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### **Creating an inclusive society: Mainstreaming disability based on the Social Economy example**

A publication by the European Standing Conference of Co-operatives, Mutual Societies, Associations and Foundations (CEP-CMAF) in cooperation with the European Disability Forum (EDF).

The **CEP-CMAF** is the EU-level representative organisation for the Social Economy. Social Economy represents 10% of all European businesses, which equals two million businesses employing more than nine million workers, or in other words, 10% of all jobs. The CEP-CMAF aims to give Social Economy organisations better visibility on issues which are common to them at a European level with a view to gaining recognition for the Social Economy as a sector that produces both economic and social wealth; promoting the role and values of the social economy actors throughout Europe; and reinforcing their political and legal recognition at European level. For further information, please visit [www.cepcmaf.org](http://www.cepcmaf.org)

This publication is produced within the framework of the European Year of Equal Opportunities (EYEO) and presented on the occasion of the European Seminar on Social Economy and Equal Opportunities, an event jointly organised by CEP-CMAF and the European Disability Forum (EDF), with the support of the Social Economy Category of the European Economic and Social Committee (EESC), taking place on April 17<sup>th</sup> 2007 at the EESC in Brussels (Belgium).

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## **Part 1: Introduction**

This guide, drafted in cooperation with the **European Disability Forum (EDF)**, is one of several initiatives undertaken by the **Disability Working Group** of the **European Standing Conference of Co-operatives, Mutual Societies, