
Economic inclusion for people with disabilities: Challenges and responses

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Executive summary

Around the world, people with disabilities make significant contributions to their national economies and to society as productive employees, self-employed workers and entrepreneurs in various sectors. People with disabilities can perform most jobs, be productive and engage in successful business enterprises when there is a conducive environment. Workforce diversity, also in relation to disability, has well-documented benefits for organisational performance, improving decision-making, boosting innovation and fostering staff loyalty.

Yet, in both developed and developing economies, including those in which the European Bank for Reconstruction and Development (EBRD) invests, working-age people with disabilities continue to experience a wide range of challenges in accessing economic opportunities.

- **Employment and skills challenges** include a lack of reasonable accommodations to ensure access to formal education and training (leading to skills deficits), physical and informational obstacles that limit access to workplaces (including transport to and from work) and discrimination in terms of recruitment, pay and other aspects of workplace treatment. Overly protective labour legislation and poorly designed social protection systems can also discourage the recruitment and employment of people with disabilities.
- **Challenges in accessing finance and entrepreneurship opportunities** include a lack of personal financial resources, poor credit ratings due to unemployment or the long-term receipt of social benefits, a lack of collateral on which to secure loans and negative bias among lenders, which (erroneously) view people with disabilities as high-risk borrowers. Skills and experience deficits due to difficulties in accessing education, training and employment opportunities may further constrain entrepreneurial activity.
- **Barriers to services that enhance economic participation** range from transportation and information and communications technology (ICT) to municipal infrastructure and services. Challenges include physical and informational obstacles to accessing public buildings and spaces, roads and transportation services, as well as other services linked to the built environment (such as energy, water and sanitation). Poorly designed digital devices and content impede access to ICT services (and to numerous services that rely on ICT, such as government information services, social protection systems and banking and financial services).

The Covid-19 emergency

The impact of the Covid-19 emergency is likely to exacerbate many of these challenges. The severe labour-market disruptions caused by Covid-19 public health measures may have a disproportionate effect on people with disabilities; many are employed in low-paid occupations and the informal sector, where job losses are especially pronounced, while disabled workers in higher-skilled occupations may struggle to transition to home-based working if workplace-assistive equipment and tools are not easily transferred.

The Covid-19 pandemic may also exacerbate pre-existing barriers to services that facilitate economic activity, causing building closures, reduced transport services, restricted personal-care provisions and the replacement of staff with (inaccessible) digital interfaces. These hurdles may have far-reaching consequences for employment, entrepreneurship and other economic activity, as well as significant implications for access to key government information and services (including those related to healthcare and social protection) that are especially critical in a public health crisis.

Scope and purpose of this report

This report is based on a desk review of publicly available information and consultations with EBRD specialists. It aims to identify the key obstacles and challenges to economic opportunity faced by people with disabilities, particularly during the Covid-19 crisis, and to examine some of the policy-level solutions and best practices implemented by employers. It seeks to provide both a general and crisis-specific analysis to support the EBRD, its clients and policy partners in assessing and responding to the inclusion challenges faced by people with disabilities in those countries where the EBRD invests.

Following a short introduction, Section 1 provides an overview of key international trends in the economic inclusion of people with disabilities, while subsequent sections provide more detailed analysis of the principal challenges and responses associated with employment and skills (Section 2), finance and entrepreneurship (Section 3) and access to services (Section 4). Section 5 outlines some of the implications of the Covid-19 emergency for these three thematic areas.

Recommendations

The report provides tailored recommendations for the EBRD, national policymakers and the private sector on how to address some of the key inclusion challenges facing people with disabilities. These recommendations are summarised here and detailed in Section 6.

Recommendations for the EBRD	<ol style="list-style-type: none"> 1. Engage in policy dialogue in countries where the EBRD invests to raise awareness of the barriers facing people with disabilities and the opportunities to strengthen their economic participation. 2. Support clients in implementing disability-inclusive policies, practices and services. 3. Support research and data collection in countries where the Bank invests to understand the key needs of and barriers facing people with disabilities and to gather examples of good practice. 4. Lead by example in providing support to EBRD employees with disabilities.
Recommendations for policymakers	<ol style="list-style-type: none"> 5. Review national labour laws to ensure that they do not create unintended disincentives to the employment of people with disabilities. 6. Codify minimum standards for accessibility in law, while allowing for flexible and incremental implementation. 7. Offer positive incentives for employers to employ people with disabilities. 8. Equip public employment services to support jobseekers with disabilities.
Recommendations for the private sector	<ol style="list-style-type: none"> 9. Introduce targeted recruitment and in-work support for people with disabilities. 10. Give people with disabilities opportunities to enhance their skills. 11. Introduce measures to strengthen retention and rehabilitation from work-related injuries. 12. Adopt and promote best practice in the universal design of products and services.

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Introduction

The Covid-19 pandemic is having a disproportionate effect on the lives and livelihoods of people with disabilities. The adverse health effects of the coronavirus are amplified for people with disabilities, so many fall into stricter shielding categories, making them subject to more stringent public health containment measures and limiting their access to employment and other economic activities. There is also greater risk of redundancy in the prevailing business climate, which may exacerbate existing patterns of disproportionate unemployment and economic inactivity among people with disabilities and hamper an inclusive economic recovery. In short, the pandemic magnifies and entrenches the multiple risks of economic exclusion faced by people with disabilities in those economies where the EBRD invests.

The EBRD's 2017 *Economic Inclusion Strategy* identified people with disabilities as a new target group for its economic inclusion activities (EBRD, 2017). Since then, the Bank has worked to develop an operational approach to promoting the economic inclusion of people with disabilities, which has fostered multiple investments and initiatives. The EBRD, therefore, has an active and valuable role to play in helping its clients and policy-level partners to secure a genuinely inclusive crisis recovery for people with disabilities. Building on its new strategic approach and to address the clear and pressing needs of people with disabilities, the EBRD's response must be guided by sound evidence, highlighting clear entry points for its clients and partners to promote positive timely and sustainable impacts. In the context of the Covid-19 crisis and recognising the patchy availability of credible information on which to base an adequate response, the EBRD can play an important role in supporting and framing crucial policy discussions at a time when national budgets are stretched and inclusive policies could fall by the wayside.

This report aims to support the EBRD, its clients and policy partners in assessing and responding to the acute challenges facing people with disabilities with respect to economic inclusion, especially in the context of the Covid-19 pandemic. It provides an overview of the key challenges facing disabled workers and entrepreneurs, as well as the responses of policymakers and the private sector, focusing on the three pillars of the EBRD's *Economic Inclusion Strategy*, namely, employment and skills (Section 2), finance and entrepreneurship (Section 3) and access to services that enhance economic participation (Section 4). It aims to provide both a general assessment of the long-term structural barriers to inclusion for people with disabilities and an assessment of the immediate impacts and implications of the Covid-19 crisis (Section 5).

The report is based on a qualitative desk review of publicly available sources and consultations with internal EBRD stakeholders. The scope of the assignment did not allow for primary data collection, direct consultation with external stakeholders, or detailed statistical analysis of economic and labour-market data (an accompanying report reviews key statistical indicators on disability inclusion).

1. Trends in the economic participation of people with disabilities

The World Health Organisation (WHO) estimates that more than a billion people worldwide (15 per cent of the total global population) live with some form of disability, including up to 190 million adults whose impairments result in significant functional difficulties (WHO, 2018). Population ageing and increases in chronic health conditions are thought to be contributing to a rise in disability rates, and the number of individuals living with a disability is expected to double by 2050 (WHO, n.d.). These trends have significant implications for how the benefits of economic and social development are distributed, as people with disabilities tend to face widespread barriers in their everyday life, including in the health system, education, employment, transportation and the community space.

Defining disability

The WHO's International Classification of Functioning, Disability and Health defines disability as an umbrella term for impairments in bodily function or structure, activity limitations in executing common tasks or actions, and participation restrictions with respect to individuals' involvement in certain common life situations. 'People with disabilities', therefore, refers to a diverse group of people with a wide range of needs, typically including individuals living with:

- *physical disabilities*, including mobility constraints alongside other impairments related to body functions and structure
- *sensory disabilities*, including visual and hearing impairments
- *long-term medical conditions*, such as cancer, chronic heart disease or epilepsy
- *psychological impairments*, including those related to cognition, communication, learning or social interaction, as well as diagnosed mental health and neurological conditions.

Long viewed as a physical and medical issue, recent years have seen the adoption of a 'social model' of disability, wherein disability is now understood to arise from the interaction between a person's health condition or impairment and personal and environmental factors (such as negative social attitudes, inaccessible transportation or public buildings, and limited service provision and social support).

Source: WHO (n.d.) and WHO (2001).

Economic opportunities for people with disabilities are restricted in numerous ways. Globally, people with disabilities are more likely to be unemployed than the rest of the population in all segments of the labour force, including youth and older workers. Among employed people, disabled workers are more likely to work part time, engage in informal work and generally earn less than workers without a disability. Unemployment and pay gaps tend to worsen with the severity of the disability (WHO and World Bank, 2011).

In terms of labour-force participation, people with disabilities are disproportionately located outside the labour force in both developing and developed economies. For example, an analysis of country-level data for selected countries in which the EBRD invests suggests that labour-force participation rates for people with disabilities rarely exceed 25 per cent and are less than half the participation rate for the rest of the population. A comparison with a number of Organisation for Economic Co-operation and Development

(OECD) countries shows a slight reduction in the participation gap, although people with disabilities are still significantly overrepresented in the economically inactive working-age population.¹ National census data similarly highlight significant disability gaps in relation to a number of Sustainable Development Goal (SDG) indicators, with disabled people disadvantaged in terms of poverty status, educational attainment (at every level) and access to ICT services (Washington Group on Disability Statistics, 2018).

Disability may also be more prevalent among women and girls, at 19 per cent worldwide compared with 12 percent for men and boys (WHO and World Bank, 2011). Various indicators of health, sexual and reproductive rights (including gender-based violence) and access to water and sanitation similarly suggest that women and girls shoulder a greater burden of disability than men and boys (along with other social and economic exclusions) (Low and Pistaferri, 2019).

Although recent years have brought improvements to the lives of many people with disabilities, considerable gaps in social and economic inclusion remain in many countries (DFID, 2018). In most countries where the EBRD invests, people with disabilities and their families remain disadvantaged in terms of education, employment and access to the services that facilitate full participation in economic, social and cultural life. People with disabilities and their families often face higher costs of living and care than other households, putting further pressure on financial resources (which are exacerbated in times of crisis, such as the Covid-19 pandemic). Widespread social stigma and discrimination are overarching sociocultural barriers to advancing the inclusion of people with disabilities in all economic walks of life.

¹ For example, in 15 countries where the EBRD invests with recent, disability-disaggregated labour-market data, the average labour-force participation rate for people with disabilities was 26 per cent, compared with 61 per cent for the rest of the working-age population. Analysis of five OECD comparator countries returned a labour-force participation rate of 38 per cent for people with disabilities, compared with 65 per cent for the rest of the working-age population. These figures are Ergon calculations based on country-level labour-market statistics compiled by the International Labour Organization (ILO). The 15 EBRD countries included in the calculations are Armenia, Bulgaria, Cyprus, the Czech Republic, Egypt, Estonia, Greece, Hungary, Lithuania, Latvia, Mongolia, West Bank and Gaza, Romania, Slovakia and Slovenia. The five OECD comparator countries are France, Germany, Sweden, the United Kingdom and United States of America. The definition and classification of disability status, as well as parameters for the working-age population vary from country to country, so any cross-country comparison or aggregation of country-level data should be interpreted with caution.

2. Access to employment and skills

People with disabilities work in diverse economic sectors as employees, self-employed workers and entrepreneurs. People with disabilities can perform most jobs and be productive where there is a conducive environment. Yet, in both developed and developing economies, working-age people with disabilities experience significantly higher rates of unemployment and lower rates of labour-force participation than people without a disability. Lower rates of labour-market participation are one of the key ways in which disability can lead to poverty, while unemployment is similarly associated with wider adverse impacts on health (including mental health), social status, relationships, independence, resilience and sense of identity.

2.1 Challenges

People with disabilities encounter various obstacles to employment and skills opportunities at different stages of life. Among other things, people with disabilities can face hurdles to accessing adequate formal education and training that would lead to higher-paid, more secure employment, physical and informational obstacles that limit workplace access (including transport to and from work) and discrimination in the recruitment process, pay and other aspects of workplace treatment. In some cases, overly protective labour legislation may discourage the recruitment of people with disabilities by imposing exceptional restrictions on working hours or providing for extraordinary leave entitlements, while the design of social protection systems may inadvertently disincentivise some people with disabilities from entering the labour market.

2.1.1 Education and skills

Education and training are vital to securing good and productive jobs that generate a decent income. However, many people with disabilities lack access to formal education and opportunities to develop their skills. Worldwide, the United Nations Children's Fund (UNICEF) estimates that only 5 per cent of children with disabilities ever complete primary education (UNICEF, 2013). Similarly, a cross-country analysis of national census data shows a consistent disability gap in educational indicators, with people with disabilities seeing lower school attendance and higher drop-out rates (at all levels of education), lower primary and secondary education completion rates, lower mean years of schooling and lower literacy rates than people without a disability.² Environmental and attitudinal constraints, including discrimination, may also limit access to workplace training and skills development opportunities for people with disabilities beyond the scope of formal education. The resulting 'disability gap' in educational attainment and skills development has direct and long-term adverse impacts on employment opportunities and labour-market outcomes for people with disabilities.

Environmental and attitudinal barriers can limit access to the school system for children and young people with disability. In many countries, school and college buildings are not fully accessible to people with mobility and/or sensory impairments, while local transport infrastructure (roads, pavements, buses and trains) may be similarly inaccessible. In many cases, children with disabilities are routinely segregated out of mainstream education, isolating them from their immediate peers and support networks and hindering learning outcomes. For those who remain in formal education, many do not receive the special needs

² World Bank analysis based on national census data from 19 countries indicate a disability gap of between 15 and 17 percentage points for primary completion rates and between 10 and 15 percentage points for secondary completion rates. Among disabled children aged 11, the likelihood of never having attended school was 13 percentage points higher than for those without a disability. For adult literacy rates, the analysis estimated a 16-percentage-point disability gap. See Male and Wodon (2017), UNESCO (2018) and EBRD (2021).

support (such as personal care assistance or learning and/or functioning aids and equipment) that they need to participate fully in educational activities and achieve optimal learning outcomes. Even countries with inclusive education policies face implementation difficulties due to ingrained social stigma and discrimination against people with disabilities.

2.1.2 Employment

People with disabilities face a range of challenges in accessing and retaining decent jobs. Educational and skills deficits (see above) may limit employment opportunities for many disabled jobseekers, while environmental factors (including physical access barriers) and discrimination may often restrict access to employment, even for those with the necessary qualifications. In most countries, including most of those in which the EBRD invests, these factors combine to produce significantly lower labour-force participation rates and notably higher unemployment rates for people with disabilities than those without.³

Moreover, among the employed, people with disabilities are more likely to report underemployment, involuntary part-time or precarious employment, or lower-than-average salaries than workers without a disability. In many countries, people living with disabilities are disproportionately employed in the informal sector and, thus, exposed to higher risk of labour-rights violations, lower and more insecure income, and poor working conditions.

People with disabilities experience environmental obstacles that make physical access to employment difficult. Many workplaces may be physically inaccessible, in full or in part, to people with specific types of disability, such as mobility or visual impairment. Similar obstacles may limit access to transport to and from the workplace and the cost of accessible forms of transport (if available) may be prohibitively high. These physical hurdles can limit access to job interviews, the worksite itself, internal and/or external training opportunities, work-related travel, and professional or social events with colleagues or clients. Access to information can be a further hurdle for people with visual, hearing or cognitive impairments where reasonable adjustments are not in place, while inaccessible working tools and equipment (including ICT equipment) may similarly limit the ability of workers with specific disabilities to perform tasks for which they are otherwise qualified.

Misconceptions about the capacity of people with disabilities to engage in paid work contribute to their continued unemployment or their exclusion from opportunities for career progression if employed. There is a widespread but misplaced assumption that people with disabilities are typically less productive than their non-disabled peers. There is, similarly, a lack of awareness of the types of workplace adjustments that might facilitate their employment and professional advancement. These misconceptions and negative stereotypes can cause employers to discriminate against people with disabilities in recruitment and promotion decisions. Misconceptions about productivity can also lead to pay discrimination. People with disabilities may further experience workplace harassment over their disability and may be more vulnerable to sexual harassment. Certain misconceptions about the work potential of people with disabilities, including the feasibility of workplace adjustments, can also extend to disabled people themselves and their families. Combined with broader experiences of social and employment-related discrimination, these can contribute to low self-esteem and a lowering of aspirations, prompting some disabled people to exclude themselves from the labour market (Bonaccio et al., 2020).

Overly protective national labour legislation can, in some cases, impede access to employment for people with disabilities. In some countries, including many countries in which the EBRD invests, national labour

³ See Section 1 of this report. For more detailed statistical analysis of disability inclusion in employment in the countries where the EBRD invests, see EBRD (2021)

laws include blanket exceptions for people with disabilities, mandating employers to provide shorter hours, longer rest breaks, extended leave entitlements and higher severance payments, irrespective of individual circumstances or needs. While labour regulations of this kind may be necessary and effective for some disabled workers, they often entrench misconceptions about the limited capabilities and productivity of disabled workers and disincentivise the recruitment of people with disabilities or funnel capable workers into less productive roles, with limited opportunity for progression.

Social protection systems can also create a ‘benefits trap’ that disincentivises labour-market participation for people with disability. Although disability benefits are essential in order to provide financial support to people with disabilities and their families, the design of disability benefits can impede labour-market participation in some cases. In particular, disability benefits that are directly linked to employment status – whereby the benefit entitlement is withdrawn when a claimant enters employment – may disincentivise job seeking, particularly in light of the suboptimal employment opportunities and working conditions that many disabled workers experience once in the labour market. Disincentives can be especially pronounced in those countries where disability benefits are related to earnings (in the case of claimants who have previously been in employment), for individuals with partial work capacity (where employment-generated income is likely to be low, but the loss of benefits may be significant), or where wider labour-market conditions are unfavourable (for example, high levels of unemployment) (Browne et al., 2018).

2.2 Policy responses

Governments around the world have implemented a range of policy initiatives aimed at improving access to employment, education and skills for people with disabilities. 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 towards people with disabilities in the world of work.

As a crucial starting point, national legislation in most countries prohibits employment discrimination against people with disabilities. National laws may include specific reference to disability as prohibited grounds for discrimination, or implicitly prohibit disability discrimination through broader, inclusive non-discrimination provisions. Such non-discrimination provisions can be found in general legislation (including national constitutions) or, in most cases, labour laws. Of the 37 countries in which the EBRD invests, at least 35 have express prohibitions against workplace discrimination on the basis of disability, of which most include an express prohibition of such discrimination in the context of hiring and recruitment. At least 26 countries also include provisions on equal pay that include or expressly reference people with disabilities.⁴ However, the effectiveness of non-discrimination laws to improve access to employment for people with disabilities is often limited by weak enforcement capacity and the fact that so many disabled workers are in informal employment.

Some countries also require employers to make reasonable accommodations to facilitate access to employment for people with disabilities (World Policy Centre, 2015). Such legal requirements are intended to reduce discrimination against people with disabilities, increase access to employment and change attitudes about the capabilities and productivity of disabled workers. However, evidence on the effectiveness of such legislation is mixed. Shorter term, there is some concern that such requirements might discourage employers from hiring disabled workers due to worries about the costs associated with legally mandated accommodations. Government financial support for employers to implement workplace

⁴ Ergon elaboration of cross-country national legal analysis carried about by the World Policy Centre, based on national legislation as of May 2017. See World Policy Centre (2017).

adjustments may offset such disincentive effects. Overall, such legislation may be more effective at protecting the rights of people with disabilities who are already employed, rather than promoting the recruitment of new disabled staff (WHO and World Bank, 2011).

Many countries have also implemented specific active labour-market policies to promote access to employment for people with disabilities. These include, for example:

- **Mandatory employment quotas for public and/or private-sector employers (typically organisations above a certain size) to employ a certain percentage of people with disabilities.** Such schemes tend to include fines for employers that fail to meet the quota, while some also include incentives for employers (wage subsidies, tax exemptions, subsidies to promote accessibility and preference in public procurement, for instance). Some schemes offer alternative ways in which employers can meet quotas, including subcontracting or purchasing products and services from people with disabilities (as in the Czech Republic, Tunisia, Serbia and Slovenia) or collaborating with public agencies to support the recruitment, training, or integration of people with disabilities (as in France). In a few cases, there are additional incentives to encourage the employment of women with disabilities (for example, in Albania) (ILO, 2019).

The effectiveness of quota systems is questionable and the principle is controversial. At national level, most countries fail to meet legal quotas and employers have been known to pay fines rather than employ the required number of people with disabilities. Other forms of non-compliance include the employment of fictitious disabled workers (leaving a record of employment ‘on paper’ for a worker who never actually takes up the job) or over-reporting the number of employees with a disability in the existing workforce. Some employers may even hire and pay the wages of disabled workers to comply with the quota, although the individual in question is not actually required (or permitted) to perform any work in practice. In many cases, the cost of modifying

Employment quotas

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.

workplaces and/or working practices to accommodate disabled workers is perceived to outweigh the costs of non-compliance. Other structural factors, such as poor educational achievement or inaccessible transport, are additional barriers to fulfilling employment quotas (ILO, 2019).

- **Financial support and incentives for employers to recruit people with disabilities and to provide adequate accommodations.** Incentives typically take the form of tax deductions or exemptions, wage subsidies or other financial support in the form of grants and subsidies to implement workplace adjustments or to provide rehabilitation and assistive technology. Some countries also provide free technical advice and assistance to employers in designing and implementing workplace adjustments (ILO, 2019; WHO and World Bank, 2011).
- **Inclusive and/or targeted employment services to support people with disabilities in finding employment.** While some countries have sought to encourage or legally require general employment agencies to serve disabled job seekers in addition to people without disabilities (especially in Western Europe), other countries have typically provided more targeted employment services that cater specifically for people with disabilities. In the latter case, in particular, recent trends have seen a shift from ‘work placement’ to more person-centred and holistic approaches, in which the agency evaluates individuals’ capacities and needs on a case-by-case basis, brokers employment opportunities and provides support and training once in employment (for example, through some form of supported employment programme).
- **Supported employment programmes can help to integrate people with disabilities into the labour market.** Such programmes provide specialist coaching, skills training, tailored supervision, transportation and assistive technology, subsidised by the government. Such programmes are particularly relevant in supporting employment for people with severe disabilities, including cognitive and psychiatric impairments. However, many of these initiatives are limited to ‘social enterprises’ that operate in a competitive marketplace, but have the primary aim of providing employment opportunities and experience to 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.

- **Sheltered employment programmes offer work opportunities for people with disabilities in a ‘sheltered’ business or segregated section of a mainstream enterprise.** Despite providing valuable employment opportunities, including in many countries where the EBRD invests, sheltered employment programmes have been criticised for promoting a ‘two-track’ labour market that takes agency from individual workers and does little to support the integration of people with disabilities into the mainstream labour market. Recent trends, at least in Europe, have seen the reorientation of sheltered employment programmes to provide greater support for disabled workers to enter the mainstream labour market (for example, through targeted employment services and supported employment programmes).⁵

In some countries, vocational rehabilitation and training services have been introduced to restore or develop the capabilities and skills of people with disabilities to aid (re-)entry to the labour market. Such programmes often face challenges related to access (they are costly and training locations may be concentrated in a few urban centres) and a narrow focus on developing specialised skills and trades that are not well aligned with labour-market needs. More successful approaches have seen measures to integrate people with disabilities into mainstream national skills programmes (such as apprenticeship quotas for people with disabilities in South Africa), to provide mentoring programmes with private-sector partners (such as in the United States of America), to offer targeted and early intervention training on key skills (such as ICT, including the use of assistive technologies), and to ensure continuity of training for people with disabilities once they are employed.

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, **INDONESIA**).

Social protection systems provide essential support for people with disabilities, but should not disincentivise labour-market participation. To ensure that social protection does not discourage the employment of people with disabilities (see Section 2.1), some countries have separated income-support benefits from benefits to compensate for disability-related costs, ensuring that the latter are guaranteed irrespective of employment status. More flexible in-work benefits are also important to support greater (re-)entry to employment.

Lastly, raising public awareness about disability and dispelling myths about the work-related capabilities of people with disability is a vital component of inclusive employment policy. National public information campaigns, educational curricula and partnerships with educational institutions, employers’ groups and disability organisations are all potential channels for promoting positive messaging on disability, drawing attention to good practices and changing attitudes about the employment of people with disabilities.

2.3 Private-sector responses

There is strong evidence internationally that higher levels of workforce diversity improve decision-making and innovation at the organisational level and bring concrete performance benefits for companies (see, for

⁵ Sheltered employment programmes are discouraged by the CRPD Committee, OECD and other international organisations and many countries are increasingly moving away from sheltered employment in favour of more inclusive employment practices and targeted services. See OECD (2010), UNDESA (2011) and Sayce (2011).

example, Hunt et al., 2018). There is research to suggest that diversity of ability and disability is similarly associated with performance benefits. It also shows that workers with disabilities are no less productive, on average, than their colleagues, while they often outperform their counterparts in key areas: they remain in their jobs for longer, clock up fewer absences and have fewer workplace injuries (Bonaccio et al., 2020; Australia Chamber of Commerce and Industry, 2012; Hernandez and McDonald, 2010; Needels and Schmitz, 2006; Sayce, 2018). Leading international companies report that recruiting people with disabilities and investing in developing the skills of disabled employees is both profitable and efficient business practice (ILO, n.d.a).

A number of reputable accreditation and business network schemes have now emerged to help companies frame a more positive and proactive approach to workers living with disability. One of the most prominent international initiatives is the International Labour Organization (ILO) Global Business and Disability Network Charter (ILO, n.d.b), through which private-sector companies have sought to support access to employment and skills for people with disabilities by:

- **Developing policies and practices that protect individuals with disabilities from discrimination.** For example, some companies have developed explicit policies or strategies to promote the inclusion of people with disabilities, while others ensure that disability is covered under a general inclusion policy. Non-discrimination efforts in recruitment can include making sure that the recruitment process (e-recruitment, interviews and material) is accessible and that job applications from people with disabilities are encouraged, by explicitly welcoming applications from disabled candidates in job advertisements. Human-resource (HR) management systems should also ensure the confidentiality of personal information about employees' disabilities (for example, when reviewing requests for reasonable accommodations).

Dedicated recruiting programmes

[MAJID AL-FUTAIM 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.

Dedicated career programmes

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.

- **Raising awareness and combatting stigma and stereotypes** faced by people with disabilities by conducting specific awareness-raising initiatives about disability and disability issues in training for HR staff.
- **Promoting equal treatment and equal opportunities** by providing reasonable accommodation in the recruitment process, on-the-job training, apprenticeships, training, job retention, career development and other relevant terms and conditions of employment.
- **Taking appropriate measures to enable current employees who acquire a disability to retain or return to their employment.** Some companies, for example, have introduced active job retention and return-to-work programmes for employees who have acquired a disability.
- **Considering the needs of those who face particular challenges** in accessing the labour market. This may, for instance, involve measures to reach out to and employ people with intellectual disabilities, people with autism and people with psychosocial disabilities.
- **Promoting the employment of people with disabilities among business partners and other companies** and collaborating with national employer and business networks on disability, as well as with organisations working to advance the rights of people with disabilities. Partnerships with universities and providers of technical and vocational education and training (TVET) can also promote economic inclusion, particularly if educational institutions put forward candidates with disabilities for job vacancies or workplace learning opportunities.
- **Regularly reviewing a company's disability inclusion policies** and practices for their effectiveness, and reporting on company efforts to promote the employment of persons with disabilities.

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.

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. [MCDONALD'S](#), 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.

3. Entrepreneurship and access to finance

3.1 Challenges

People with disabilities face multiple barriers to engaging in entrepreneurial activity, including hurdles to accessing vital start-up funding. Widespread misconceptions about disability and disabled people, discrimination, and skills and experience deficits due to multiple obstacles to education and the labour market are further constraints on entrepreneurial activity.

People with disabilities frequently find it difficult to get finance to support entrepreneurial activities. Among other things, people with disabilities often have limited personal financial resources (partly due to poor education and the concentration of disabled workers in low-paid occupations), including assets for use as collateral to secure loans, have poor credit ratings after being in receipt of social benefits for a long time or face disinterest or discrimination on the part of banks (due to misplaced assumptions that people with disabilities are high-risk borrowers) (de Klerk, 2008; Mersland and Martinelli, 2010; Williams et al., 2018). They can also face a lack of accessible information on sources of grants and loans (OECD and European Commission, 2014). Some entrepreneurs with disabilities face increased labour costs if they need to hire assistants to help with certain tasks.

Physical and virtual access to formal financial services can also be limited – more than 30 per cent of banks are not accessible to people with disabilities in some countries (UNDESA, 2018). According to the Global Initiative for Inclusive ICTs, bank branches are often not designed to accommodate customers with mobility impairments, such as wheelchair users, particularly in countries that do not mandate accessibility features in all buildings (Raja et al., 2015). Blind and partially sighted customers or customers with cognitive disabilities often face difficulty in navigating the physical layout of banks if signage is not clear, while the availability of bank literature in accessible formats tends to be limited. In many cases, there is limited awareness of the needs of clients with hearing impairments and the deaf community. Meanwhile, websites owned or managed by financial institutions often do not comply with international guidelines on web accessibility, hindering disabled users' access to online banking and other financial services. Accessibility is also an issue in relation to automated teller machines (ATMs), phone banking, security procedures and other features and facilities. These barriers force many people with disabilities to rely on third parties (including family and friends) to access financial services, rendering them vulnerable to fraud and financial misappropriation (Raja et al., 2015).

Limited access to formal education and prior employment opportunities may also leave many people with disabilities without key skills, business knowledge or work experience to support subsequent entrepreneurial activity. These factors not only restrict access to finance for start-up capital, but may undermine the successful operation of a new business venture.

Another key hurdle is a lack of appropriate business support services. Business advisers, for example, are often reluctant to recommend self-employment as a career option for disabled people and even actively attempt to dissuade them. Such attitudes stem from inadequate or stereotypical understanding of the activity restrictions associated with specific conditions, misperceptions of the extent of any assistive support required and fundamental misconceptions as to the capabilities of people with disabilities (OECD and European Commission, 2014). What's more, training is not always tailored to individual needs, so is of limited value to certain programme recipients. For example, recipients with recurring conditions might require support over an extended period of time, yet many funders reportedly face pressures to move onto the next case quickly, rather than provide longer-term support (OECD and European Commission, 2014). Further challenges arise

from business support services not being available in particular formats (such as Braille) or premises where support is provided (including business schools and networks) but not accessible for individuals with conditions and impairments that affect their mobility (Morgan Banks and Polack, 2014).

People living with disability can face multiple forms of social exclusion. Women, older people and ethnic minority and migrant people with disabilities are likely to face even greater levels of labour-market disadvantage (OECD and European Commission, 2014). Disability-related barriers to entrepreneurship may, therefore, be compounded by gender, ethnicity and age barriers, as well as deprived socioeconomic contexts.

3.2 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 introduced a range of interventions and programmes to support disabled entrepreneurs (OECD and European Commission, 2014; UNDESA, 2018).

