted training and lifelong learning programmes to help older workers improve their skills and remain in the labour force for longer have been developed in many countries. For example, in [CANADA](#), the Targeted Initiative for Older Workers includes initiatives to improve older workers' employability via skills upgrading and work experience. In [SLOVENIA](#), the Programme of Comprehensive Support to Companies for Active Ageing of Employees includes financial incentives for employers to undertake upskilling of workers over 45. Similarly, SMEs in [GERMANY](#) can receive a 75 per cent subsidy for the training costs of workers over 45, while micro-enterprises receive a 100 per cent subsidy, with evidence that the scheme has helped to prolong older workers' time in employment. In [POLAND](#), the National Training Fund (KFS), which is funded through contributions from employers under the wider social protection system, aims to prevent job loss among older workers by supporting workers' retraining or updates to knowledge and skills. Other countries with similar programmes include [JAPAN](#), [NORWAY](#), [MEXICO](#), [DENMARK](#) and [SWEDEN](#).

More generally, many countries have invested in broader lifelong learning policies that benefit older workers. For example, [FRANCE](#) has introduced a system of training accounts, which are attached to individual workers and can be transferred between employers. The scheme allows individuals to accumulate training rights over time, receiving up to €800 per year, which can be used to pay for various registered training programmes, skills assessments,

driving licenses, and training for business creation. In [LUXEMBOURG](#), policy measures to encourage lifelong learning are combined with the provision of special education leave of up to 80 days over the course of one's professional career, flexible working arrangements, and income compensation to support the uptake of training opportunities among those workers who may not otherwise have an opportunity to engage in education or training.

Raising awareness and public recognition

Information and awareness-raising campaigns, involving public events and the dissemination of handbooks and other materials aimed at employers, have been introduced across Europe as part of broader policy efforts to increase employment rates among older people. For example, [AUSTRIA](#) launched the "Einstellungssache 50+" (Changing attitudes towards the recruitment of persons 50+) campaign in 2013, which featured testimonials from successful individuals from the age group to raise awareness about older workers' potential and show that they are a valuable resource for Austrian businesses. A similar initiative "Perspective for 50plus" aims to break down employers' preconceptions of older workers in the [NETHERLANDS](#). Meanwhile, [BELGIUM's](#) "Still young or already old at work?" campaign has included TV slots, full-page newspaper advertisements, and a dedicated website aimed at changing attitudes about older workers.

3.2.2 Private sector responses

Despite persistent employer concern regarding older workers' capabilities and productivity, there is little conclusive data to suggest an automatic decline in productivity with age (Lee et al, [2018](#); Mandl et al, [2018](#)). In fact, research indicates that older workers are at least as – and sometimes more – committed, diligent, and loyal in their work compared to their younger peers; while many older workers contribute key professional expertise, skills and depth of experience that add important value for the company. In recognition of the value that older workers can add to a business, leading private sector enterprises across the world have pursued a range of human resources and other policies and initiatives to promote age diversity and inclusion in their workforces (Ali and French, [2019](#); Deloitte, [2019](#); Naegele and Walker, [2006](#)).

A strategic focus on age inclusion in the context of an ageing population

Many companies have made age inclusion a strategic priority of their human capital management, recognising the proven business benefits of an age-diverse workforce and the specific contributions of older workers. This is particularly the case for companies operating in economies with an ageing workforce. For example, [CENTRICA](#), an international energy services company with operations in the UK, considers that a strategic focus on attracting, retaining, and supporting older workers makes good business sense given that over-50s are soon expected to account for more than one-third of the UK workforce. In the context of these demographic trends, the company has assessed that incorporating older workers into its approach to people management and planning is vital in order to meet its ongoing workforce needs.

Developing age-responsive human resources policies and practices

Many leading organisations have recognised the need to combine a range of measures into a comprehensive, integrated approach to age-inclusive human resource management that supports older workers in several different areas. An age-responsive approach to human resource management may include a wide range of policy and practice innovations that will vary according to the needs and nature of the business and cover areas of activity such as recruitment, training, working arrangements or occupational health.

For example, [VOESTALPINE](#) – an Austria-based global steel company – initiated its LIFE programme with the mutually-conducive aims of retaining more older workers, supporting the sustainable integration of new employees, ensuring knowledge transfer between generations, and improving workplace health and safety. Under the programme, specific initiatives focused on flexible working arrangements, age-inclusive training and professional development, as well as ergonomic assessments and modification to workplaces with particular attention to the specific needs of different age groups. Similarly, the German manufacturer [KSB CORPORATION](#) implemented an integrated programme to support older employees that includes dedicated vocational advice and appraisals for older workers, provision of specialised further training, flexible working time, mentoring schemes to support inter-generational knowledge transfer, occupational health assessments and wage protection in case of in-house re-deployment.

