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# CBR Guidelines

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## Livelihood component

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# Preamble

People with disabilities in low-income countries are affected by the same factors which cause poverty for others, but also face added disadvantages. Children with disabilities face barriers to education; youth with disabilities face barriers to training; adults with disabilities face barriers to decent work. Most damaging of all, families and communities may think that people with disabilities are incapable of learning skills and working.

Work is the means by which an individual can escape poverty and secure the necessities of life. The right of people with disabilities to work is laid out in international instruments such as the Discrimination (Employment and Occupation) Convention, adopted by the International Labour Organization (ILO) in 1958 (No. 111) (1), the ILO Vocational Rehabilitation and Employment (Disabled Persons) Convention, 1983 (No. 159) (2) and the United Nations Convention on the Rights of Persons with Disabilities (3). However, the right to work is often not respected and people with disabilities encounter many barriers in trying to find and keep work.

By encouraging and facilitating work by women and men with disabilities, community-based rehabilitation (CBR) programmes can help individuals and their families to secure the necessities of life and improve their economic and social situations. By taking into consideration the needs and views of people with disabilities and making provision for their inclusion in national poverty reduction and other development programmes, opportunities for education, skills acquisition and work can be provided for people with disabilities and their families, enabling them to emerge from poverty. Accessing livelihood opportunities is one of the key factors in eliminating poverty.

Livelihood is part of CBR because “It is essential to ensure that both youth and adults with disabilities have access to training and work opportunities at community level” (4). The learning of knowledge and skills begins in the family at an early age – children watch and learn how to do things from parents and other family members. Children with disabilities should also be encouraged to learn, participate and make a contribution in the family. Likewise, disabled family members of working age should be assisted and encouraged to develop skills and start or return to work. A CBR programme that does not address the skills development and livelihood needs of youth and adults with disabilities in a community is incomplete and limits the sustainability of other efforts.

The Livelihood component, like every other component of the CBR matrix, has very strong linkages with the other components. There are necessary linkages between efforts to promote and facilitate livelihood in CBR and efforts to enhance access to health care, education services and social opportunities. An individual with a disability needs to be healthy and may need an assistive device in order to work. Future work opportunities are greatly enhanced for children and youth who have access to primary and secondary education, as well as opportunities for skills training. Likewise, a person with a disability who is working is empowered and better able to obtain the necessities of life, maintain a family and participate actively in the social, cultural and political life of his/her community.

## David mobilizes the lives of many

David was disabled by polio as a child. His father rejected him because of his disability, but his mother insisted he go to school. After completing primary school, David attended a boarding secondary school in Kampala, the capital of his country, Uganda; then he went to a tutorial college where he earned a diploma in bookkeeping and secretarial work.

David was strongly motivated to work for the development of people with disabilities in his home rural area of Masaka and did not see working as an accounts clerk in Kampala as a way to achieve this aim. So he trained as a veterinary technician through a distance learning course at Makerere University, sponsored by a local nongovernmental organization.

On qualifying, David became a self-employed veterinary technician in Masaka and began to mobilize people with disabilities. He cycled around the rural areas of his home district to identify families with people with disabilities. He focused on families, not simply on individuals, because involving the whole family enabled its members to see the person with disabilities as an asset, not as a liability.

David began to breed good quality cows, goats, pigs, turkeys and chickens and to train people with disabilities and their families in better animal husbandry. He gave animals to these families on condition that they give him the first offspring, which could then be given to another family. David realized early on that to train people in better animal husbandry required a model farm and a training centre with accommodation, where people could come for training courses lasting several days. His model farm now has Friesian cows, cross-bred goats and pigs and good quality turkeys and chickens kept in well-constructed pens.

David formed the Kawule Disabled Persons and their Families Association. Ten years later, the association has over 500 members. Each member pays a small membership fee which is the main source of income for the association.

David said: "I wanted to say 'no' to my own experience of limited opportunities, stereotyping and discrimination. I wanted to prove that real development with disabled people in rural areas in Uganda is possible. Traditionally, people with disabilities, if they are taught anything at all, are taught handicrafts, which have a very limited market in rural areas. It seemed to me that the only thing that made sense was farming and in particular livestock."



## Goal

People with disabilities gain a livelihood, have access to social protection measures and are able to earn enough income to lead dignified lives and contribute economically to their families and communities.

## Role of CBR

The role of CBR is to facilitate access for people with disabilities and their families to acquiring skills, livelihood opportunities, enhanced participation in community life and self-fulfilment.

## Desirable outcomes

- People with disabilities have access to skills development and lifelong learning opportunities.
- Parents of children with disabilities advocate for access to education, skills acquisition and work opportunities for their children.
- People with disabilities have access to decent work opportunities without discrimination in a safe and non-exploitative environment.
- People with disabilities have access to microfinance services.
- Women with disabilities have equal opportunities for work and employment with men.
- Families of persons with disabilities, especially children and people with severe disabilities, have access to better means of livelihood.
- All poverty reduction strategies and programmes include and benefit people with disabilities and their families.
- The work of people with disabilities is recognized and valued by employers and community members.
- Local authorities adopt and apply policies and measures to improve the access to work for people with disabilities.
- People with disabilities have access to social protection measures as a right.

### BOX 2

#### **Convention on the Rights of Persons with Disabilities, Article 27 – Work and Employment (3)**

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

## Key concepts

### Work

Work is an important life activity. It contributes to maintaining the individual, the family and the household by providing services and/or goods for the family, the community and society at large. Most importantly work provides opportunities for social and economic participation, which enhances personal fulfilment and a sense of self-worth.

There are many different types of work. For example:

- work in the home;
- work in a family enterprise;
- individual production, service or trade activities;
- individual or group small-enterprise activities;
- paid work for someone else in the informal economy;
- wage employment in a public or private organization or firm in the formal economy;
- paid forms of work in adapted and sheltered settings.

Work may involve manual labour or be entirely a mental activity. It may require little technical skill or highly developed skills. Some work is based on traditional family production and income-generating activities; some work is based on new technologies. The advent of communications technology, such as mobile phones and computers, is creating many work opportunities for people with disabilities, especially for those with severe or multiple disabilities.

### Decent work

Not all types of work are desirable; it is important to distinguish between decent work and work which exploits and perpetuates poverty and lack of dignity. Decent work is work which dignifies and does not demean. The ILO describes decent work as follows.

#### BOX 3

### Decent work: ILO definition

“Decent work sums up the aspirations of people in their working lives. It involves opportunities for work that is productive and delivers a fair income, security in the workplace and social protection for families, better prospects for personal development and social integration, freedom for people to express their concerns, organize and participate in the decisions that affect their lives and equality of opportunity and treatment for all women and men.” (5)



Scarcity of work may mean that many poor people are not in a position to choose how they earn a living and accept working conditions that are far from decent.

## **Environmental accessibility**

Lack of environmental accessibility is a major barrier for people with disabilities in all low-income countries: inaccessible public transport, workplaces and communications mean that it may be impossible for people with disabilities to get to work and do their job.

## **Reasonable accommodation**

“Reasonable accommodation” means the adaptation of the job and the workplace to facilitate employment of people with disabilities. It may include adjustment and modification of: machinery and equipment, job content, working time and work organization, as well as adaptation of the work environment. Many people with disabilities do not require any accommodation at all. For those that do, the accommodation may be simple and inexpensive, such as putting in a ramp, raising a chair, extending the training period or adjusting working hours. Other types of job modifications can be more expensive, such as purchasing screen-reading software for blind people.

## **Personal choice and the local context**

Frequently, people with disabilities are channelled into stereotypical occupations; for example, blind people are taught to make baskets and deaf people are taught carpentry, whether they want to work in these trades or not. But people with disabilities have diverse interests, talents and desires, with as much right to choose what work they do as anyone else. These choices will depend on the context in which they live and to some extent also on the degree and type of impairment. Opportunities vary greatly depending upon whether a person lives in a rural area, a village, town or city, and whether the informal economy is more dominant than the formal.

## **The formal and the informal economy**

The formal economy is regulated by the government and includes employment in the public and private sectors, where workers are hired on contracts with a salary and receive benefits such as pension schemes and health insurance. The informal economy is the unregulated sector of a country’s economy. It includes small-scale agriculture, petty traders, home-based enterprises, small businesses employing a few workers and a multitude of similar activities.

In most low-income countries, the informal economy employs the majority of the workforce and offers more work opportunities for people with disabilities than the formal economy. However, antidiscrimination legislation generally does not apply to the

informal economy. For this reason, finding work in the informal economy is not an automatic right, but requires the combined efforts of people with disabilities and those who work with them, using the strategies outlined in this component.

## **Rural and urban**

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The continuum of human settlements ranges from large cities at one end to small, remote villages at the other. In between are large villages, villages close to towns, small towns, shanty towns which are part of a city complex and “periurban areas” (populated areas close to, but not necessarily part of, major towns or cities). In this component, “urban” means relating to towns or cities and their periurban areas and “rural” means relating to villages, usually small and mainly dependent on agricultural activities.

Opportunities for earning an income are very different in rural and urban areas. In urban areas, there is a vast range of types of employment, both in the formal and informal economies. In rural areas where the economy is based on small-scale agriculture, there are less employment options.

## **The cost of exclusion**

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The exclusion of people with disabilities from work imposes a financial burden on the family, the community and other individuals or organizations that provide support and care, including major costs to social welfare and social security systems. Exclusion from work represents the loss of a significant amount of productivity and income and therefore investments to offset exclusion are required.

## **Lifelong learning**

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Education and the acquisition of skills should not be something that happens only in childhood. For both children and adults with disabilities, continuing education and upgrading of skills is important in order to create, sustain and develop livelihood opportunities. The need is for education for life and education throughout life, a concept that is now referred to as lifelong learning.

Lifelong learning, especially non-formal and informal learning opportunities in different contexts, is just as important to people with disabilities who are trying to earn a living as are formal training courses. Training courses need to be seen as contributors to the lifelong learning process and not as one-off, stand-alone events. This applies to communities at all levels of development. In very poor rural and urban slum communities, adult literacy is a vital tool for development; it can be used to teach people not only to read and write, but also to reflect on and analyse their own situation and context. In all communities, the process of group formation can play a very important role in enabling people with and without disabilities to create a culture of continuous learning (see Education component).

## **Focus on the whole family and community**

Disability is not just an individual issue; it affects the entire family and community as well. Families in poor communities usually survive through several sources of income. A family member with a disability can make a contribution to family life and livelihood, and therefore activities to support livelihoods must take the whole family into account.

## **Aspirations and role-models**

Some people with disabilities are caught in a damaging circle of low expectations and low achievement. They often aim at, or are channelled into, work and occupations below their potential, for the simple reason that there are limited expectations of what they can do. However, people with disabilities who have broken free of these limited expectations and have succeeded in fulfilling their potential exist in many communities; they can be used as role-models to enable other people with disabilities to raise their own aspirations.

## **Key elements in this component**

### **Skills development**

Skills are essential for work. There are four main types of skills: foundation skills, technical and professional skills, business management skills and core life skills. These skills can be acquired through traditional home-based activities and education, in mainstream vocational training centres and as an apprentice with members of the community. A combination of all four types of skills ensures greater success in finding decent work and earning an income. CBR programmes need to identify and promote opportunities for individuals with disabilities to learn all four types of skills.

### **Self-employment**

Self-employment provides the main opportunity for people with disabilities in low-income countries to earn a livelihood. Self-employment activities involve production, providing a service or trading; they may be individual or group, part-time or full-time; they are equally applicable in both rural and urban areas, in both the formal and the informal economy. Self-employment provides income for large numbers of women and men with disabilities and a chance to contribute economically to their families and communities.

CBR programmes have an integral role to play in assisting people with disabilities to become self-employed by starting or expanding their own income-generating activities and small businesses.

## **Wage employment**

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Wage employment means any salaried or paid job under contract (written or not) to another person, organization or enterprise. It is more likely to be in the formal economy, but may also be in the informal economy.

People with disabilities face many barriers to finding decent wage employment. But there has been encouraging developments in many businesses, which have proactively sought to employ people with disabilities. CBR programmes can help overcome or lessen barriers to wage employment.

## **Financial services**

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People with disabilities have the same needs for financial services as people without disabilities, both to start and to develop businesses and to manage their lives generally. Microcredit refers specifically to loans and the credit needs of clients, while microfinance covers a broader range of financial services, e.g. savings, insurance, housing loans and remittance transfers.

Microfinance schemes are available from cooperatives, village banks, savings and credit associations, self-help groups, commercial banks and microfinance institutions. Important at the community level is the self-help group known as a Rotating Savings and Credit Association (ROSCA) (some countries have a different name but a similar approach), where a group of people pay small amounts into a common “pot” every week or month on a voluntary basis and then distribute the lump-sum as a loan or grant to one member at a time. These groups promote the discipline of saving, enhance self-confidence and self-esteem and significantly empower their members.

## **Social protection**

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Social protection measures are intended to provide a safety net to protect people against extreme poverty and loss or lack of income through illness, disability or old age. People with disabilities have an equal right to the social protection measures available to citizens generally. Because they are amongst the poor and most marginalized, people with disabilities must be effectively included in all social assistance programmes.

Social protection measures include official provision by the government and large organizations and informal measures at the community level. Official measures include poverty reduction schemes targeting vulnerable groups in general and specific measures such as disability benefits. Informal provision at the community level is through community-based organizations and, especially, self-help groups.

## Imad's big turning point

Imad from Yatta town, Hebron district, Palestine, has been paraplegic since the age of 13, owing to a spinal cord injury. He was not able to pursue higher education or his dreams like his classmates and friends because of social and environmental barriers and the poverty of his family.

The CBR programme got in touch with Imad when conducting a community survey in Yatta in 1994. At that time, his living conditions were terrible. The family house was not adapted to his needs, restricting his inclusion in the family as well as in community activities. He did not have much opportunity to move around the town and build relationships and contacts in order to get opportunities for training and employment that would help him to earn a livelihood and be independent.

The CBR programme organized a wheelchair and made necessary alterations inside the house, especially the toilet, and linked his house to the main road with the help of the municipal council and local community organizations. After that, life started changing for Imad. He acquired various skills from sewing to computer proficiency, became the leader of the General Union of Disabled Palestinians in his town and eventually the project coordinator of disability rehabilitation in Yatta town.

According to Imad, "Before getting to know the CBR programme, I used to be broken, isolated, lacking self-confidence. But today, despite all difficulties and barriers, I live a normal life and even have become a role-model for all my disabled peers. My disability did not diminish my will, but made me more persistent".

Today (2010), Imad is 39 years old and unmarried. He lives with his mother, brother and two sisters in difficult socioeconomic conditions, but his income has a definite influence on the well-being of the whole family. He gives three major reasons for his success:

- the building of self-confidence and empowerment through social inclusion activities;
- support for acquisition of skills for work and livelihood, in order to improve the family economy and living standards;
- access to assistive devices and environmental adaptations, which made life easier for him.





# Skills development

## Introduction

People with disabilities need skills to engage in livelihood activities. But they start with a number of disadvantages. Their families and communities may assume that they are unable to engage in such activities. They often lack access to basic education, making them unqualified to join skills training courses. These disadvantages frequently result in a lack of skills, as well as low confidence, expectations and achievement.

Different types of skills are required for successful work. They include foundation skills acquired through education and family life, technical and professional skills which enable a person to undertake a particular activity or task, business skills required to succeed in self-employment and core life skills, including attitudes, knowledge and personal attributes.

## Goal

People with disabilities have the knowledge, attitudes and skills they need for work.

## Role of CBR

The role of CBR is to enable people with disabilities to access work opportunities, by actively promoting and facilitating the acquisition of relevant knowledge, skills and attitudes.

## Desirable outcomes

- Youth and adults with disabilities have access to a range of training opportunities and acquire marketable skills, decent work (waged employment or self-employment) and income.
- Girls and women with disabilities have equal opportunities for skills development with boys and men.
- Mainstream providers of vocational and skills training have policies and practices that ensure people with disabilities have access to the training provided.
- People with disabilities have access to support services – vocational guidance, placement services, assistive devices and adapted equipment.
- People with disabilities have access to advanced skills development opportunities required to progress in their work.

## Teaching core life skills at The Leprosy Mission

Vocational training centres run by The Leprosy Mission in India for young people affected by leprosy teach a wide variety of technical skills such as motor mechanics, tailoring, welding, electronics, radio and TV repair, stenography, sericulture, offset printing and computing. Students learning these skills graduate with qualifications recognized by the Government. But the centres also make a strong point of teaching other types of skills, especially business management and core life skills.

The core life skills curriculum covers three areas: developing personal skills, developing coping mechanisms, developing fitness for a job.

Personal skills include self-esteem, personality development, positive thinking, motivation, goal-setting, problem-solving, decision-making, time management and stress management. Coping mechanisms include how to deal with: sexuality, shyness, loneliness, depression, fear, anger, HIV/AIDS, alcoholism, failure, criticism, conflict and change. Fitness for a job includes leadership, team work, career guidance and the work environment.

Core life skills are taught in three ways: (a) through a timetable and activities which emphasize early rising, personal and environmental cleanliness, punctuality, responsibility, leadership and concern for others; (b) through the example of centre staff; (c) through weekly classes.

These centres have a rate of job placement for their graduates of more than 95%. There are three main reasons for this success. First, employers are looking for candidates with a strong sense of responsibility and this is inculcated through the core life skills training; local employers know that graduates of The Leprosy Mission centres have high personal standards. Second, The Leprosy Mission has very active job placement officers who have excellent relationships with local businesses. Third, The Leprosy Mission centres have a strong alumni association which keeps graduates in touch with each other and with their centres, helps new graduates to find jobs and helps those in jobs to keep them.





## Key concepts

### Types of skills

**Foundation skills** are those acquired through basic education and family life. They include, for example, literacy, numeracy, ability to learn, reasoning and problem-solving. These types of skills are needed for work everywhere, in all contexts and cultures, in both formal and informal economies.

**Technical, vocational and professional skills** are those which equip someone to undertake a particular task – how to produce or repair something, or provide some kind of service. Examples are carpentry, tailoring, weaving, metalwork, lathe operation, basket making, tinsmithing, shoemaking. More advanced technical skills, such as engineering, medicine, physiotherapy and computer technology, are normally referred to as professional skills. Generally the more advanced the techniques, the higher the educational level required and the more formal the training, often taking place in technical institutions and resulting in formal certification of competence.

**Business skills** (also called entrepreneurial skills) are those required to succeed in running a business activity. They include money and people management, as well as planning and organizational skills. They also include risk assessment, market analysis and information-gathering, business plan preparation, goal-setting and problem-solving. These skills usually require a basis of numeracy and literacy.

Training courses which teach trades likely to lead to self-employment, such as carpentry, radio repairs, two-wheel motor mechanics and weaving, have an obligation to teach business skills alongside the technical skills.

**Core life skills** consist of the attitudes, knowledge and personal attributes necessary to function in the world. They include: how to relate to customers, how to present oneself, learning how to learn, effective listening and communication, creative thinking and problem-solving, personal management and discipline, interpersonal and social skills, the ability to network and work in a team, and work ethics.

Core life skills are required by everybody, whether disabled or not, to succeed in both life and work. But they assume a particular importance for people with disabilities because they contribute to acquiring self-confidence and developing self-esteem, relating to other people and changing perceptions of oneself and of others.

Core life skills are learned and formed through interaction within the family and the community and are reinforced in education (both formal and non-formal), vocational training, youth and community development programmes and work.

Confidence comes through developing positive attitudes, acquiring relevant knowledge and learning the skills to deal successfully with life and work. If a training programme focuses only on technical skills and neglects the development of attitudes, knowledge

and life skills, it is unlikely to succeed in enabling its trainees to find sustainable work and employment.

## Individual choice and equal opportunities

CBR programmes, when identifying opportunities for skills development, should bear in mind that each individual has his/her own particular interests, talents and abilities. Girls and boys, women and men should be given equal opportunities for training that are not limited to traditional gender roles and segregation. Women and girls with disabilities may need additional support to take up training opportunities. The maximum choice of options should be given and these should not be based on preconceived ideas of what the individual is capable of doing.

## Ways to acquire skills

There are a number of ways by which people with disabilities can learn and develop the knowledge, skills and attitudes necessary to earn their livelihood. They include:

- self-effort;
- home-based skills acquisition within the family;
- basic education;
- vocational training in schools;
- community-based training, including formal or informal apprenticeships with individuals in the community;
- training in mainstream vocational training centres or vocational rehabilitation centres;
- on-the-job training or apprenticeship;
- training courses at college and university;
- participation in small-enterprise development programmes that include basic business skills training, business development services and mentoring;
- training by employers.

The choice of the most appropriate method of skills development depends upon the interests, capabilities and resources of the individual, as well as the opportunities and support available in his/her community.



### Zou's strong will and feet

Zou was born into an ordinary immigrant peasant family from Yi Chang in Hubei province of China in 1951. He cannot move his arms because of serious malformation and has to depend on his feet for all daily living skills. He had no chance to study in a school. He learned different skills but the income was not enough for his survival. He started learning watch repairing, for which he had to train and develop dexterity in his feet – he trained his toes to act like fingers by attracting ants with sugar and then picking the ants up with his toes. After several years of arduous effort, he was good at watch repairing and opened a watch-repairing shop.

So Zou now earns his living and supports his family by watch repairing. His daughter graduated from university and became a nurse. Zou is enthusiastic about public services for people with disabilities and launched a telephone hotline to provide psychological services and counselling for people with disabilities at his own expense.

Zou is a role-model for many people with disabilities in his province. According to him: "I am not afraid of poverty and disability. I succeed through my effort, intelligence and decision. Disability is not terrible; drawing back of the mind is the most terrible. I am always strong at any time and believe that I can overcome any difficulty." He also says that although professionals play an important, sometimes critical, role in the course of rehabilitation, the final achievement strongly depends on the mindset of the person with disability and his/her willingness to break the shackles.

## Suggested activities

### Promote home-based training

Many young people learn so-called traditional vocational and life skills through home-based activities, where knowledge, skills and attitudes are passed on from parents, siblings and other family members. Home-based "learning-by-doing" is fundamental in preparing a person to learn further skills for a livelihood.

However, children and young people with disabilities and people with severe and multiple disabilities, are often excluded from this learning-by-doing process because of preconceived ideas held by parents and family members about what the child or young person can and cannot do. Parents may be motivated by wanting to protect their disabled child from harm, or they may believe their child is unable to learn or contribute to the household, or they may simply discourage, neglect or ignore him/her. As a result the

child with disability is unable to learn useful skills and is prevented from making a contribution to the household or family enterprise. This exclusion undermines the person's self-confidence, affecting his/her active participation in the family and community.

CBR programmes can play an important role in helping parents understand the potential of a family member with a disability to learn skills so that he/she can contribute to the household in a productive way.

Possible activities:

- identify ways in which the person with disability can be involved in livelihood or support tasks around the home;
- encourage family members to teach and pass on skills that will be useful, add to and enable inclusion in productive household activities;
- follow up on the level of participation of the individual with a disability in household and livelihood activities.

## BOX 7

## Philippines

### A mother and son weave dreams

In the Bicol region of the Philippines, a CBR worker from the Simon of Cyrene Children's Rehabilitation and Development Foundation met a widow with a teenage son who was blind. The widow was a weaver with two looms, one having belonged to her husband who had died. The son had never been to school and did not weave. The CBR worker encouraged the mother to teach the son how to weave. Soon mother and son were producing cloth for sale, making full use of the two looms owned by the family.

### Enable access to basic education opportunities

Basic education is a key to success in all types of work: it provides the foundation for developing or upgrading technical skills and acquiring life skills. In order to assist people with disabilities to effectively prepare for and engage in a livelihood, CBR programmes should promote access to formal and non-formal educational opportunities as a major priority (see Education component). CBR programmes can also facilitate the transition from school to work by arranging apprenticeships and on-the-job training opportunities.



## Facilitate participation in vocational training

Secondary schools sometimes offer vocational education courses as well as vocational assessment and career guidance and counselling. Students with disabilities should have an opportunity to enrol in such vocational courses and benefit from career guidance services. They should also have an opportunity to benefit from transition programmes for youth from school to work. CBR programmes should explore such possibilities at local secondary schools and facilitate the participation of students and young people with disabilities (see Education component: Secondary and higher education).

Possible activities:

- identify and overcome barriers that hinder the participation of students with disabilities in secondary school vocational training and transition-to-work programmes;
- provide support to students with disabilities to facilitate their participation in training and educational programmes;
- provide disability-awareness training to training-course instructors on the arrangements and adaptations required by trainees with different types of disabilities.

## Encourage training in the community

It is important to identify skills development opportunities in the local community first. There are two likely possibilities: existing mainstream training and local persons engaged in a production or service activity who can teach people with disabilities their skills as apprentices.

To arrange for training by a local person already engaged in the production of needed goods or services, CBR programmes should first identify individuals with disabilities who are anxious to learn a skill, then:

- discuss with the person and his/her family their interests, whether they have existing skills and what family support is already available;
- provide information on jobs and job training;
- identify locally a person who is already engaged in that occupation or providing training and encourage them to take on an apprentice who has a disability;
- suggest products or services that could be produced or provided to meet local demand;
- identify and find solutions to potential obstacles to the individual becoming an apprentice, including cost, access, mobility, required support (transport, sign language interpreter, assistive devices);
- where appropriate, provide financial or material support to the master trainer and any necessary support to the apprentice;
- follow up with the master trainer and trainee to ensure that learning and training are taking place and help overcome any problems that may arise;
- upon successful completion of the training, arrange for the provision of assistance to the trainee to start his/her own activity.

## Finding a vocation

The Malawi Council for the Handicapped (MACOHA) initiated a system of vocational skills training in its CBR programme. In targeted rural communities, youth and adults with disabilities were identified, their vocational interests determined and master trainers in the community contacted and encouraged to take one or more apprentices with disabilities for a 1–2 year period. As an incentive, the CBR programme provided each master trainer with materials to use for both training and production. A variety of master trainers participated in the scheme, including bakers, tailors, tinsmiths, carpenters, metalworkers, bicycle repairers and women engaged in tie-dye and knitting. Selected master trainers were invited to upgrade their own skills through participation in training courses offered by a vocational rehabilitation centre operated by MACOHA. Some of the trainees started their own activities upon completion of their apprenticeship, while others were employed by their trainers.

## Assist with the development of business skills

Self-employment in a small business in the informal economy may be a viable income-generating option for many people with disabilities. If an individual chooses this option, it is essential that he or she undergoes appropriate business-skills training.

Small-enterprise development training programmes are found in most countries, often linked to microfinance schemes. CBR programmes need to identify available training courses locally and raise the awareness of those running them about the potential of persons with disabilities as entrepreneurs. With programme managers and trainers, they can develop ways in which individuals with different types of disabilities can participate. CBR programmes can also help to overcome any obstacles to the participation of individuals with disabilities by providing support (transport, sign language interpretation, materials) as required.

## Facilitate training in mainstream institutions

Skills development by people with disabilities is more effective when it takes place in an inclusive environment – training together with nondisabled peers. Training in mainstream vocational training institutions usually offers a greater choice of skills training opportunities, access to newer technologies and equipment, formal certification upon completion of training and career guidance,



and job placement assistance. Formal vocational training centres are often located in towns and cities and are geared to the skills needs of larger urban enterprises, but there are also many local government, nongovernmental organization, community-operated and private vocational training centres in rural areas with courses that provide useful training in technical and core life skills.

CBR programmes should promote access to mainstream training opportunities in vocational training centres for people with disabilities, who usually face barriers in enrolling in such mainstream training institutions. Barriers include: high academic entry requirements; inaccessible buildings and classrooms; high tuition fees and training costs; lack of adaptive aids and equipment; lack of a policy that supports the training of people with disabilities; and lack of awareness, confidence and experience of mainstream trainers in teaching trainees with disabilities.

CBR programmes can encourage people with disabilities to apply for training in vocational training centres by, for example:

- publicizing the availability of places for trainees with disabilities to local schools, disabled people's organizations, parents' associations, nongovernmental organizations, women's and youth organizations;
- raising the awareness of parents, community groups and others concerning the importance of vocational skills training for people with disabilities;
- supporting trainees with disabilities in applying for enrolment and for financial aid.

CBR programmes can encourage and facilitate vocational training centres and courses to increase access for people with disabilities. Listed below are some examples of what these centres can be encouraged to do.

- Adopt an enrolment policy that sets a specific target number of women and men with disabilities to be enrolled at each intake.
- Set flexible entry requirements.
- Provide remedial basic education courses.
- Provide guidance on various skills development options to trainees with disabilities, avoiding disability and gender-based stereotypes.
- Provide disability-awareness training to instructors and provide fact sheets on the special needs of trainees with different types of disabilities.
- Determine accessibility and adaptation needs of individual trainees, e.g. trainees using wheelchairs may be easily integrated if training courses are on the ground floor and toilet facilities are accessible.
- Arrange for support during the training to assist trainees with disabilities to succeed and to help instructors and trainees resolve any difficulties that may arise.

## Encouraging earning and saving

The Ibadan Community-based Vocational Rehabilitation programme (CBVR) in Nigeria involved representatives of various disabled people's organizations, relatives of people with disabilities, community elders, development nongovernmental organizations, representatives of financial institutions and federal and state government officials. Sensitization campaigns were held in target communities to encourage people with disabilities to register for skills training. A screening process assessed their capabilities, their vocational interests and the level of family support available to them. Selected participants were enrolled in local vocational training centres. While in training the trainees received a training allowance from the Programme. Courses ranged from 6 to 12 months and included carpentry, shoemaking and repairing, poultry-keeping, tie and dye textile production and food catering.

The CBVR Committee encouraged beneficiaries to save a portion of their allowance by assisting them to open savings accounts. Upon graduation, most of the trainees utilized their savings to purchase items needed to support their income-generating activities. During its first 10 years of operation, over 200 trainees received training, and many graduates became trainers in the Programme.

## Facilitate training in specialized institutions

Where skills training in mainstream centres is not possible, special training centres for people with disabilities can offer valuable vocational and life skills training as well as useful work experience through practical production activities.

The main disadvantage of such centres is that they segregate rather than encourage inclusion and perpetuate the idea that people with disabilities cannot be integrated into mainstream training centres or the economy. But this need not be the case. Successful special training centres work to break down the barriers between them and the surrounding community. With qualified personnel experienced in training people with disabilities, they can become resource centres for ideas and training of staff in other training centres and in the community.

CBR programmes can assist in ensuring that the training provided in special centres is more appropriate and relevant to the local community by helping the centre to:

- identify unmet demand for the production of goods and provision of services in the community;
- upgrade the curriculum, tools and equipment used in training courses, in consultation with local enterprises;
- increase the number and variety of courses offered;



- provide training not only in technical skills but also in business management and life skills;
- provide support to trainees who have successfully completed their training in finding work or becoming self-employed;
- raise funds for new courses and equipment or for the expansion of the centre.

## BOX 10

## Jordan

### Providing hands-on training

The Holy Land Institute for the Deaf (HLID) in Salt, Jordan, provides training to deaf trainees in traditional trades – carpentry, metalwork and motor mechanics for boys; handicrafts, embroidery and rug weaving for girls – but the way they are taught and their relation with outside markets are not traditional. The workshops face the street, not the school. The car-body repair and motor mechanics shops are set up like other workshops where people can bring their vehicles to be repaired. Trainees relate directly to customers so customers get used to dealing with deaf people and trainees learn how to deal with customers and the realities of business.

HLID demonstrates that it is possible to combine skills training with production for sale. The carpentry workshop has contracts to make school and office furniture. The metal workshop designs and produces sheep handling equipment for dipping, weighing and vaccinating sheep. The sewing, embroidery and rug weaving products appeal to tourists. The school has identified tourism as a key target area for both its products and its graduates and has established a sales outlet for some of its products in the Jordan Valley beside the Dead Sea, a major tourist area.





# Self-employment

## Introduction

In most low-income countries, the informal economy offers more opportunities for livelihood than the formal economy. This is especially so for people with disabilities, who may be blocked from wage employment in the formal economy by lack of education and other qualifications and by negative attitudes among employers.

In the informal economy, self-employment either alone or in a group is the most likely way to earn an income. Self-employment activities include making a product (e.g. potato crisps, clothing, furniture), providing a service (e.g. hairdressing, massage, repairing two-wheel vehicles, running a cyber-cafe) and selling goods (e.g. running a shop, restaurant or stall).

However, even though it may be the most obvious choice of livelihood for people with disabilities in poor communities, self-employment presents considerable challenges. It makes different demands on the individual compared with wage employment. To succeed in self-employment, a person needs good levels of initiative, determination and tenacity. He/she needs to have good entrepreneurial skills, to relate well to customers and to have a good business sense and quality concept. These qualities can be learnt through appropriate training and it is essential for CBR programmes to facilitate and if necessary arrange such training. To succeed in self-employment, a person with disability will also often need the support of family and community.

Employment legislation which makes provision for people with disabilities generally applies only to the formal economy; it is usually impossible to apply in the informal economy. In countries where most people work in the informal economy, such legislation benefits a very small proportion of the country's population of people with disabilities. The majority have to sink or swim like everyone else, with no special provision. So they need to be well prepared.



## Mpho's new 'MODE'

The Medunsa Organisation for Disabled Entrepreneurs (MODE) runs entrepreneurial training courses for people with disabilities in Soweto, South Africa. Key components of the courses are target setting, identification of support networks, critical thinking, openness to other views, problem-solving and creativity.

Surveys have shown a high survival rate for businesses established by MODE graduates. The majority of businesses started after MODE training generate a monthly income that is twice the disability benefit in South Africa.

Mpho, a graduate of the MODE course, started with one shoe repair business and then expanded to two. He also started making sandals. His shoe repair business had to close after a year because passing trade dropped when the taxi route it was on changed. But he kept the sandal-making going and realized that there was demand for fashionable "ethnic" sandals made from animal skins (e.g. zebra). He now makes 40–60 pairs a day, exports to Botswana, Namibia and Swaziland, employs six people and cannot keep up with demand.

Reasons why MODE training is successful include:

- commitment by the trainees to set up a business (if they do not set up a business, they have to refund the grant for the course);
- initial aptitude screening of trainees;
- a focus on life skills as well as business skills;
- incremental learning, building on existing knowledge and skills;
- close examination of his/her own business idea by each trainee throughout the course;
- trainees' understanding of their own levels of skill and education, thorough research done by MODE;
- a holistic and empowering approach which builds on trainee strengths.



## Goal

People with disabilities have opportunities to earn their livelihood through self-employment, improve their standard of living and contribute to the well-being of their families and communities.

## Role of CBR

The role of CBR is to encourage and support self-employment by assisting people with disabilities and their families, either individually or in groups, to access skills development as well as financial and material resources.

## Desirable outcomes

- People with disabilities earn income through their own chosen economic activities as individuals or in groups.
- Mainstream government and nongovernmental small-enterprise development programmes change their policies and practices to include people with disabilities in the training and assistance they provide.
- People with disabilities have access to support services – basic business skills training, business development and financial services – to initiate or expand entrepreneurial activities.
- People with disabilities have access to further business skills development opportunities to progress in their economic activities.
- People with disabilities are recognized as successful entrepreneurs and productive, contributing members of the community.
- People with disabilities contribute to the development of inclusive communities through the promotion of economic activities and the influence of positive role-models.
- People with disabilities, especially women, have control over the money they earn.
- Successful entrepreneurs with disabilities act as trainers of other people with disabilities.

## Key concepts

### The scope and range of self-employment

“Self-employment” is a term applied to economic activities in both the formal and informal economies which are owned, operated and managed by an individual or a group.

There is a wide spectrum of different types of self-employment, identified by the activity, complexity and number of people involved. The activities range from keeping a few chickens for sale at the local market to running a large workshop making articles for

export. The difference between the types of enterprise is not clear-cut, but it is helpful to distinguish three broad categories:

- income-generating activities;
- small and medium enterprises;
- self-help groups and group enterprises.

Whatever their size, these businesses are involved in one or more of three types of activity: production, providing a service, or trading.

## Income-generating activities

Income-generating activities or programmes are small-scale activities that may be the sole source of income for an individual or group or supplement another source of income, such as farming. The activities may be full-time, part-time and/or seasonal and are usually based on traditional technologies, local materials and local markets. They often take place in rural areas and are normally part of the informal economy.

Women are often the dominant actors in income-generating activities, as they need to generate income for the household. However, women with disabilities are often perceived as incapable of being economically productive. It is important for CBR programmes to focus on finding ways in which women with disabilities can increase their self-confidence, initiate and run economically productive activities and earn income for themselves and their families.

Examples of income-generating **production** activities include: animal and poultry raising, traditional crafts and knitting garments.

### BOX 12

## Cambodia

### Lam's basket weaving business

Lam lost her leg to a landmine near Siem Reap, Cambodia. She combines small-scale subsistence farming with basket weaving. She can make five baskets a day, which she sells to a middleman who collects them once a week. The sale of her baskets provides a supplementary income in addition to her farming, which is a seasonal activity.

Examples of **providing a service** as an income-generating activity include: renting out a mobile phone, washing cars, recharging batteries and running a teashop.

### Enifa's busy teashop

Enifa is a 43-year-old blind woman in Balaka district, Malawi. She is married and has two boys aged 24 and 17. She became blind through glaucoma at age 41. At first this made her very depressed, but a CBR fieldworker taught her daily living and mobility skills and now she manages well. She runs a successful teashop in a busy trading centre. Her husband helps her by getting firewood and supplies. There is a friendly atmosphere in her teashop and a sense of everybody helping each other. It provides a community meeting place where people can sit and talk. Enifa is a valued and respected member of the community. The teashop supplements the income from the family's three acres on which they grow maize.

Examples of income-generating **trading** activities include: running a petty shop, selling second-hand goods and selling books.

### Small and medium enterprises

Small and medium enterprises operate on a larger scale than income-generating activities. They employ more than one person and constitute the principal source of income for those engaged in them. (The word "microenterprise" is sometimes used, but in reality there is no difference between small and microenterprises.) These enterprises may involve an entire family or a group of families and may have employees. "Modern" (i.e. nontraditional) technologies may be used. Services and products range from simple to complex and are sometimes sold to markets beyond the immediate community. Such enterprises usually require good technical and management skills. They are often in the informal economy, but may occupy a borderline area between the formal and informal economies; for example, they may build the parts in an informal, home-based system, which are sold to large factories in the formal economy.

Examples of **production** activities (classed as small/medium enterprises): metalworking, carpentry, tailoring, rug weaving, home-based garment making, making satchels and rucksacks, cement-block making and growing mushrooms.



## A successful venture

The Centre for Overall Development (COD), a development nongovernmental organization in Kerala, South India, started a CBR programme and set up a small factory making export-quality ceiling fans and employing 40 people, half of whom have disabilities. All components of the fans are produced from scratch using locally sourced raw materials, including the electric motors. The fans are of high-quality and are exported through a company in Delhi to Arabian Gulf countries. The project is based in a village, but to set it up required extensive collaboration between the nongovernmental organization, local government, banks and corporate business. It is managed by the workers themselves and is a demonstration of the success of thorough market research, high but realistic ambitions and effective networking.

Examples of **providing a service** (at the level of small/medium enterprises): bicycle repairs, TV and radio repairs, photocopying and faxing, cooked food stall, flour mill, computer and Internet services.

## Realizing the potential of providing services

Digital Divide Data (DDD) is a project in Cambodia providing training and employment for both disabled and nondisabled people. Its business is inputting outsourced computer data for the United States market, e.g. digitizing university library records. DDD has succeeded in making people with disabilities competitive in the international market by training them in computer skills. It attracts young people who are ambitious and who have the desire and potential to develop themselves.

## Self-help groups and group enterprises

As already noted, the informal economy is likely to offer the most opportunity for people with disabilities in low-income countries to earn a livelihood. However, self-employment in the informal economy comes with no pension or other form of security. Self-employed people need to find ways to ensure some security in their lives; the best way to do this is through membership of a group. The formation of self-help groups has become in some countries the dominant tool for community development and poverty reduction.



“Self-help group” is the generic term for a group of people who come together for a common purpose. In many cases, this is to save money through a group savings scheme. Savings may be used for helping individual group members to start or expand a business, or the group may run a business as a joint enterprise to share the risk and undertake an activity on a scale impossible for an individual. But the most important function of such a group is that it brings people together for a common purpose, strengthens social bonds and makes community development a reality.

People with disabilities may join nondisabled groups, or form groups of their own. There are pros and cons of both options. Some people with disabilities may feel that they need to develop their own strengths as a group to gain confidence and demonstrate their abilities. Others may want to join nondisabled groups to encourage integration. CBR programmes need to be sensitive to and encourage both possibilities (see Empowerment component: Self-help groups).

#### BOX 16

### Malawi

#### A successful enterprise

The Titikuku Disabled Group is a collective of 25 people with disabilities in Lilongwe, Malawi, who formed a group in order to run a joint enterprise (Titikuku means “we have to develop ourselves”). After a careful study of the local market and their own capabilities they chose mushroom-growing. Why? There was a ready market from local hotels. To start, they just needed a simple greenhouse made from plastic sheeting over a wooden frame and the spores to start the mushrooms. The technology is simple and clean: no fertilizers or other chemicals are needed. It is ideal for people with disabilities, requiring no hard labour or digging; all parts of the process can be done from a wheelchair. Mushrooms are light and easy to transport on a bicycle. Knowledge and skill are required, but easily learnt. Titikuku sell all they produce and cannot keep up with demand.

The type of organizational structure required for such community groups depends on their purpose. Small self-help savings groups rely entirely on trust between their members. For savings and small-scale enterprises like the mushroom-growing quoted for the Titikuku group, an informal structure may work best. But for more complex and larger enterprises where more income and assets are at stake, it may be best to set up a formal group or cooperative regulated by laws designed to protect members from, for example, theft of assets. The larger the enterprise, the more formal regulations will be needed.

Whether the group is formal or informal, the principles are the same: the group should be a jointly-owned, democratically-controlled enterprise that follows the principles of self-help, equality and solidarity. Good management involves holding regular meetings, electing office-bearers, keeping accurate accounts and recording all decisions, which are all a vital part of the process of building competence, confidence and trust among the members, even in small informal groups.

The word “cooperative” is often used – sometimes loosely – for a group conducting a collective enterprise. Formal cooperatives are business associations run by their members and regulated by law. There are cooperatives whose membership is made up entirely of workers with disabilities, as well as cooperatives that have a mixed membership of disabled and nondisabled people. People with disabilities seeking to set up a cooperative need to become familiar with the laws concerning cooperatives and follow the appropriate rules and regulations.

## BOX 17

## Philippines

### A better deal for everyone

Almost all 650 members of the 12 primary cooperatives belonging to a national federation of cooperatives in the Philippines are people with disabilities; they include workers with physical, sensory and intellectual impairments. The federation is certified by the Cooperative Development Authority as the only secondary-level cooperative of people with disabilities in the Philippines. Its primary line of business is the production of school chairs and desks for the Ministry of Education. Their business motto is “We do not want you to buy our products out of pity. Buy our products because they are a better deal.”

Some economic activities involving groups of workers with disabilities may not be true self-employment. Sheltered or production workshops and social enterprises that are not actually owned and managed by the workers themselves do not represent self-employment.

## Suggested activities

### Identify a market opportunity

Whatever the size and nature of the business proposed, whether individual or group, it is vital for CBR programmes to do a proper study of the market. A market analysis has three main elements:

1. Identify an unmet or partially met need.
2. Study the technology involved in producing something for sale.
3. Choose a product or service which matches the interests and capabilities of the individual or group.

Identifying an unmet need involves thinking beyond the obvious. The Titikuku Disabled Group producing mushrooms (see Box 16) identified a product that was in demand by hotels, but was not on sale in the local marketplace. The Kerala group producing ceiling

fans (see Box 14) did not limit themselves to local demand, but realized that a much larger market lay beyond their own community.

The technology of mushroom-growing is simple, but was not well known in Malawi when the group started. Titikuku learnt about the technology involved from a pastor in their church and received training from the agricultural department of Lilongwe University. The technology of making ceiling fans is more complex, but the CBR programme arranged training in the necessary production techniques through the company to whom the factory would sell the fans.



The product chosen by Titikuku, mushrooms, was ideally suited to a group of people with limited mobility because it is clean, light and requires no heavy labour. Ceiling fans, while technically more complex, are also easily made by people with disabilities.

### **Match the activity to the environment, especially in rural areas**

Opportunities for self-employment, whether in the formal or informal economy, are greater in urban areas than in rural. Many people from rural areas, including people with disabilities, often migrate to towns in search of better services and work opportunities. CBR programmes in both rural and urban areas need to identify self-employment activities which are appropriate to the environment. In rural areas in particular, while options are more limited, the need is to find ways in which people with disabilities can make a contribution to their families' livelihoods without having to migrate to the town. For example, many families in rural areas, whether they own land or not, keep animals – chickens, pigs, goats, a house cow. Better animal husbandry is an important way for such families to improve their livelihood and people with disabilities can often take prime responsibility for looking after animals kept at home. CBR programmes can identify markets for products produced at home.

## Sundy's pedicab ride to productivity

Sundy comes from a poor family in Tabaco City, province of Albay, Philippines. Since childhood, Sundy was dependent on his family, especially his mother, because of intellectual impairment. When he was 10 years old, in 1997, the CBR programme of the City Government of Tabaco got in touch with him and his life began to change. Thanks to CBR, Sundy's mother began to understand her son's disability and what could be done to improve his quality of life. Despite facing a lot of difficulties and discrimination, Sundy completed primary school and then attended San Lorenzo National High School, in the special education unit. During his time at school, Sundy learnt how to cook simple food, how to go to the market, how to use a computer and how to make candles and other handicrafts. But he was bored with studying. When he was 17 years of age, he began to look for an opportunity to earn his own income.

Like any fun-loving teenager, Sundy liked to roam around on a bike and this eventually gave him the idea of how to make his own income. He requested his parents to get him a pedicab. His parents could not afford to buy one, but Sundy succeeded in convincing them to give him one on the condition that he would pay them for it in monthly instalments. He kept his promise. Through his pedicab, he is able to make a decent income, meeting his basic necessities and medication costs and providing household income. His new role influenced the community to change their attitude towards him and he no longer experiences discrimination; instead they encourage him to join in their activities. According to Sundy: "Being an individual with a learning difficulty, it is very important to stand on my own, lead a productive life, have a supportive family and community that accepts my disability without discrimination and of course a bright future".

## Ensure individual choice

The choice of what sort of business activity a person will engage in is the decision of the individual and should be based upon his/her interests, skills and resources. CBR programmes can:

- help the individual to identify his/her interests;
- identify the support available from the family;
- help the individual identify the skills and resources he/she has which can be used for income generation;
- encourage the individual or parents of children with disabilities to join a group income-generation activity, if appropriate;
- pay particular attention to assisting women with disabilities to engage in income-generation activities;
- help successful entrepreneurs with disabilities to become trainers of other people with disabilities.