- **Ensuring access to appropriate financial support** by facilitating disabled entrepreneurs' access to investors and business networks, increasing the availability of direct financing (through dedicated grant and loan schemes), facilitating access to private (micro-)credit schemes (through loan guarantees and/or training, capacity building and the certification of microcredit providers) and ensuring that the benefit system is sufficiently flexible that recipients of disability-related benefits are not immediately disadvantaged if they pursue entrepreneurial activity.
- **Increasing awareness about the feasibility of entrepreneurship** as a potential labour-market activity by raising the profile of entrepreneurship and self-employment in labour-market support programmes, providing disability-specific enterprise awareness training for advisers, whose responsibilities include supporting disabled individuals, showcasing role models with disabilities and publicly recognising the achievements of entrepreneurs with disabilities. For example, the Stelios Award for Disabled Entrepreneurs, which provides up to GBP 100,000 to entrepreneurs with disabilities every year, receives considerable media attention in the United Kingdom (Stelios UK Philanthropic Foundation, n.d.).
- **Supporting the acquisition of entrepreneurial skills** by providing more support to people with disabilities in the education system (including improving the availability and accessibility of assistive technologies) or introducing tailored programmes for entrepreneurship training and mentoring. While the latter are effective, tailored approaches are often highly resource intensive. However, working with specialist organisations that are already supporting people with

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.

disabilities gives policymakers an opportunity to leverage external knowledge and support, and benefit from the credibility and experience of those organisations, while also improving outreach.

- **Supporting the development, acquisition and use of assistive technologies** through research grants and R&D incentives, by improving standardisation in the assistive technology market, as well as through direct grants to disabled entrepreneurs.
- **Improving the availability and accessibility of online business services**, such as business registration, tax filing and business information resources. With public services in many countries moving online (accelerated by the Covid-19 pandemic), improving the accessibility of public websites for people with disabilities considering self-employment is increasingly important.

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.

3.3 Private-sector responses

In addition to government financing schemes to support disabled entrepreneurs, there are a growing number of private lenders that offer dedicated business financing products to applicants that may struggle to access mainstream private credit.

- **Social enterprises.** Ever more banks, investment funds and other financial-service companies have an express business objective of promoting positive social change. Some of these lenders and investors may offer loans to traditionally disadvantaged groups, including people with disabilities, at below-market rates, apply less stringent lending criteria (especially in relation to collateral) and target entrepreneurs and business ideas that meet specific social-impact criteria. In many cases, lenders may offer financial and business advisory services to borrowers and investees.
- **Microcredit.** Private (as well as public) microcredit schemes offer an important source of funding for many entrepreneurs who are unable to access conventional private credit facilities, including those living with disability. Private microcredit providers can often access government support (in the form of training, capacity building and loan guarantees) to promote lending to specific groups, including people with disabilities.
- **Outreach and accessibility.** Many private-sector lenders, including mainstream banks, have sought to increase the accessibility of their services for people with disabilities and to introduce customised credit solutions and products. For example, banks have taken steps to ensure that branches and ATMs are equipped with assistive technologies and that staff are trained to work with people with disabilities (Raja, 2016). Accessible services, such as e-banking and mobile banking, have allowed people with disabilities to access financial services without needing to visit a branch.

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.

4. Access to services that enhance economic opportunities

Access to adequate transportation services, to ICT and to key municipal infrastructure (energy, water and sanitation, as well as to public buildings and spaces) are often prerequisites to participation in education, employment and business activities, as well as political, social and cultural life. The barriers faced by people with disabilities when it comes to accessing these services are, therefore, fundamental constraints on economic inclusion (WHO and World Bank, 2011).

Improving disabled peoples' access to transportation, ICT, municipal and other key services can potentially deliver significant economic productivity gains that have knock-on effects at the macroeconomic level. An ILO study covering 10 low- and middle-income countries found that accessibility issues with transportation, physical infrastructure and communications services reduced the total productivity of people with disabilities by the equivalent of 3 per cent to 7 per cent of national gross domestic product (Buckup, 2009).

4.1 Challenges

Transport

People with disabilities experience significant disadvantages in accessing transport services, with direct adverse impacts on their ability to find and retain employment, participate in entrepreneurial and business activities, access education and training services and engage in wider social and professional activities. Key barriers include:

- **Physical and information barriers**, such as inaccessible service information, a lack of vehicle ramps, gaps between platforms and vehicles, inaccessible stations and stops, inaccessible signage, or a lack of adequate railings, lighting or safe wheelchair spaces in vehicles. Removing physical barriers to accessibility from existing transportation systems is often particularly challenging due to the fundamental design features of vehicles and stations and the high costs involved.
- **A lack of continuity in the travel chain**, whereby a door-to-door journey becomes problematic due to one or more inaccessible links (including pedestrian access, vehicles and transfers) between otherwise accessible transportation service options. Such gaps in travel-chain continuity highlight issues associated with the incomplete or partial implementation of accessibility programmes (for example, modifications to a restricted number of vehicles, stations or lines), which make some journeys impossible or significantly longer, as users have to take circuitous routes to avail of accessible services.
- **Pedestrian access** is often a particular challenge, especially at mass transit and transfer stops, and a frequent barrier to travel-chain continuity. An absence of, poorly maintained or overcrowded pavements, inaccessible over- or underpasses, inadequate traffic controls and crossing aids, and hazardous conditions for people with visual impairment or deafness are typical constraints on access to transport, especially in rural areas and low-income urban environments.
- **A lack of awareness** among transport staff is a further challenge. This includes transport operators' lack of technical knowledge on how to operate accessibility features, for instance, or a lack of awareness about how to treat disabled passengers.

- **Negative social attitudes and behaviours** towards people with disabilities can be magnified in busy public transport settings and can deter people with disabilities from using the services. Direct discrimination by transport operators and/or other passengers and vehicle overcrowding can lead to the disrespectful treatment of people with disabilities and limit accessibility.

Even in countries that have established accessibility laws, requirements are often not implemented in practice, while the broader benefits of accessible “universal design” principles are not well understood (see Section 4.2). Special transportation services for those unable to use public transport – dedicated accessible vehicles, including accessible taxi services – are often prohibitively expensive, subject to restrictive eligibility criteria or unavailable outside of specific geographic areas.

ICT

Information and communication technology (ICT) is increasingly central to everyday economic and social activities, with the delivery of many key public and private services shifting to digital platforms. Digital developments can be a major catalyst for the full participation of people with disabilities in economic and social activities, including education, employment and entrepreneurial activity (Buckup, 2009).

However, any positive effects are highly contingent on the accessibility of ICT services. Indeed, digitalisation and the removal of human interfaces for many key services – such as banking and financial services (cash machines, online banking services), online or automated transport information and ticket purchases, online government health and employment services, or the digital recruitment systems used by private employers – can severely disadvantage people with certain disabilities (and others) if the ICT devices and services used are not fully accessible. Similarly, the removal of human interfaces may impede access for those who still require some personal assistance with specific tasks. More generally, as much as 60 per cent of the world’s population is still offline and cannot fully participate in the digital economy, and there are persistent digital divides across gender, geography, age and income dimensions within each country (World Bank, 2016).

People with disabilities face a range of barriers in accessing vital ICT services, with knock-on effects on accessing other services that rely on ICT.

- **The design of ICT products and devices is a significant barrier** to accessing ICT services for people with many types of disability. These include, for example, devices that require some form of manual dexterity (manipulation of buttons, dials, keyboards or other physical and touch-based interfaces), operate based on visual or voice inputs, have output information in inaccessible visual or aural formats (such as small text size) or have complex operating procedures.
- **The content of ICT services can also pose accessibility challenges** for people with disabilities, including in relation to the sounds, images and language produced by the product or service (for example, reliance on visual or aural outputs, small text size, low contrast images or text) and the complexity of navigation and operation (for example, a complex or confusing webpage design).
- **The cost of ICT devices and services is often prohibitively expensive** for many people with disabilities, especially if additional assistance modifications are required (for example, screen-reader software).
- **The rapid development of ICT means that national legislation and industry regulations on accessibility often fail to keep pace with technological advances.** For example, smartphones were not initially covered by key telecommunications laws and regulations that may have contained accessibility provisions.