As part of an integrated HR approach, training for managers on leading an inter-generational workforce (alongside broader diversity training) can also be highly effective in reducing potential conflicts and nurturing a productive and inclusive work environment. Companies as diverse as [ENTERPRISE](#), [McDONALD'S](#), [SODEXO](#), and [OSLO AIRPORT](#) ensure that HR staff and line managers receive dedicated training on how to address the challenges posed by managing multi-generational teams as part of their wider inclusive human resource management approach.

Further specific examples of good practice approaches to HR policies and practices for supporting older worker are set out in the boxes below, including approaches to flexible working arrangements, recruitment, and training.

Retaining older workers through flexible working arrangements and late career support

Flexible working policies can benefit all employees but may have particularly positive impacts for older workers. Many leading international companies offer flexible working arrangements for their employees, including older workers. For example, companies such as [SANTANDER](#), [SODEXO](#), [LEGAL AND GENERAL](#) and [AVIVA](#) offer a range of flexible working arrangements for older workers, including the option to work part-time, work from home, or work a compressed week. [SODEXO](#) provides line managers with dedicated training on how to develop bespoke flexible work plans with individual employees, which are regularly reviewed in light of both employees' changing circumstances and operational considerations. [FIRST GROUP](#), a UK-based transport provider, has introduced a Flexible Decade initiative that allows employees between 60 and 70 years to combine their salary with income from their pension within a flexible working structure. All these companies note how flexibility helps them retain their most experienced employees and extend their working lives at the company.

Companies have also developed other initiatives to help older workers remain in employment. For example, [AVIVA](#) has piloted a series of workshops with older workers focused on their financial, work-related, and wider well-being concerns. The company has found the programme improves confidence and engagement of older workers, and is expanding the initiative across the business. In addition to flexible working hours, [OSLO AIRPORT](#) offers employees over 60 the option to relocate to less physically demanding roles with the organisation, a policy that has helped the company increase actual retirement age by more than three years.

Addressing the occupational health needs of older workers

Faced with an ageing workforce, car manufacturer [BMW](#) has transformed workstations on the production line to meet the needs of its older employees. The initiative was first piloted at BMW's plant in Dingolfing, Germany, where consultations with employees resulted in the introduction of softer floors, orthopaedic footwear, ergonomic chairs, vertically adjustable tables, and flexible magnifying lenses for work involving small parts. Job rotation across workstations during a shift was introduced in order to balance the load on workers' bodies. While the total cost of these adjustments was relatively low (€40,000), the production line saw a 7 per cent improvement in productivity in one year, output increased, quality targets were exceeded, and absenteeism dropped to below the plant average. The changes have since been introduced at other BMW plants, benefitting older and younger workers alike.

[ALBRON](#), a Dutch catering company, has introduced a range of occupational health measures to facilitate the retention of older workers, including dispensation for employees to use working hours to undertake health maintenance activities and ensuring that all teams include a mix of older and younger workers in order that older workers can avoid some of the heavier lifting work. [OSLO AIRPORT](#) offers older workers annual health assessments and the option to relocate to less physically demanding roles (including the provision of any necessary retraining), while many [other companies](#) carry out regular workplace health assessments and offer periodic health examinations for older employees (especially in industries with more physically demanding work). Some companies offer additional medical coverage and flexible care leave for older workers as part of a range of incentives to remain in employment (for example, [SANTANDER](#)).

Making the most of older workers' skills and experience to support mentoring and knowledge transfer

In Belgium, a wide range of leading companies – including AXA Bank, KBC Bank and telecommunications company Proximus – take part in the private sector-led [Experience@Work](#) initiative, which allows employees over the age of 50 to “cross the borders of organisations” to share their expertise where needed (as well as gain new experience) without losing the link with their original employer. The scheme, developed to support the active employment of older workers and allow companies to benefit from their experience, is managed through a Multi Company Mobility Centre.

Many other companies have developed mentoring programmes to retain and make use of the expertise and industry knowledge of older employees. For example, the [BOSCH GROUP](#) has developed an innovative way of meeting skill shortages and the challenges of an ageing population. The company maintains a pool of former employees that it can call on to return to work for the company on short-term assignments. The company benefits from access to flexible support that can be mobilised at short notice, without the need for familiarisation or training. Older (former) employees benefit from flexible working arrangements and the opportunity to continue to use their skills and experience. [STAMBOLIISKI Plc](#), a Bulgarian paper manufacturer, has a comparable scheme under which retired employees are offered temporary contracts to return on flexible terms to support knowledge transfer to younger colleagues. The programme is considered central to the company's human resource management.

Similarly, [OKG](#), a Swedish nuclear power company, has implemented a long-term programme to support inter-generational skills and knowledge transfer. Under the programme, older employees act as “doyens” for younger “disciples” in a two-phase process that starts with “parallel duty” (job shadowing) leading to “role takeover” once the younger employee has achieved the required level of competency. Numerous other companies, especially in technical industries, operate similar mentoring systems through which older employees train new staff (for example, [RIGAS ELEKTROMASINBUVES RUPNICA AS](#), a Latvian electrical manufacturer).

Targeting older workers in recruitment

Many companies have recognised older workers as an important potential talent pool and designed recruitment strategies to target them specifically.

For example, the German firm [FAHRION ENGINEERING](#) has focused its recruitment on older, highly qualified engineers that best meet the company's very specific skills and qualification needs. The recruitment strategy involved job ads that expressly called for older engineers, foremen and technicians. In the UK, several companies have directly targeted older workers for jobs in their customer service call centres, roles that are typically viewed as "jobs for young people". For example, both [DOMESTIC AND GENERAL](#) (insurance and maintenance service provider) and [AVIVA](#) (insurance and financial services) have developed recruitment drives and accompanying media campaigns to dispel myths about work in call centres, with a specific focus on media to reach older workers (for example, radio stations aimed at older listeners). The [COOP GROUP](#) similarly developed an inclusive recruitment campaign for its funeral care business that focused on transferrable skills from other industries and professions. The company specifically targeted older workers that had retired from the armed forces or had lost their jobs in other industrial sectors, through targeted advertising on social media.

[BARCLAYS](#) Bolder Apprenticeship programme targets a pool of recruits older than traditional apprentices – including those who have retired early or faced redundancy. The bank targets potential recruits by working with public employment services and specialist interest groups, such as disability and mental health networks or support organisations. Barclays also take apprentices on roadshows around the country, inviting current "bolder apprentices" to marketing events to share their stories with potential recruits. The company maintains that these personal connections with peer groups are vital to the success of the programme, which helps challenge stereotypes around age and careers.

Ensuring older workers' participation in ongoing training and professional development

Ensuring older workers have access to and are encouraged to participate in training and professional development activities is important in maintaining employability, as well as retaining and motivating older workers.

For example, the [ATHENEUM INTERCONTINENTAL HOTEL](#) in Athens, Greece, has set up its own certified training centre that is used for the continual training of all staff. Training opportunities are expressly open to employees of all ages, and the company actively encourages older workers – including those nearing retirement – to participate. Other companies, such as [ENTERPRISE](#), have removed upper age limits on apprenticeships and traineeships, ensure all internal training is expressly open to all staff, and focuses on internal promotions to retain existing employees and expertise (including providing necessary training to support progression).

Several companies also offer dedicated training and career advice to older workers. For example, [ACHMEA](#), a Dutch financial services company, tailors training and development offerings to life and career stage. Tailored career advice is provided every five years to employees above the age of 45, while employees over 40 are assigned up to 10 days additional paid leave to pursue work-related studies. [OSLO AIRPORT](#) provides older workers with any retraining required for redeployment in the case that workers are unable or do not wish to continue in their current role due to physical or other age-related concerns (see below).

Redeployment as an alternative to retirement

Where the nature of a specific role poses particular challenges for some older workers – for example, in the case of physically demanding work – many companies have introduced programmes to redeploy workers to different parts of the business, thus retaining key organisational knowledge and skills.

Many companies make use of older workers' expertise and experience by assigning them to training roles – for example, at [BOSCH GROUP](#), [OKG](#) or [NATIONAL GRID](#). Others redeploy workers to other roles in the business. For example, [TALLINN's](#) bus company redeploy older drivers from busier, more stressful city routes to suburban bus lines, while employees who no longer feel comfortable driving can be relocated to security guard roles or other functions at the central depot. The [CITY OF MALMO](#), in Sweden, aims to make use of the skills of older teachers (over 60) and retain experienced employees by reducing the proportion of their working time in the more stressful classroom setting and giving older staff a greater proportion of management and administrative tasks. [OSLO AIRPORT](#), cited previously, offer older workers the option to redeploy to less physically demanding roles within the organisation.

Creating an age-inclusive workplace culture

Age-based stereotypes and misperceptions about older (and younger) workers' aptitude and competencies are an important barrier to older workers' access to employment. A lack of awareness and understanding of generational differences can also lead to resistance from staff towards equal opportunity and other diversity initiatives advanced by management.

To increase internal awareness and collegial understanding of generational differences, [SODEXO](#) created a unique GenMatch board game to engage employees and promote discussion about age-related differences, perspectives, and needs. The game was launched alongside a company-wide communications campaign that included webinars, blogs and social media; all coordinated by the company's Generations and Employee Network Group, an employee-led working group tasked with creating an age-friendly working culture. The company also provided a one-day management training course on managing multi-generational teams. Staff feedback was positive, and managers reported improved team dynamics and greater staff support for diversity and inclusion initiatives, including flexible working.

The UK's tax authority, [HMRC](#), created a working group that was tasked with dispelling age-related myths and preconceptions about older and younger workers' capabilities and commitment. The group's work culminated in an all-company "Age Summit" that presented data countering myths about older workers and common age-related stereotypes and provided managers with important "hard" evidence to support age inclusive policies and practices.

3.3 Finance and entrepreneurship

3.3.1 Policy responses

Supporting business creation among older people has multiple economic benefits, facilitating older workers' economic inclusion and partially offsetting the expected labour and skill shortages in some regions and sectors in the short run. Senior entrepreneurship can also have other social and health benefits, including improved quality of life, enhanced social inclusion, and reduced risk of poverty for older people

Although older workers can often access programmes targeted at the general population of entrepreneurs, these programmes may not adequately address the specific barriers faced by older entrepreneurs, including access to start-up capital, skills and business training support, access to professional and

support networks, and lack of awareness of and access to information concerning entrepreneurial opportunities. Public policy has an important role to play in addressing these unique barriers facing older entrepreneurs (OECD and EU, [2019](#)).

Dedicated credit lines and loans

To promote entrepreneurship among older workers, and recognising the potential barriers faced by some older people in accessing commercial credit lines, [JAPAN'S](#) Finance Corporation for Small and Medium Enterprises offers small business loans targeted specifically at older workers. Some similar initiatives exist in other countries, such as dedicated loans offered to older workers in rural areas under [BELIZE'S](#) Rural Development Plan 2005.

The [EUROPEAN UNION'S](#) COSME programme aims to enhance access to finance for entrepreneurs of all ages, including older workers (primarily through providing loan guarantees to private lenders).

Business education, coaching and advice

Financial support programmes are sometimes supplemented with subsidised training, advice and mentoring services to help older entrepreneurs make use of start-up incentives. In [IRELAND](#), the Senior Enterprise Initiative (2010-13) promoted entrepreneurship among those over the age of 50 by providing older people with relevant information and advice on starting, acquiring or investing in a business as well as raising awareness of self-employment as an option.

The [EUROPEAN UNION'S](#) COSME programme includes among its key objectives the promotion of entrepreneurship among specific target groups – including women, young people, and older workers – through supporting mobility exchanges, research, best practices dissemination and pilot projects in areas such as entrepreneurship education, mentoring or the development of guidance and support service.

In [KAZAKHSTAN](#), unemployed older workers are provided free access to entrepreneurship skills training under the national employment plan, as well assistance in developing business plans, legal and accounting assistance, and marketing advice in the first year of their project.

Conducive social security regime

[IRELAND'S](#) Back to Work Enterprise Allowance scheme encourages recipients of certain social welfare payments, including unemployed older workers, to become self-employed by providing the option to keep a percentage of the social welfare payment for up to two years, supplemented by enterprise support grants.

3.3.2 Private sector responses

In addition to public policy responses, private sector actors in many countries have also taken steps to promote and support entrepreneurship among older people.² For lenders, investors, and business service providers, older entrepreneurs represent an important potential client base.

² Development Solutions Europe, Executive Agency for Small and Medium-sized Enterprise, 2016, *Senior Entrepreneurship: Good Practices Manual* (Brussels: European Union). <https://op.europa.eu/en/publication-detail/-/publication/8fdadabd-9ac8-11e6-868c-01aa75ed71a1>

Cross-generational learning and collaboration

Comenius University in Bratislava offers a semester-long course on “Development of Entrepreneurial Skills in Cross Generation Teams”, where older people engaged with the University’s Centre for Continuing Education and undergraduate students work in teams on real-life businesses. The course is designed to support senior entrepreneurship as well as to facilitate cooperation and cross-generational transfer of knowledge, skills and experience and build relationships with private sector partner organisations. Projects launched during the course include [WakiVaky](#), a start-up producing and selling bags made from upcycled material.