## Pedro's entrepreneurial spirit

Pedro is a young Angolan man with a disability and a lot of ideas. He was left disabled by polio as a child, but was bright and good with his hands. He had the idea of building ornamental fish tanks. He makes the tanks well and also sells them well. But to make a bigger tank and get a better market, he needed pumps and filters, which are difficult to find in Angola. The CBR project team noticed his entrepreneurial spirit and decided to sponsor his participation in the 2008 Huila Exposition for private enterprises and small businesses.

After presenting his product at the Exposition, Pedro made contact with several shops that were willing to get him the pumps and filters he needed and then sell his tanks. The CBR project team is also providing him with legal advice and funding his participation in a management and accounting training programme. Pedro has pledged that, once his business is up and running, he will also train and recruit other people with disabilities.



## Identify role-models

People with disabilities need positive role-models to inspire them to take up the challenge of self-employment. Successful entrepreneurs with disabilities exist in many communities; if they are included within the network of a CBR programme they not only inspire other people with disabilities, but can also change the attitudes of a society.

## Encourage and support women with disabilities

Income-generating activities can provide women with disabilities with a means to supplement their household income. However, women with disabilities often face barriers to their participation in business activities. These may be barriers resulting from childcare and household responsibilities, lack of education and vocational skills, cultural attitudes about what is appropriate for women to do and lack of resources. CBR programmes need to ensure that extra efforts are made to assist women with disabilities in setting up or expanding income-generating activities, either in the home or in the community, as well as participating in self-help groups and group enterprises. Special support may be required, including childcare arrangements, training in basic business and vocational skills and the setting up of self-help groups of women with disabilities.



## Build partnerships with local government and mainstream organizations

Poverty alleviation is the expressed priority of governments, development agencies and CBR programmes. CBR programmes are best able to support people with disabilities in improving their economic situation by building partnerships with local government departments and mainstream development organizations which have programmes and experience in poverty reduction. Strategies include the following.

- Encourage mainstream government and nongovernmental small-enterprise development programmes to adopt inclusive policies and practices to ensure the inclusion of persons with disabilities in the services and assistance they provide.
- Promote the inclusion of people with disabilities in mainstream poverty reduction and development programmes.

### BOX 20 India

#### Alleviating poverty through thrift saving and microcredit

A multidonor agency funded poverty alleviation project in Andhra Pradesh, India, focuses on women's empowerment by increasing their income and the control they have over it. The strategy is based on thrift savings and microcredit. People with disabilities are included in the programme. A number of CBR programmes in the same State have built partnerships with this programme.

- Encourage and assist disabled people's organizations to call attention to the livelihood needs of people with disabilities and to promote their inclusion in local economic development initiatives.

### BOX 21 China

#### Successful lobbying

In Heilongjiang Province, China the China Disabled Persons' Federation (CDPF) successfully lobbied the provincial government to issue policies that require the inclusion of people with disabilities in mainstream training centres and programmes. As a result, a major agricultural training initiative called the Green Certificate provides training and business development services for thousands of people with disabilities. With credit provided from the rehabilitation fund (based on China's quota system), thousands of people with disabilities have started their own businesses.

- Build working relationships with mainstream organizations providing business development services.

## BOX 22

# Ethiopia

## Promoting female entrepreneurship

An entrepreneurship development programme for women in Ethiopia systematically includes women with disabilities. The programme provides basic business skills training, business development services and access to credit and works to strengthen women entrepreneur associations. One entrepreneur with a disability has become the head of a regional association of women entrepreneurs.

## Facilitate access to start-up capital

No matter what type of self-employment activity is planned, there will be a need for start-up capital. There are four main sources: individual or family resources, savings, credit and grants. CBR programmes can assist individuals with disabilities to develop resource mobilization skills and access start-up capital (see Financial services).

## BOX 23

# Ghana

## Akua's chop bar

Akua is 65 years old and comes from Borae, Ghana. About 38 years ago, she became blind from glaucoma. Her family is said to have a history of blindness as six other persons from the family are blind, allegedly from the same cause. Akua is married with six children, two girls and four boys, who are now adults, married and living with their own families.

Before becoming blind, Akua was a hairdresser and her husband a trader in foodstuffs. When Akua started losing her sight, she experienced isolation, idleness, discrimination, desertion and misery.

Akua was taken through rehabilitation processes by a local CBR programme to enable her to reconcile her new life with the past, restore her confidence in managing her life and rebuild her skills to re-engage in income-earning activities. Soon after, Akua bounced back into active social life by establishing a local restaurant, or "chop bar", where she sells *kenky* (a local staple food made from maize and eaten with fried fish and hot pepper). She was linked to the local credit union to access credit facilities for starting this business.

Every morning, especially on village market days, one can find a steady stream of customers trooping to Akua's bar for hot *kenky* and fried fish. Akua is an active contributor to her family and the community.





# Wage employment

## Introduction

Everyone has a right to decent work. People with disabilities work in all types of employment, for all kinds of employers and in all sectors. There are no jobs that are “best suited” to people with disabilities. Each jobseeker with a disability, like other jobseekers, is an individual with his/her own interests, goals, skills, abilities and education levels. These individual factors, the demands of the labour market and available support are key factors to consider in helping people with disabilities to find suitable employment.

Access to wage employment should always be considered an option for people with disabilities looking for work. People with disabilities should be considered for employment because of their skills and what they can bring to a job, and not out of charitable concern. For this reason, education and comprehensive skills training is of vital importance.

Opportunities for wage employment are most likely to occur in the formal economy, so this element will be of most help in countries where the formal economy is strong. But wage employment may also occur in the informal economy.

### BOX 24

## Philippines

### Irene the lawyer

Irene was born on Palawan Island, Philippines, in 1980. She was born with spina bifida which caused severe mobility impairment. Every year, she and her mother had to make the long and expensive trip to Manila to get a special back brace fitted or changed.

When the Bahatala CBR project began in Palawan, it opened its own prosthetic/orthotic workshop. This made the long and frequent visits to Manila unnecessary. The CBR programme provided moral support and advised on the development and expansion of the small grocery store run by Irene’s family to raise their income level. This helped Irene to finish schooling with good records, which helped her to secure a scholarship to university.

Irene graduated with an honours degree in political science and then studied law. In 2006, she graduated from law school with great distinction and gained another scholarship, which enabled her to pass the bar examinations. Irene now works as a lawyer in the Supreme Court of the Philippines – like any other lawyer in the court.

## Facilitating employment and changing attitudes

The Lebanese Physically Handicapped Union (LPHU) sees employment as its chief responsibility on behalf of people with disabilities in Lebanon, where the formal sector of the economy is strong and wage employment is the best option for people with disabilities. Its director says: "We all have different needs, but we have the same rights".

LPHU's employability projects aim to achieve three main outcomes:

1. A change in attitude of the private sector, with employers regarding people with disabilities as potential employees who have productive capacity and purchasing power. An important indicator is the percentage rise in employment of people with disabilities in private enterprises.
2. An increase in the capacities of people with disabilities by, for example, increasing the access of persons with disabilities to mainstream vocational and technical training programmes that are adapted to meet the needs and situations of people with disabilities as well as the realities of the labour market.
3. A change in Government policies and practices, for example by: Government agencies effectively implementing the law on disability rights; national policies shifting from an exclusionary charity-based approach to one that is inclusive; the national employment office becoming better equipped to work with people with disabilities to assist them in finding employment.

To achieve these outcomes, LPHU researches where people with disabilities are employed and in what circumstances; builds relationships with potential employers; arranges training of people with disabilities to match the skills demanded by employers.

LPHU has established employment advice centres for people with disabilities. These centres function as reference points for both employers and jobseekers with disabilities. Their task is to get in touch with employers to determine what skills they are looking for and then assist people with disabilities to acquire the necessary skills.

LPHU also has a website for jobseekers with disabilities, which aims to match jobseekers with job opportunities.

Tony, a client of an LPHU employment advice centre who has a job renovating films in a film archive, says: "LPHU has been very important to me. They have contacts in many businesses and it was through these contacts that they found me this job, which is creative and interesting."



## Goal

People with disabilities have equal access to earning a living through wage employment.

## Role of CBR

The role of CBR is to enable people with disabilities to access and retain wage employment, by working to increase equal access and treatment in the workplace, as well as access to services that lead to wage employment.

## Desirable outcomes

- People with disabilities earn income through wage employment in the formal or informal economy.
- Employers hire and retain people with disabilities at work through the creation of inclusive and accessible environments.
- Coworkers and management develop greater understanding of disability issues and positive attitudes.
- Mainstream job services in the private and public sectors include people with disabilities.
- People with disabilities increase their self-esteem, personal security and status within their family and community through wage employment.
- People with disabilities contribute to community life and the economy through wage employment.

## Key concepts

### Employment promotion measures

Many countries have adopted laws and policies that promote the employment of people with disabilities in regular jobs, including quotas, antidiscrimination measures, positive employment measures, job retention or return-to-work measures and alternative employment policies.

### Wage employment options

The three main forms of wage employment available to people with disabilities are as follows.

### ***Mainstream employment***

People with disabilities have the right to participate in the mainstream, competitive labour market, with the same benefits and wages as other workers. Employment opportunities exist within the government sector, nongovernmental sector and private sector, including multinational companies and businesses in both the formal and informal economy.

### ***Supported employment***

Some people with disabilities may require ongoing support to be able to participate in a mainstream employment workplace. There are two main types of supported employment:

1. individual placement with support, where a support worker provides on-the-job training as well as the support the worker with disabilities needs to do his/her job effectively;
2. workcrews, where a group of people with disabilities is supported to work together either in a mainstream setting or as a mobile workcrew that provides contracted services in the community, such as office cleaning, gardening, outdoor maintenance and car cleaning.

### ***Sheltered employment***

Some people with disabilities who are unable to obtain or maintain a job in competitive or open employment, with or without support, may work under special and often protected conditions in sheltered employment, usually in a sheltered workshop. Such workshops typically employ only people with disabilities. Wages and conditions may be different from those in mainstream workplaces. Some sheltered workshops offer more community-based work with supported employment in the mainstream, or are adopting the methods of business models and social enterprises. Some also offer good wages and benefits and provide work that is more valuable and corresponds to regular jobs in the community.

## **Suggested activities**

### **Raise awareness about the work potential and right to employment of people with disabilities**

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Raising awareness about the potential of workers with disabilities is an important activity in enabling people with disabilities to find wage employment. Targets for these activities include employers and their organizations, people with disabilities and their organizations, government agencies, nongovernmental organizations, workers and their organizations and family and community members. The involvement of government officials is very helpful in such activities.

## Promoting employment opportunities through policy

To mainstream people with disabilities into regular occupation, the Employers' Confederation of Barbados developed a policy document: *Promoting the employment of persons with disabilities*. During the launch, the Barbados Minister of Social Transformation, Mr Trevor Prescod, emphasized that implementing the strategies outlined in the document required an intersectoral coordinated approach. "Therefore, the many sectors – public, private and nongovernmental – must be enthusiastic enough to make sure the programmes are implemented in a timely manner", he stressed. The Minister said that to facilitate collaboration, the Cabinet had provided broad-based support for the National Disabilities Programme by setting up a National Advisory Committee on the Rights of Persons with Disabilities which will, among other things, monitor and report on the progress of people with disabilities in spheres of economic and social activity.

### ***Understand the policy environment***

Before any awareness campaign is begun, it is important for CBR programmes to have an understanding of the legal and policy issues related to the employment of people with disabilities and the obligations of employers, in the local context.

CBR programmes can work with people with disabilities and their organizations to become familiar with the national and local employment policies and advocate for policies where none exist. It is also important that employers understand the legal and policy framework.

### ***Identify the most effective strategy for raising awareness***

Strategies for an awareness campaign include the following.

- Compile information on the existing legal situation and make this information available in an easily understood format.
- Get to know businesses which already have a proactive policy of employing people with disabilities and use them as examples.
- Collaborate with disabled people's organizations and disability activists and use prominent individuals with disabilities as role-models.

### ***Make the business case***

What are the advantages to employers of hiring workers with disabilities?

- Employers of disabled workers consistently report that people with disabilities perform equally well or better than their nondisabled peers in productivity, safety and attendance.