Municipal infrastructure

People with disabilities also face a widespread lack of access to built environments and to basic urban services, such as water, sanitation and healthcare. Inaccessible public-use built environments, such as roads, walkways and public buildings (including educational and health facilities), are key contributing factors that limit access to employment, skills and entrepreneurial opportunities, as well as access to other services (such as transport, financial services and ICT). The lack of accessible water, sanitation and hygiene facilities may similarly limit access to and use of key public-use buildings and institutions, including educational institutions (World Bank, 2016).

4.2 Policy responses

Inaccessible services are typically sustained by inadequate policy and regulation, poor (or late) incentives for improvement and the exclusion of people with disabilities from decision-making bodies and fora. Systemic change requires both leadership and foresight, as designing accessibility into infrastructure and services from the beginning is often much more effective (and cheaper) than retrofitting modifications later.

Key policy responses include:

- **Adopting “universal design” principles.** The promotion of “universal design” principles with respect to both public and private-sector goods, products and services is a key policy response. Universal design is the design of an environment, device, product or service with a view to making it as accessible as possible to everyone, irrespective of age, size, ability or disability. Universal design can be practical and affordable, even in developing countries. For example, kerb ramps can increase pedestrian access to key public roads and walkways at relatively modest cost.
- Moreover, while universal design features are especially important for people with disabilities, they are also beneficial to a broader range of people. For example, raised boarding platforms at bus stops are an important assistive aid for people with reduced mobility, but also reduce overall boarding times, benefitting passengers and transport operators; information in simple language helps those with cognitive impairments, but also speakers of a second language; announcing each stop on public transport assists passengers with visual impairments, as well as those unfamiliar with the route; while kerb ramps not only open up pedestrian access to pavements for wheelchair users, but also benefit parents with pushchairs or strollers (see, for example, University of Cambridge, n.d.).

- **Mandatory minimum standards.**

Evidence suggests that voluntary efforts to improve accessibility are not sufficient to remove barriers and most countries have introduced specific legislation on accessibility requirements in certain areas. At a minimum, such legislation usually covers access to public buildings and key public services and facilities (such as health services). Some countries have introduced accessibility requirements for private enterprises that serve the public. Legislative efforts have generally recognised the need for progressive implementation and flexibility, and many countries have incorporated and given defined legal meaning to key relevant terms of the United Nations Convention on the Rights of Persons with Disability (UN CRPD) in their accessibility legislation. For example, codifying the notion of ‘reasonable accommodation’ and ‘undue burden’ (UN CRPD, Article 2) allows legislation to apply differential accessibility standards to existing and new structures (recognising the constraints in modifying older buildings) and to smaller and larger businesses (recognising the limited resources of small and medium-sized enterprises).

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).

- **Engagement with local communities and disability organisations.** Several countries have found accessibility initiatives are more successful when local communities and people with disabilities are involved in the planning, implementation and monitoring of programmes and policies (for example, local Canadian disability organisations have carried out evaluations of local services and recommended priorities actions for the municipalities in question, while Ugandan community group conducts audits of service providers to monitor the implementation of accessibility standards).
- **Taking disability into account in public procurement.** Incorporating universal design requirements into public procurement criteria is a further tool at the disposal of policymakers to promote accessibility. A requirement that any products, devices or services purchased by the state meet adequate accessibility standards not only ensures the accessibility of public goods and services for all users, but it also creates market incentives for manufacturers and service providers to adopt technical standards and incorporate universal design considerations into their product and services portfolio.

4.3 Private-sector responses

For the private sector, there is a strong business case for removing barriers and promoting the 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 also ensures the widest possible pool of customers. Accessibility can offer market benefits, particularly with an ageing population, while accessible websites and services can be easier for all customers to use.

Many private-sector enterprises have recognised the potential business benefits of inclusive design and have actively sought to promote such principles in their own operations and the wider marketplace, including by (WHO and World Bank, 2011):

- requiring procurement tenders to consider accessibility and usability
- incorporating consultation and communication with disability stakeholders into market research and product development
- marketing accessible products and services as an ethical choice
- promoting wider access to information and mechanisms for sharing knowledge about the needs of disabled people.

Incorporating universal / inclusive design into product development

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 [ORIENTAR](#) 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 [RailCall](#) 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.

5. The impact of Covid-19 on economic opportunities for people with disabilities

The global economy has experienced major disruptions as a result of the Covid-19 pandemic and the associated lockdown and containment measures. Many people have lost their jobs and sources of income, businesses have closed (temporarily or permanently) and global supply chains have been severely disrupted by financial uncertainty and logistical constraints. While there is not yet any large-scale quantitative statistical data on the economic impacts of Covid-19 on people with disabilities, emerging evidence suggests that they are at risk of experiencing more severe and long-term financial and economic impacts as the pandemic exacerbates pre-existing patterns of socioeconomic exclusion.

The Covid-19 crisis has increased the risk of poverty among people with disabilities. People with disabilities, especially women, are disproportionately represented among the long-term unemployed and the informal workforce and are, therefore, likely to have limited access to contributory social protection benefits. While such gaps in social protection coverage are not restricted to the Covid-19 crisis, the impacts may be felt more acutely in the context of a wider economic crisis (for example, with the loss of income from informal employment) (OHCHR, 2020). Moreover, many people with disabilities have seen their costs (particularly health-related costs) increase during the pandemic, placing additional pressure on already scarce financial resources (OHCHR, 2020).

Disruption of regular working arrangements, as well as services, may have a disproportionately adverse effect on people with disabilities. For example, homeworking may not be a viable option for many people with disabilities due to the absence of necessary assistive equipment and support that are available in the workplace. Similarly, disruption to key services – such as public transport – may have a disproportionately adverse impact on people with disabilities who do not have alternative means of travelling to or from the workplace. These factors may disadvantage people with disabilities in terms of job retention as employers seek to reduce workforces and costs. The same factors may also reinforce negative stereotypes among employers about the extra costs associated with hiring people with disabilities and the potential restrictions on their capacity to perform the job (Leonard Cheshire Disability, 2020).

On the other side of the coin, the Covid-19 crisis has also potentially opened up new opportunities for people with disabilities to engage in paid work, as it has resulted in an unprecedented shift to flexible working, including work-from-home arrangements and staggered or shorter working hours. In the long run, these changes to working patterns may increase the range of employment opportunities available to people with disabilities, particularly individuals with mobility restrictions (Leonard Cheshire Disability).

Pre-existing access barriers to a range of services are likely to be exacerbated by the Covid-19 crisis and the impacts of inaccessibility are likely to be magnified. The disruption of a wide range of services due to building closures, reduced transportation timetables (and changes to vehicle layouts and access) and the replacement of humans with digital interfaces are likely to restrict access, in particular, for people with disabilities. These enlarged barriers are likely to affect access to employment, to education and skills, and to participation in business and entrepreneurial activities.

Moreover, the impact of inaccessibility is likely to be more severe in the context of Covid-19. For example, access to information on public health restrictions, social protection measures, transport and other services is more vital than ever during the pandemic. Similarly, challenges that affect the access of people with disabilities to social protection systems – for example, online registration systems, complex eligibility criteria

and the absence of human interfaces or assistance – may have severe adverse implications for wellbeing at a time when social protection needs are potentially at their greatest (ILO, 2020; Meaney-Davis, 2020).

The Covid-19 crisis is also having an impact on disabled people's access to education. The temporary closure of education and training institutions has led governments to adopt remote learning practices. However, according to the Office of the United Nations High Commissioner for Human Rights (OHCHR), students with disabilities are struggling due to a lack of necessary equipment, access to the internet, accessible materials and necessary support to follow online programmes. Consequently, many students with disabilities, particularly students with intellectual disabilities, are being left behind (OHCHR, 2020).