Mentoring and networking initiatives

The [LATVIAN INVESTORS’ ASSOCIATION](#) has sought to support innovation through a mentorship programme involving senior inventors and mentors. Mentors are selected based on their ability to coach, interact and engage with mentees, as well as their professional qualifications and skills. The programme is advertised through news channels and online, and promoted at events and exhibitions organised by the Association. Meanwhile, the [SENIOR ENTREPRENEURS ASSOCIATION](#) in France and Belgium develops and organises local platforms fostering meetings between senior citizens of complementary profiles and skills with innovative project teams.

Support for start-ups working on age-friendly technologies

As part of its commitment to supporting an ageing population, energy and services company [CENTRICA](#) has launched an Active Ageing Challenge to identify and fund start-ups with tech solutions that help meet the needs of an ageing society. Entrepreneurs pitch their products to industry experts to win part of the £100,000 prize fund and the opportunity to access valuable networking and mentorship opportunities. In addition to the prize fund, the company also invest directly in promising start-ups.

3.4 Services

Access to key services is fundamental to supporting citizens’ full economic participation in society. In particular, access to adequate transportation services, to information and communications technology (ICT), and to key municipal infrastructure (energy, water and sanitation, as well as public buildings and spaces) are often prerequisites for participation in education, employment, and business activities, as well as political, social, and cultural life. Where older workers face disproportionate barriers in accessing these services, the adverse impacts on economic participation can be far-reaching and compound the effect of other obstacles experienced in relation to employment and entrepreneurship.

3.4.1 Policy responses

Governments around the world have adopted various policies aimed at improving older people’s access to services that facilitate and enhance their economic participation, including improving the availability and accessibility of public transportation and addressing skills gaps in relation to ICT.

Accessibility initiatives relevant to older workers

In many cases, relevant policy responses relate to broader accessibility initiatives that are relevant to people of all ages with some mobility restrictions or other physical or mental disability. As such, they are

relevant to older workers and older people to the extent that the prevalence of some health conditions and forms of disability increase with age. See SECTION 2.4.1 for examples of best practice concerning accessibility of services.

Improving understating of accessibility barriers affecting older workers

In the [EUROPEAN UNION](#), the EU's Mobile Age project (2016-19) aimed to help older people to access public services digitally by working in collaboration with senior citizens to develop new accessible, mobile and open government services suited to their needs – in contrast to traditional approaches focused on training older adults to “catch up”. Piloted in cities in the United Kingdom, Germany, Spain and Greece, the project explored issues that were important to elderly residents in each specific location, including urban safety and accessibility. The project resulted in the development of innovative mobile demonstrator apps, such as one application that allows older adults in [SPAIN](#) to report accessibility problems in their local areas to municipal governments.

ICT training for older people

The Career Transition Assistance programme in [AUSTRALIA](#) seeks to promote the development of ICT skills that enhance economic participation among people over the age of 45. In addition to helping jobseekers identify their transferable skills and target their job search, practical assistance is provided to develop participants' technology and digital skills and build their confidence in using different types of technology, including smartphones, tablets, apps, social media and desktop computers, as well as applying for jobs online. Similar ICT training schemes targeting older people are provided in several EBRD economies (for example, [POLAND](#)).

3.4.2 Private sector responses

There is a strong business case for removing barriers and promoting usability of products and services. Accessibility can offer market benefits, particularly with an ageing population, and accessible web sites and services can be easier for all customers to use. Removing operational barriers can also enable companies to benefit from the expertise of older workers. Some corporations have provided important examples of the benefits for older employees from increased access to assistive technologies and ICT services (for example, UNECE, [2009](#)).

Accessibility initiatives relevant to older workers

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Supporting ICT training to increase access to products and services

[COSMOTE](#), Greece's largest mobile network operator, has worked closely with 50plus Hellas NGO and the local authorities to provide free ICT training to people over the age of 50 – the country's fastest-growing group of Internet

users. The collaboration started in the municipality of Athens in 2012 and has since expanded to 14 additional municipalities across mainland Greece. By 2019, more than 12,000 older people (64 per cent women) have attended the trainings funded by COSMOTE, learning how to use tablet devices, navigate the internet and social media platforms, and use various applications. 85 per cent of participants reported that the digital skills acquired contributed to improvements in their social life.

Similarly, [MOBILE TELESYSTEMS](#) (MTS), one of the largest mobile network operators in Belarus, has developed a volunteer-run curriculum aimed at improving the ICT literacy of older people since 2014. IT classes are taught by university students, employees of MTS and IT companies as well as older volunteers who have already mastered the necessary ICT skills. In 2019, 32 training centres had been established in all regions of Belarus.

In the Slovak Republic, [NOVITECH](#) – an ICT company – provides IT courses for older people on its premises with the express aim of providing older workers with relevant skills to improve their employment prospects.