- Lower cost of job turnover; people with disabilities are often more likely to stay in the job than their peers.
- People with disabilities have skills that businesses need, both technical job skills and transferable problem-solving skills developed in daily life.
- Corporate social responsibility is increasingly important to many businesses, which feel they should “give back” to the community or the customers who have made their business a success.

## BOX 27

## Russia

### Providing support and training

ASPECTUS is a nongovernmental organization specialized in providing support for the social and professional inclusion of people with disabilities working in the Perm Territory of Russia. In partnership with Handicap International and the Federal Employment Agency of Perm Territory, a central information centre with four outreach centres and a website to promote employment and training for people with disabilities have been established.

### Enable and assist people with disabilities to find jobs

#### *Provide links to referral and support services*

CBR programmes need to have up-to-date information on services that can support people with disabilities in finding wage employment. Such services include: mainstream and specialized services providing vocational training, apprenticeships, medical and vocational rehabilitation centres, financial services, career counselling and employment placement services (both public and private). The CBR programme can then link jobseekers with disabilities to these services, or where they do not exist, can consider providing them.

#### *Survey the labour market*

Accurate and up-to-date information on the local labour market is needed to support people with disabilities to find employment. Some information may be already available e.g. from the local chamber of commerce or relevant government authority such as the ministry of labour. Employment opportunities can also be identified through simple research to assess the needs of enterprises and their demands for workers and the supply of workers available to fill these jobs.

#### *Assess and support people with disabilities seeking employment*

It is important to identify what the jobseeker with a disability wants to do prior to seeking a job. Assess jobseekers’ interests and goals, skills, talents, motivation and forms of support (e.g. the family). This can be done by interviewing them to determine their:

education, training and work history, day-to-day activities, goals, and aspirations and observing them in their chores or on a job try-out.

### ***Help to match the person to the job***

In jobseeking, a vital part of supporting people with disabilities to find a job is to make a good match between them (e.g. their skills, talents, potential support needs in the workplace) and the requirements of the job. To find a good match it may be necessary to carry out a job or work analysis, which involves analysing the existing job to assess what the worker does, how the work is done, where it is done, the conditions under which it is done and what skills and abilities are required.

### ***Assess the potential support needs***

It is important to understand how a person's disabilities may impact him/her in the workplace. This can be done by asking the person with disabilities directly about his/her needs. Observing the individual in work or daily living activities can also be useful. From this information, the required support or adaptations the person may need in the work environment can be identified, such as extra time to do a job, an interpreter, special equipment, assistance with transport.

### ***Provide training to develop job seeking skills***

Many jobseekers with disabilities are able to look for their own jobs. Training can be provided to help develop these jobseeking skills, for example on how to write a curriculum vitae; look for jobs in the newspapers, through family members and other contacts; fill in application forms; develop telephone or letter-writing skills; and perform well in a job interview. It is useful to also provide jobseekers with access to the facilities they will need to look for employment e.g. telephones, computers and desks.

## **BOX 28**

## Cambodia

### **Matching jobseekers to vacancies**

The Business Advisory Council (BAC) in Cambodia is a voluntary group of business leaders who work together to promote employment for people with disabilities. As one of its activities, the BAC identifies job vacancies through its members and then links with a national nongovernmental organization, the National Centre for People with Disabilities, to identify jobseekers with disabilities to match the vacancies.



## Support workers with disabilities to retain employment

### *Use existing support networks*

For some people with disabilities, their family or other social networks may be able to provide assistance and support in finding and maintaining wage employment. For example, the encouragement of close family and friends can be helpful when finding a job is difficult. The person with a disability can also use their networks to get more practical types of help, such as finding a lift to work with a neighbour or seeking job leads and job information through friends and family who are working.

### *Ensure ongoing support through job coaches, business mentors and/or partners*

Once a worker with disabilities is employed, CBR programmes can ensure the availability of a support worker, job coach, staff member, union volunteer or mentor to provide ongoing support to help ensure that necessary adjustments to the workplace are made, to assist the employer and worker to solve any problems that might arise, and to ensure that the worker is performing adequately in the job. Such follow-up support services are often provided by a nongovernmental organization or employment service; or a CBR programme may be able to make periodic visits to the employee on the job to determine how things are going and if help is needed.

## BOX 29

## India

### **Achievement through determination and support**

Srini works for one of the largest IT companies in India, Wipro, which employs 44 000 people. Srini, who has cerebral palsy, has achieved his current position through a combination of his own determination and the support provided by his parents. From infancy, Srini's mother and father were determined that he should be given the best possible chance in life and his upbringing became a remarkable joint project between them, Srini and others who believed in him.

When Srini was 12, his father bought him a typewriter and he soon mastered its keyboard and wrote his school assignments on it. On completion of his schooling, he went on a six-month computer training course, where he learnt all the basic computer skills. He then began to work as a volunteer at the Spastics Society, teaching other pupils to use a computer. Then came his lucky break. The Vice-President of Wipro visited the Society, observed Srini at work and offered him a job. Srini has now worked for the company for seven years. His work is in administration and involves arranging conference facilities and meetings, data inputting and other tasks on the computer. Although Srini has a speech impairment, he communicates effectively with colleagues, mainly through e-mail.



## Build partnerships and network with the employment sector

In working with people with disabilities to assist them in finding work, CBR programmes do not need to work alone. In many countries, there may be government agencies and nongovernmental organizations which can help. Even professional bodies, especially associations of occupational therapists, can assist with enabling people with disabilities to obtain or retain a job.

### *Encourage employers' organizations to recruit people with disabilities*

Employers' organizations, such as chambers of commerce, Rotary clubs, training centre alumni associations and other such groups, can provide useful information about labour force needs, job opportunities, marketplace needs, training gaps and other employment information.

CBR programmes, together with disabled people's organizations, can plan publicity drives to encourage all employers – small, medium or large – to consider employing people with disabilities and explain the reasons why, using the business case presented above and examples from their own communities. Some employers' associations are already proactive in promoting the employment of people with disabilities.



#### BOX 30

## Sri Lanka

### Removing barriers to employment

The Employers' Federation of Ceylon has developed the Sri Lanka Employers' Network on Disability, in which a group of business people came together to respond to the barriers faced by people with disabilities. They linked up with Motivation, an international nongovernmental organization, to run several joint job fairs for jobseekers with disabilities. Motivation screens participants according to employer needs and enables them to market themselves through jobseeking skills training and to represent themselves at job fairs. The Network has engaged in many other activities, sometimes on its own, sometimes with support from government and nongovernmental organizations. These include workshops for employers, awareness-raising and training activities, developing a CD-ROM to teach managers sign language and developing and promoting a Code of Practice for Sri Lankan employers on how to hire and include people with disabilities in the workplace.

### ***Build partnerships with trade unions and workers' organizations***

CBR programmes can also build partnerships with trade unions and workers' organizations. Because of their commitment to equality, solidarity and social justice, these bodies are in a unique position to promote and facilitate equal opportunities and treatment of workers with disabilities. Trade unions can lobby and advocate for the rights of workers with disabilities and help people with disabilities get hired and support them on the job.

### ***Encourage employment of people with disabilities in nongovernmental organizations***

Organizations, especially those engaged in disability, rehabilitation or development, need to be proactive in employing people with disabilities or their family members. CBR programmes should make it a priority to recruit people, especially women, with disabilities as fieldworkers and management staff. It adds value to the organization, enhancing its credibility and programme to become more acceptable to people with disabilities and their families. Because of their experience, people with disabilities have a good understanding of disability issues and can act as role-models to those the programme is trying to reach.

# Financial services

## Introduction

Financial services include savings, credit, grants, insurance and money transfer services. Microcredit refers specifically to small-scale loans and the credit needs of clients, while microfinance covers a broader range of financial services, for example savings, insurance, housing loans and remittance transfers, available to individuals and small-scale businesses. A local microfinance institution may offer microfinance plus development activities, such as entrepreneurial and life skills training and advice on topics, e.g. health and nutrition, sanitation, improving living conditions and the importance of educating children.

Informal financial assistance from within the community – from family members, religious organizations, neighbours, friends, self-help groups – has always been a feature of poor communities and remains essential for their survival. More formal types of microfinance providers include cooperatives, village banks, savings and credit associations, traditional moneylenders, commercial banks and microfinance institutions. Such services also help the poor to escape from private moneylenders or pawnbrokers, who usually charge high rates of interest and ultimately force the family deeper into poverty. Many poor people cannot access financial services owing to their lack of collateral security or a guarantor, while many people with disabilities do not even have the proper papers for the property or place where they live, so disqualifying them from obtaining financial services. CBR needs to facilitate and mediate as and when needed.

### BOX 31

## Laos

### Financial services to support income-generating activities

People with disabilities commonly face difficulties accessing financial services to support income-generating activities. In response to this, a CBR project in remote districts of Savannakhet Province, Laos, provides support to establish Village Saving Funds as an option for people with disabilities to join with the rest of their community to overcome the problem.

In Phoxai village in Sepon District, Laos, a Village Financial Committee was formed, comprising both disabled and nondisabled people. Training for the village on saving, management and accounting was provided by the CBR project team. Fund membership is inclusive and open to all residents of the village to ensure that people with disabilities are part of the mainstream decision-making process in their communities. Each member of the Fund deposits an amount each month, out of which revolving loans are provided. People with disabilities are prioritized to receive loans to undertake activities for earning income.

## Joining together for collective savings

There are many thousands of self-help groups all over India, with collective savings amounting to many millions of rupees. With these financial assets, self-help groups can approach banks for substantial loans, using their savings as collateral, enabling them to undertake larger projects and escape poverty.

One self-help group of people with disabilities has 12 members (nine men, three women); 10 are affected by polio, one has a hearing impairment and one has learning difficulties.

Each member of the group saves Rs 30 (US\$ 0.66) per month. This creates a monthly collective saving of Rs 360 (US\$ 8) which is banked. Group members may take loans from the group. Loan repayments include interest charged at 2% per month (24% per year). Repayment is normally within a six-month period.

Examples of loans to members from the group's savings include the following.

- A woman borrowed Rs 1000 (US\$ 22.2) for materials to make joss sticks. She supports her mother through her income from this craft.
- Another woman borrowed Rs 1000 (US\$ 22.2) for embroidery materials. She earns about Rs300 (US\$ 6.6) per week and supports her elderly mother. She learnt embroidery skills through a Government training programme.
- A young man in the group borrowed Rs 500 (US\$ 11) for college fees. He is studying economics and civics and aims to become a teacher. He has a scholarship from the Government, but this is paid at the end of the year and he needed money before that. He will repay the self-help group loan when he receives this money.

The group itself decides on the amount of interest to charge, recognizing that all interest paid on these loans is income for the group, so is not a loss to individual members.



## Goal

People with disabilities and their families have equal access to financial services to support the development of their economic and other activities and improve their standard of living.

## Role of CBR

The role of CBR is to identify, facilitate and promote access of people with disabilities to financial services.

## Desirable outcomes

- People with disabilities have access to grants, loans and other financial assistance schemes from government or private institutions, based on poverty criteria.
- Access to financial services enables people with disabilities to meet their needs and to set up and develop small businesses to earn an income.
- People with disabilities, especially women, have control over and are better able to manage their financial resources.
- Financial service providers adapt their rules, services and environment to include people with disabilities.

## Key concepts

### Types of financial services

There are five main types of financial services: savings, credit, grants, insurance and money transfer services.

#### *Savings*

Saving is a habit which is based on a value system of self-reliance. Regular saving of even very small amounts gives a person struggling to survive the practical opportunity to learn to manage money. It creates financial capital, increases feelings of individual self-worth and group solidarity and establishes credit worthiness for access to financial services. Nobody should be considered too poor to save, and having a disability should also not be used as a reason for not saving, and persons with disabilities should not use their disabilities as an excuse for not saving.

Savings can be used to invest in education, training or business activities. Most new business activities require some kind of personal savings. Lending institutions will normally not look favourably upon new members who have not proven their ability to save, either in cash or in kind.