What's more, many of the health and social services that people with disabilities need have been disrupted by Covid-19, including rehabilitation, assistive devices, care for chronic conditions, psychiatry, medications and personal assistance. Disruptions to such vital services can result in deteriorating health and loss of function, with immediate and long-term adverse implications for economic participation (Shakespeare et al., 2018).

The experience of previous economic crises suggests that economic recovery from the pandemic may take longer for people with disabilities, widening existing gaps in economic inclusion. In the more competitive post-crisis job market, the additional challenges in accessing employment may delay or prevent people with disabilities from (re-)entering into the labour force (Meaney-Davis, 2020). After the 2008 global financial crisis, for example, men and women with disabilities in the United States of America were 75 per cent and 89 per cent, respectively, more likely to experience involuntary job loss than those without disabilities. With skills mismatches and employer discrimination may explain some of this, the findings highlight the importance of employer and public policies in improving the job security of workers with disabilities (Mitra and Kruse, 2016). Similarly, research in Spain found that the unemployment rate for people with disabilities rose at a faster pace after the global financial crisis, while the wage gap between people with and without disabilities widened – both of which could have been mitigated had disability inclusion policies been taken into account during recovery planning (Garrido-Cumbrera and Chacón-García, 2018).

In addition, young people with disabilities whose education or training was disrupted may face additional barriers in returning to schools and colleges, especially if restrictive public health measures remain in place. Young people with disabilities may, therefore, benefit from additional support in returning to education once schools and colleges reopen, particularly where parents are reluctant to send them back to school for fear of infection and due to negative attitudes about the value of education for people with disabilities, as was the case following the Ebola outbreak in Sierra Leone (Humanity and Inclusion, 2016).

There is also a risk that the economic downturn and accompanying austerity measures could lead to reductions in budgets for key public-funded support services – from employer support for workplace adjustments to supported employment and entrepreneurship initiatives, to transport subsidies, to vital personal care services – which could have severe adverse health and economic inclusion implications for people with disabilities. A number of studies in high-income countries have, for example, found that reductions in public expenditure after the global financial crisis had a disproportionately negative impact on the socioeconomic wellbeing of people with disabilities (Malli et al., 2018).

6. Recommendations

The EBRD, through its work with both national policymakers and private-sector clients, can help deliver economic transition by promoting the greater inclusion of people with disabilities in economic activities. People with disabilities are a significant untapped source of productive potential within national labour markets, and both the private sector and national economies stand to benefit from adapting policies and practices to better engage with people with disabilities and address their specific needs. Service providers, including governments, have an important role to play in unlocking economic opportunities for people with disabilities by embracing inclusive design and universal access principles.

6.1 Recommendations for the EBRD

The EBRD adds value on several policy-related fronts throughout its work on economic inclusion in the countries where it invests. The Bank can structure policy engagements in such a way as to advance economic opportunities for people with disabilities around set operational objectives, depending on the local context and client interests.

1. Engage in policy dialogue in countries where the Bank invests to raise awareness of barriers to people with disabilities and of opportunities to strengthen their economic participation.

There are many ways in which legislation can create obstacles to economic opportunity for people with disability or create windows of opportunity that can enhance their prospects. The EBRD can play a constructive role in engaging with governments in countries where it invests to:

- **Raise awareness of important legislative barriers** and how they might be dismantled. For instance, the Bank can encourage governments to review their labour legislation to ensure that provisions aimed at protecting people with disabilities – such as employment quotas or reduced working hours – do not unintentionally create disincentives to their employment. It can also prompt governments to consider whether otherwise supportive social protection laws might have inadvertently created benefit traps.
- **Promote the adoption and progressive implementation of accessibility standards** at both national and sectoral level. This could start with the strengthening of binding minimum standards for new construction and infrastructure projects and the public procurement of goods and services for public use.
- **Leverage its knowledge of key sectors** in the countries where it invests (for example, transport, infrastructure and energy), including an understanding of the operational context of these sectors and key sectoral actors to raise awareness of the scale and relevance of the challenges faced by people with disabilities and the highlight possible solutions.
- **Mainstream disability-related considerations** into policy dialogue on other subjects (for example, in the context of TVET reforms, how to increase access for people with disabilities).

In each case, the most constructive entry points for policy dialogue will need to be tailored according to the specific legislative and policy frameworks of each country. Policy dialogue should be complemented by support for research and data collection that can help plug information gaps and ensure evidence-based policymaking (see Recommendation 3).

2. Support clients in implementing disability-inclusive policies, practices and services.

In the absence of practical information and guidance for private-sector actors in many of the countries where it invests, the EBRD can help its clients to recognise and realise the benefits of policies, practices and services that meet the needs of people with disabilities. This may involve direct technical assistance to individual clients to create or develop pockets of good practice, the creation of peer learning platforms so EBRD clients can learn from one another, or the development and dissemination of concise information and guidance material targeted at clients (for example, to demystify the employment of people with disabilities, to explain what reasonable adjustment involves and to provide concrete examples, also in different sectoral contexts). All client-focused activities should aim to raise awareness of the range of potential benefits to businesses of an enhanced focus on strengthening the economic participation of people with disabilities.

Support for clients with respect to people with disabilities could aim to strengthen:

- **Access to employment.** The EBRD could help companies benefit more from disabled workers by supporting them in the design of dedicated recruitment, training and retention programmes and the dissemination of best practices on inclusive HR management. Such an approach could have the strongest immediate impacts among the EBRD's industrial, commercial and agribusiness clients. Some EBRD clients are already making progress in this regard (Kaufland Moldova, for example) and could serve as examples of good practices for other EBRD clients.
- **Access to finance.** The EBRD could work with client financial institutions to provide training for credit officers or business advisors, to raise awareness of the challenges faced by entrepreneurs with disabilities, highlight the business case for working with entrepreneurs with disabilities and to provide non-discrimination training.
- **Access to services.** The EBRD can play a decisive role in fostering best practices in inclusive design and universal access among its clients in the transport, municipal and environmental infrastructure, ICT and other service sectors. Where possible, this should include raising the accessibility considerations early in the procurement process and incorporating them into decision-making (such as the assessment of building designs on greenfield projects or the procurement of rolling stock). The EBRD could also support clients in developing products or services that recognise the needs of people with disabilities (following the aforementioned example of Ford Otosan or Vestel) or that enhance awareness of the needs of people with disabilities (for instance, working with public transport operators on public awareness campaigns, similar to the EBRD's work on gender with Egyptian National Railways).

3. Support research and data collection to understand the key needs of and barriers facing people with disabilities and to gather examples of good practice in countries where the EBRD invests.

Data on the needs of people with disabilities – both met and unmet – are important for policy and programme design, yet the comprehensive collection and analysis of data on needs is lacking in many areas, including many of the countries in which the EBRD invests. The EBRD could play an important role in supporting and facilitating research and data collection on specific needs with a view to identifying priority areas for cost-effective interventions, potentially in partnership with governments, educational institutions and civil-society organisations. In designing and developing research initiatives, the EBRD could explore partnership with United Nations agencies that are active in the field, such as the United Nations Development Programme or ILO, international civil-society organisations, such as the International Disability Alliance, and national organisations that represent the interests of people with disabilities.

4. Lead by example by providing support to EBRD employees with disabilities.

As an employer, the EBRD can lead by example by supporting people with disabilities. The Bank has a Disability Working Group in place. It is an invaluable resource for institutional learning and employee consultation for identifying areas where the EBRD could improve its policies and implement best practices.

6.2 Recommendations for national policymakers

1. Review national labour laws to ensure they do not create unintended disincentives to employ people with disabilities.

Many countries take a protective view towards people with disabilities that is reflected in (overly) protective labour legislation – for example, stipulating shorter working hours, longer rest breaks, additional leave entitlements or exceptional severance payments. Although well intentioned, it is important to strike a balance between the need to ensure that employers take the needs of people with disabilities into account and the need to ensure that such legislation does not disincentivise the recruitment of people with disabilities because employers perceive them to be too costly and less productive.

2. Codify minimum standards for accessibility in law while allowing for flexible and incremental implementation.

Evidence suggests that voluntary standards are insufficient to reduce the physical access barriers experienced by people with disabilities – whether to workplaces or services – and policymakers should aim to codify minimum standards in law. Legal accessibility standards should be backed up with a clear monitoring and enforcement process, which may include an independent monitoring body and/or community-led monitoring groups alongside official enforcement activities.

However, it is important that laws do not impose a rigid “one-size-fits-all” approach. Rather, they should take into account practical and affordability constraints in different contexts. Incorporating ideas of “reasonable accommodations and adjustments” and “undue burden” into accessibility regulations create flexibility in application – for example, differentiating between the modifications required for existing buildings and structures and the standards applied to new construction, or holding large corporations to higher standards than small business with limited resources.

Accessibility is often more achievable in increments and the UN CRPD advocates a process of “progressive realisation” in implementing accessibility initiatives. To make the most of limited resources, policymakers should look to develop a clear strategic plan that sets specific priorities and includes a series of increasing accessibility goals across key domains (such as buildings and public spaces, transportation infrastructure and services, and ICT devices and services). Any such strategic plan should be based on an empirical needs assessment, cost-benefit analysis and ongoing consultation with disability groups and local communities.

Initial efforts might focus on building a “culture of accessibility” (by raising public and stakeholder awareness of accessibility issues and the benefits of inclusion) and removing basic environmental barriers that can be addressed through simple, affordable measures (such as pavement and entrance ramps, better lighting, railings and seating around mass transit stops, subsidised transport fare structures and accessible information formats for key government services). Subsequent measures might include the progressive expansion of accessibility standards to cover a wider range of buildings and services (including private-sector premises and activities, such as banks, shops or ICT services) and incorporating accessibility requirements into public procurement criteria (for new projects in the infrastructure, construction, transport and ICT sectors).

3. Provide incentives for employers to employ people with disabilities.

For many employers, the cost of making the required workplace adjustments to accommodate disabled workers (physical modifications to buildings, as well as the provision of assistive aids) is perceived to outweigh the benefits. In countries with employment quotas for people with disabilities, employers often prefer to pay (often low) non-compliance penalties in lieu of the cost of workplace adjustments. It is vital, therefore, that governments provide direct and positive support for employers to employ people with disabilities. This may involve, for instance, tax exemptions or wage subsidies, or grants to make workplace adjustments and to provide ongoing training and support services for disabled employees once in work (possibly as part of wider “supported employment” programmes, discussed below).

Policymakers might also consider other ways in which employers can meet employment quotas that have the same overall aim of promoting employment opportunities for people with disabilities. Alternative measures might include, for example, the procurement of goods or services from people with disabilities, or support for on-the-job training or other initiatives in collaboration with educational institutions and public employment services.

4. Equip public employment services to support jobseekers with disabilities.

It is important that employment services adopt a person-centred approach that matches people’s interests and skills with occupations and do not just place an individual in any available opening. While such an approach is good practice for employment services in general, it is particularly important in the case of people with disabilities, who may have more specific skills and capabilities, strengths and weaknesses. An effective employment service includes technical support and job coaching for applicants and new recruits; partnerships with employers to support training for people with disabilities that are tailored to labour-market needs; and support for disabled workers in retaining employment through the use of existing support networks, ongoing access to job coaching and business mentoring.

6.3 Recommendations for private-sector enterprises

1. Introduce targeted recruitment and in-work support for people with disabilities

Workforce diversity, including disability inclusion, is associated with a wide range of positive business impacts, including increased productivity, better decision-making and reputational gains. Wider equal-opportunity policies and practices should incorporate disability inclusion, while companies should also look to develop tailored action plans to boost the recruitment and training of and in-work support for disabled workers. Key areas of focus include:

- **Reviewing human resources policies and practices**, especially in relation to recruitment. This can include, for example, carrying out an objective assessment of current roles and occupations to determine the level of accessibility for people with different types of disability; ensuring inclusive language in job ads and other recruitment materials; setting and reporting on targets for the recruitment of people with disabilities; reserving places on candidate shortlists for qualified disabled applicants; and incorporating disability inclusion into wider outreach activities (such as partnerships with educational institutions).
- **Conducting an accessibility audit**. This involves reviewing the physical and informational workplace environment to identify key barriers to recruiting people with disabilities and prioritising reasonable workplace adjustments.

- **Supporting career progression for workers with disabilities** includes providing support for physical and care needs, as well as professional development through mentoring programmes or tailored training (together with public employment services or disability organisations, where available).
- **Creating a wider workplace culture that supports workers with disabilities.** As a starting point, this should ensure clear and visible senior leadership support for disability inclusion. It could also include, for instance, disability awareness training for managers and workers to ensure widespread understanding of the issues faced by workers with disabilities and the organisational benefits of greater diversity; ensuring that the voices of workers with disabilities are sought out and heard in internal consultation mechanisms; and profiling success stories of workers with disabilities in internal and external communications materials.
- **Ensuring that the needs of workers with disabilities are taken into account in Covid-19 responses,** for example, ensuring that employees with disabilities are considered and directly consulted with respect to new modes of working, Covid-specific health and safety measures and any changes to workplace organisation and layout. Where company policies encourage homeworking, disabled employees should have access to adequate support – including the necessary assistive equipment and tools – to facilitate home-based working.

2. Offer skill enhancement opportunities for people with disabilities

Working in collaboration with educational institutions, public employment agencies, and disability organisations, companies could consider setting up dedicated training or work-based learning programmes that are inclusive of (or specifically targeted towards) participants with disabilities. Employers with well-established programmes in this area can potentially expand, improve, or realign them to international best practices on inclusive education and training. Initiatives should aim to facilitate the incorporation of people with disabilities into the mainstream workforce, rather than promoting segregated or sheltered employment.

3. Introduce measures to strengthen retention and rehabilitation from work-related injuries.

EBRD clients in a variety of sectors encounter work-related injury and other forms of worker incapacity. Of the thousands of work-related injuries recorded each year in countries where the invests, data show that roughly 1-2 per cent result in permanent incapacity.⁶ Ensuring effective support in retaining and returning these workers to their companies is often the best way to safeguard their continued economic activity.⁷ In this context, employers – in consultation with employees and their representatives – can play a critical role in safeguarding the economic opportunities of such workers. Employers benefit from retention and rehabilitation policies and programmes through a reduction in volatility when it comes to skills and institutional know-how, lower staff turnover and reduced human resourcing costs.

Key initiatives in this area might include dedicated remain-in-work or return-to-work support for incumbent workers encountering illness or injury (including mental ill health) that lead to reduced work capacity. Such programmes can expand to include both permanent and temporary incapacity, as well as both work-related and non-work-related illnesses and injuries. Such initiatives could be of particular relevance for EBRD clients undertaking particularly hazardous economic activities (mining, for example, or construction, heavy industry or logistics), where serious work-related injuries are more likely to occur.

⁶ Ergon elaboration based on data from ILOSTAT (ILO, n.d.c).

⁷ Evidence shows that workers who undergo injuries can become significantly disadvantaged if severed from their employers, experiencing tougher and longer routes back into work. See OECD (2010).

4. Adopt and promote best practice in the universal design of products and services.

EBRD clients can integrate best practices in terms of inclusive design to deliver systemic improvements in access to services for people with disabilities. Incorporating inclusive design principles into product development and service development makes good business sense, expanding the pool of potential customers and strengthening the company's reputation as a socially responsible, modern and inclusive business. Increasingly, inclusive design considerations are being included in selection criteria for public contracts. Inclusive design recognises that it is not always possible (or appropriate) to design a single product that meets the needs of an entire population. Rather, its principles help guide appropriate design responses to diversity in the population:

- developing “families” and derivatives of products to provide the broadest possible coverage
- ensuring that each individual product has clear and distinct target users
- reducing the level of ability required to use each product (to improve the user experience for a broad range of customers, in a variety of situations).

The adoption of universal design approaches can have a significant impact on the economic participation of people with disability in different domains, especially in the case of companies operating in the transport, infrastructure, construction and ICT sectors.

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