### ***Credit***

Credit is a loan which commonly needs to be repaid with interest within a specified period of time. Credit can be provided in different ways, including via self-help groups, credit and savings cooperatives, microfinance institutions and commercial banks.

### ***Grants***

Grants may be in cash or in kind, such as tools and equipment, animals or agricultural implements. They are often available from government programmes, nongovernmental organizations, foundations, local associations or schemes set up to help vulnerable groups.

### ***Insurance***

There are different types of insurance, such as crop, life or health insurance. Providers of financial services sometimes provide insurance as a complement to credit. Some also offer disability insurance, which is an important preventive mechanism to help avoid economic hardship related to possible disablement.

### ***Money transfer systems***

For those who cannot work or depend on support from others outside their immediate community, access to an efficient and easy-to-use money transfer system can be important. In some countries, an informal system not linked to banks may be used. Access to money transfer systems may be needed to start a business.

## **Types of financial service providers**

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Financial service providers can be broadly divided into three groups – specialized providers, informal providers and nonspecialized providers.

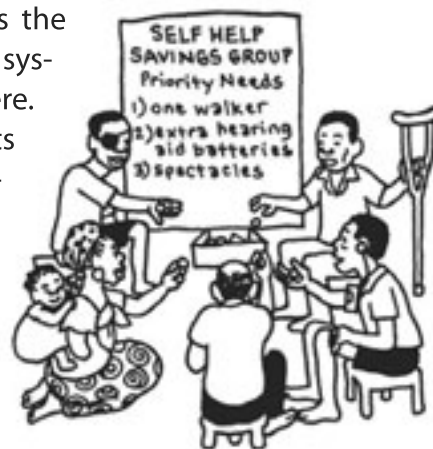
### ***Specialized providers***

Different organizations deliver different types of financial services. For example, insurance companies provide insurance and money transfer companies, like Western Union, offer money transfer services. Regulated commercial banks normally offer all types of financial services, while postal banks often only offer savings accounts. Specialized microfinance institutions, which can be incorporated as nongovernmental organizations, financial companies or even banks, often deliver only credit, but they increasingly

provide savings, money transfer and insurance services. Savings and credit cooperatives deliver savings and credit services to their members.

### ***Informal providers***

Among self-managed groups, the most common is the revolving loan fund, known as the “merry-go-round” system in some countries, and by other names elsewhere. In this system, a group of people pay small amounts into a common “pot” every week or month on a voluntary basis, and then distribute the lump sum as a loan or grant to one member at a time. This system and group is also known as a Rotating Savings and Credit Association (ROSCA). It is also one of the commonest activities of many self-help groups (see Self-employment; and Empowerment component: Self-help groups.)



Such traditional schemes represent an efficient banking method at the community level, where members can easily save and periodically receive a lump sum to meet special expenditures. These informal systems mobilize and keep local savings in the community and, because they operate largely on trust, build strong group solidarity and social capital.

### ***Nonspecialized providers***

Often, nonspecialized nongovernmental organizations, religious organizations, disabled people’s organizations and government agencies offer financial services in the form of grants or loans. Nonspecialized organizations are those whose primary task is other than the provision of financial services, but who provide financial services as an additional activity.

Nonspecialized providers strengths include the following:

- the loans may be offered in combination with technical and business skills training;
- they may be in cash or in kind, e.g. after a skills training course, trainees may receive a toolkit, a sewing machine, or assistive devices such as a wheelchair.

Weaknesses include the following:

- the time and professional expertise required to operate loan services is often underestimated;
- the pre-screening of clients with disabilities may be lenient so that loan recipients who do not have the interest or aptitude to make use of the loan successfully are selected;
- the interest rates are often subsidized and the enforcement of repayment is often slack;
- the cost of operating a credit scheme may be disproportionately high in relation to the outcome achieved; in particular, the erosion of the loan capital through low repayment rates may make the whole scheme unsustainable.

## Suggested activities

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### *Promote the habit of saving*

Savings are the financial cornerstone of successful livelihood development, especially for poor and vulnerable individuals. If a person has not learned the habit of saving, he/she should not be encouraged to go into debt. Savings teach people the habit of sacrifice and putting something aside for future needs. This knowledge and habit is fundamental for the successful repayment of any future loan. At the same time, building up assets through savings puts an individual in a much better position to access mainstream microfinance services and to use microcredit effectively.

Membership in informal savings groups, such as ROSCAs, can provide access to financial services. However, access to such groups implies that people with disabilities are able and willing to provide the weekly or monthly savings amount required. It also requires that the groups are willing to accept people with disabilities as members. This has often proved difficult since these groups, like society in general, tend to exclude people with disabilities. As a response to such exclusion, some people with disabilities have formed their own ROSCAs.

CBR programmes can motivate and teach people with disabilities and their families to save by:

- facilitating the organization of savings groups among people with disabilities;
- helping individuals to open bank accounts in reliable institutions;
- helping people with disabilities to become members of self-help and similar types of savings groups;
- building the capacity of group members in administration and financial management.



## Inclusive self-help groups make a difference

Chetanalya, a nongovernmental organization working in six slum areas of Delhi, India, encourages poor people, including people with disabilities, to set up self-help groups. The scale and amount of capital generated through the self-help group system has made substantial differences to the lives of many poor people. Chetanalya has 578 self-help groups in all six areas of its programme and their savings are substantial. Savings from a typical group over one year were used to pay for house improvement, debts, utility bills, education, travelling, marriage, business, vehicle repairs, medical expenses, funeral expenses, buying a rickshaw, festival expenses, opening a petty shop, opening a bank account, gas cylinders, school books and buying a TV.

In this programme, people with disabilities and mothers of children with disabilities are integrated into the mainstream self-help groups and do not form self-help groups of their own. The proportion is about 6% members with disabilities.



## Help to confront self-exclusion

Repeated experiences of exclusion and rejection as well as overprotection during childhood can result in a lack of self-esteem or self-confidence. This can easily lead to self-exclusion from services like microcredit. Another type of self-exclusion is the expectation among some people with disabilities and their families that they are entitled to charity.

The barriers of self-exclusion can be difficult to overcome but, unless they confront this challenge, people with disabilities may not benefit from other types of interventions. Confronting self-exclusion is first and foremost the responsibility of the individual with a disability and his/her family. Disabled people's organizations and CBR programmes have an important role to play in helping them to fulfil this responsibility through careful and sensitive advice and counselling.

### Ocak's bike repair shop

Ocak, in Uganda, had polio as a child, which left him with severe mobility problems and sapped his self-confidence. He did not think he would be able to support a family, but was trained by a CBR programme in bike repairing. A training placement was negotiated with an experienced cycle repairer. After three months, Ocak had not only acquired the necessary skills but had also managed to save enough cash to buy a basic set of hand tools. Ocak is now doing very good business under a tree, has a constant queue of customers and has taken on four trainees himself (two of whom have disabilities). He has built up a stock of spare parts. He plans to open an account with a microfinance institution, and ultimately hopes to get a loan to construct a permanent workshop.

### Identify role-models

People with disabilities need positive role-models to inspire them to take up the challenge of self-employment. Successful entrepreneurs with disabilities exist in many communities; if they are included within the network of a CBR programme they will not only inspire other people with disabilities, but also change the attitudes of society in general and the microfinance community in particular.

### Wang becomes a role model

Wang, living in a remote mountain area of China, lost his sight after an accident. This was a catastrophe for his family, because it meant he could no longer work as a farmer and support them. But through a local CBR programme he was taught mobility and independence skills. He received training in massage and a loan to set up his own business in the nearby town. He now runs a thriving massage business, employing 10 other visually impaired people, which earns him enough to support his family and educate his twin daughters. He has also trained 60 other visually impaired people in massage, and is seen as a role model by people with disabilities in his area.

## Facilitate access to mainstream financial services

People with disabilities should have access to financial services on equal terms with nondisabled people. Financial service providers tend to exclude people with disabilities because of physical or cultural barriers or negative attitudes among their staff. CBR programmes can facilitate access by:

- advocating for equal access for people with disabilities to mainstream financial services;
- identifying financial service providers and presenting entrepreneurs with disabilities as potential clients;
- helping financial service providers to be disability-sensitive, so that they can expand their client base to include persons with disabilities;
- promoting the idea of hiring qualified employees with disabilities to financial service providers;
- encouraging financial service providers to keep the needs of clients with disabilities in mind – staff trained to be more diversity-sensitive, plus appropriate environmental arrangements, are welcomed by all clients;
- educating persons with disabilities on how to approach a financial service provider and what to expect when it comes to services and obligations;
- helping women with disabilities to access financial services; women with disabilities are often heads of household, responsible for the care of children as well as elderly parents, and need to have control over and manage their own finances to meet family needs better.

### BOX 36

## Ethiopia

### Helping secure loans

In Ethiopia, women with disabilities who are engaged in small business activities have access to credit from a mainstream microfinance institution, the Gasha MFI, thanks to a project of the ILO. The ILO project negotiated an arrangement with Gasha whereby the loan applications of women entrepreneurs with disabilities are assessed and approved using the same criteria as nondisabled applicants. A credit guarantee fund was created to overcome reluctance of the microfinance institution to make loans to this perceived “high-risk” group of clients. The project also provided training in disability awareness to personnel of the institution. Over 150 women with disabilities have so far received loans from the mainstream microfinance institution.



# Social protection

## Introduction

Social protection measures are intended to provide a safety net to protect people against poverty and loss or lack of income through illness, disability or old age.

In high-income countries, a majority of people have social protection in the form of social welfare or a pension, whether from the State or a private scheme or both. The majority also have access to health care, which is funded by taxes or insurance premiums. In these countries, if people cannot work they are prevented from falling into poverty by unemployment benefits, disability allowances and other forms of assistance. For people who become disabled as a result of an accident at work, or illness, social protection measures may include compensation, income maintenance and the cost of care. People with disabilities may receive various forms of financial assistance, such as mobility allowances or incapacity benefits. In these countries, social protection measures are designed to guarantee access to goods and services that are essential for a life with dignity.

The situation in low-income countries varies greatly depending on the strength of the economy and government resources, but in general very few people have social protection. Those who have wage employment in the formal economy may have pensions and other forms of social protection, but the great majority often struggle for survival in the informal economy where there is no formal protection against loss of income in old age, or through illness or disability. Public health care may be inadequate and private health care unaffordable for poor people. People with disabilities may be unable to afford the most basic aids and appliances that would enable them to live more dignified lives.

Most people, both disabled and nondisabled, in low-income countries therefore rely on informal systems of social protection based on the family and local community. For people with disabilities who cannot work much owing to the severity of their impairments, social security is the only option.

The Convention on the Rights of Persons with Disabilities (3) requires States to recognize the right of persons with disabilities to social protection and to the enjoyment of that right without discrimination on the basis of disability (Article 28). It spells out what is required to enable people with disabilities to enjoy this right including: access to food, clothing, clean water, affordable services, devices and other assistance for disability-related needs, social protection and poverty reduction programmes, adequate training, counseling, financial assistance and respite care, public housing programmes, and retirement benefits and programmes.

## Opha's eye for detail

Opha is a wheelchair user in Bulawayo, Zimbabwe. She sells fruit and vegetables in the market and is a member of four different savings groups:

- a women's group formed by a local disability nongovernmental organization;
- a church group;
- a small savings group;
- a residents' association.

In each of these groups she is involved in some kind of savings.

- In the women's group, she contributes to a kind of insurance savings, a "burial club". When she dies, her dependent niece will get a lump sum which can be used for funeral costs or other things.
- In her church, she belongs to a savings group focused on saving for household items.
- The third group is a ROSCA (see Financial services) of five friends; she uses the periodic lump sum to buy more fruit wholesale, enabling her to increase her turnover.
- The residents' association to which she belongs ensures that rents and utility bills are fair and pools its resources to improve the building where she rents a flat.

Despite earning little from selling fruit and vegetables, Opha demonstrates that a low income does not necessarily lead to personal poverty. Her thrift and participation in savings groups enables her to manage her life and support her niece through school. In the absence of any Government safety net, such local, community-based support mechanisms are essential for millions of people with disabilities in low-income countries.

Opha says: "I fear God. I do not use money recklessly. I have an eye for detail. I make friends with my customers. If I am regarded as successful, it is because of these things".



## Goal

People with disabilities who are out of work, who cannot work, or whose resources from occupational activities are not sufficient to maintain their livelihood enjoy a minimum standard of living through social protection measures.

## Role of CBR

The role of CBR is to facilitate the access of people with disabilities to mainstream or specific social benefits and promote the provision of social protection measures.

## Desirable outcomes

- People with disabilities have the same access to social security measures against loss of income through old age, sickness or disability as other citizens.
- People with disabilities who are out of work, earn too little for a decent living, or are unable to work or have access to available social protection measures.
- Existing social services providers are sensitized and aware of the specific difficulties faced by people with disabilities and adapt their service provision accordingly.
- Social security providers develop partnerships with people with disabilities, through their representative organizations and service providers, to adapt practices to their specific needs.

## Key concepts

Social protection schemes aim at ensuring that individuals covered by such schemes enjoy a minimum standard of living. Social protection schemes can be broadly divided into official (government and large organizations) and informal (arrangements made in the community).

### Official schemes

Whether a country offers any form of official social protection to people with disabilities depends chiefly on its economy and government resources. Official social assistance programmes may be aimed at poor and vulnerable people in general through poverty alleviation or reduction schemes, or specifically at people with disabilities.

#### *Poverty alleviation and poverty reduction schemes*

Examples of measures in place under such schemes, which are often run by governments or large organizations, are food support, low-cost housing assistance, conditional cash transfer schemes and public works programmes which hire poor people on a

food-for-work or cash-for-work basis. Such schemes exist in many low-income countries and may or may not specifically include people with disabilities.

## BOX 38

## India

### Poverty alleviation schemes do not guarantee employment

The Indian “People with Disabilities Act” commits state governments to a reservation of not less than 3% of people with disabilities in all poverty alleviation schemes. However, the inclusion of people with disabilities in such schemes is generally very low. In 2005, India passed the National Rural Employment Guarantee Scheme Act (NREGS) which entitles every rural household to 100 days of guaranteed employment at the legal minimum wage or else an allowance if work is not provided within 15 days of registration. This law, through its guarantee of wage employment, seeks to safeguard the “right to work” enshrined in the Constitution, which itself is seen as pivotal for the realization of the “right to food”.

However, the Act contains no reference to the 3% reservation for people with disabilities committed to under the People with Disabilities Act. Studies have found that in implementing NREGS there is heavy discrimination on the grounds of caste, gender and disability (6).

### *Social assistance schemes*

Social assistance measures are basic relief given to those who cannot earn a living in the open market and include unemployment assistance, disability benefits and pensions. As with social security measures, social assistance is provided in high-income countries, but rarely in low-income countries. Similarly, the extra costs of being disabled (the costs of carers, transport, adaptations to accommodation, etc.) may be met under social assistance measures in high-income countries, but seldom in low-income countries.

Some very poor countries give no direct assistance to people with disabilities. Others make cash transfers to certain categories of people with disabilities, but at a purely symbolic level. On the other hand, countries with a stronger formal economy and regular tax base may provide enough for a family to survive on. The challenges of operating such schemes in low-income countries include the following.

- Disability statistics for low-income countries are often unreliable, but most governments which give such assistance use a figure of 1% or less – well below the actual number of persons with disabilities.
- The amount of benefit may be less than the cost of travelling to receive it.
- Many poor people with disabilities living in remote rural areas do not know about these schemes, or may have no access to the benefits offered.



## Cash transfer mechanism

In Yemen, the Social Welfare Fund, under the Ministry of Social Affairs and Labour, is a cash transfer mechanism for vulnerable groups in society, including households headed by women, people with disabilities and orphans. This is theoretically available to anyone in these categories who applies for monthly payments. However, very few know about the possibility and individual payments are limited. Delivery points are urban and costly to access for people in rural areas.

### *Employee and worker compensation schemes*

For the few with jobs in the formal economy, worker compensation schemes may be available for employees who acquire a disability as a result of an accident at work or a work-related illness. These are often funded through compulsory social insurance.

In some countries, contributions to social security are made through national provident funds – compulsory savings schemes for employees yielding a range of benefits to cover health, disability, old age and other risks. As with social insurance schemes, people are covered only if they are in formal employment.

### **Informal schemes**

Since few people with disabilities in low-income countries have formal jobs and since the direct welfare schemes that exist are largely symbolic or inadequate, they rely on informal solutions to survive the crises of loss of work, illness, disability and old age. These are:

- individual or family support;
- community support groups or associations;
- self-help groups;
- microinsurance schemes.

### *Family support*

For most people in low-income countries, the family is still the primary means of support throughout life. The family tends to work as an economic unit to a far greater extent than that in high-income countries. However, because making an economic contribution is so important, people with disabilities may experience discrimination in their families if they cannot make such a contribution. CBR programmes, because they work with families, need to help both the person with disabilities and his/her family to understand how best a contribution can be made.

### ***Community support groups or associations***

Charitable groups, religious and community-based organizations may give either occasional or systematic help to vulnerable people, including people with disabilities. They may assist with the purchase of wheelchairs and other aids and appliances, and are potential allies and useful resources for CBR programmes.

### ***Self-help groups***

Self-help groups set up to save money and provide other types of mutual support are an effective form of social protection available to people with disabilities in poor communities. The most common is the ROSCA (see Financial services).

Other types of savings groups have more limited aims. A number of women might form a group to save for household items, or to re-roof their homes, or to establish a funeral fund. Such groups usually are entirely in control of their own resources.

An advantage of such self-help groups is that all the money generated comes from their members, not from outside. Self-help groups are a powerful tool for developing self-reliance and social capital. CBR programmes in India, especially, use group formation as their main strategy to reach people with disabilities and help them escape from poverty. In other countries, self-help groups are less developed and CBR programmes can play a lead role in helping to establish them.

### ***Microinsurance schemes***

In the absence of official social security schemes, many communities in low-income countries have organized microinsurance schemes to cater to their need for security and access to social services and to manage risks. These voluntary schemes are organized by trade unions, municipalities, private insurance companies, microfinance institutions, health service providers, nongovernmental organizations, community-based organizations and mutual health organizations. Households pay a small premium for limited coverage in the event of losses, illnesses, accidents and disability. They may operate as individual insurance schemes, but are frequently group schemes, in which the risks are pooled – group members in need are supported by those who do not need to draw on the insurance at that time. Members often participate in decision-making and influence the operations of their scheme. Such schemes are sometimes promoted by governments, which may contribute to the fund, exempt the schemes from tax, or introduce enabling legislation.

### A microfinance cooperative for women

The *Association d'Entraide des Femmes* (ASSEF) is a microfinance cooperative in Benin to provide services to low-income women in the deprived areas of the capital and its surrounding areas. Its health microinsurance has benefits for patients which can be accessed at contracted health-care providers, with a copayment required for all services.

### Challenges of providing social protection

Whatever form of social protection is considered, there is an ongoing debate about who to protect and how. Who is disabled and who should be eligible to receive special social assistance? What is the difference between rights and charity in this context? Is social protection compatible with the ideal of nondependency?

CBR programmes have a responsibility to engage with the issue and influence outcomes; along with disabled people's organizations they need to act as catalysts, informants, advocates and guides. If they do not, people with disabilities risk being left out of social protection schemes designed to combat extreme poverty.

### Suggested activities

In the following suggested activities, CBR programmes should work in partnership with people with disabilities and their representative organizations.

### Ensure that people with disabilities are included under existing provisions

Social protection is an integral element of a comprehensive approach to disability. CBR programmes need to work in partnership with disabled people's organizations to ensure that all people with disabilities are covered by existing social protection measures, whether these are provided through a social security system, a social assistance programme or an informal scheme. To do this effectively, CBR programmes need to:

- be fully informed of provisions under the law, such as workers' rights and any entitlements that people with disabilities may claim, such as assistance with transport, schooling, training, aids and appliances;
- make sure that all the people with disabilities they work with are aware of these entitlements and how to obtain them;
- compile an information database on all social security and assistance schemes available both nationally and locally and make sure people with disabilities have access

to this information; this database should include criteria for selection, how to apply and what kind of benefits are available;

- facilitate disabled people's organizations and parents' organizations to establish contacts and partnerships with mainstream social security and assistance services to ensure that they understand and adapt their practices to the specific needs of people with disabilities;
- join disability activists and advocates in lobbying for disability entitlements where they do not exist.

## Facilitate access to food, water and toilet facilities for people with disabilities

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CBR programmes need to be aware of programmes and services which are in place to ensure that families are adequately provided with food and water and work to ensure that the specific requirements of persons with different types of disabilities are adequately taken into account. This may be done in partnership with disabled people's organizations. Toilets are a big problem in many parts of the developing world, where many people do not have a toilet in their home and need to use the natural environment instead. It is difficult for people with disabilities, especially women with disabilities, to do this. CBR programmes need to work with local authorities to facilitate toilet facilities along with water connections.



## Ensure housing and accessibility

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The cost of renting suitable accommodation can be higher for people with disabilities than for others, (because, for example, they may need a ground floor flat), adding to the daily living costs of people whose income is already limited. Discrimination in housing provision is often encountered by people with disabilities. CBR programmes need to be aware of this problem and act as advocates with the relevant authorities to ensure equality of opportunity and treatment for people with disabilities and their families.

Accessible accommodation may also become a problem when individuals with disabilities leave home to attend training, seek employment or start a small business in another location. People with disabilities may not be able to use the available accommodation because it is inaccessible. CBR programmes need to familiarize themselves with the accessibility requirements of individuals with disabilities and work closely with relevant public sector and private agencies to facilitate the finding of suitable housing. Where public housing is being planned, steps should be taken to ensure that the housing is fully accessible, affordable and developed in a way that will contribute to the full participation of people with disabilities in their communities.

## Ensure access to health care and assistive devices

People with disabilities need access to health-care services on an equal basis with people who are not disabled. Some people with disabilities will need health care specific to their health condition/impairment (e.g. drugs for epilepsy). They may also need assistive devices (see Health component).

CBR programmes need to learn where health-care services and assistive devices are available in the local area and pass on this information to people with disabilities and their families. In some cases, the CBR programme will directly arrange or facilitate the provision of suitable care or assistive devices. Where such devices are available from the government or nongovernmental organizations, this information needs to be made widely known to persons with disabilities.

### BOX 41

## Peru

### Helping mothers enrol their children in health programmes

A CBR programme in rural Peru found that most mothers of children with disabilities were not taking the children to the health centre for check-ups or when they were sick. The programme helped the mothers to enrol their children with disabilities in the free national health programme for children. The CBR programme formed a bridge between the health service providers and the disabled children's families.



## Ensure personal assistance when required

Some people with disabilities may require personal assistance with daily care and support. Personal assistance can be provided in communities by volunteers, often family members trained in these roles. Where disabled people's organizations and nongovernmental organizations do not provide personal assistance training, CBR personnel have a central role to play in organizing such training. Fundamental to the provision of personal assistance is the recognition that the person with a disability should be able to choose his/her assistant (see Social component: Personal assistance).

## Ensure disability-related costs are met where necessary

In some countries, governments provide allowances to cover the disability-related costs of people with disabilities that are additional to their everyday costs of living. These additional costs may be related to transport, accessible housing, assistive devices or

adaptations to everyday articles and equipment. They also include the cost of loss of earnings by volunteer carers, who are mainly women. These costs must be met if people with disabilities are to participate fully in family and community life, but they are particularly difficult to meet when people with disabilities and their families are already living in poverty.

Where such provisions are in place, the CBR programme needs to know about these, make the information available to people with disabilities and support them in taking advantage of them. Having access to this type of support may make the difference between exclusion and inclusion, and thus between partial and full participation in the community and society.



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## Notes



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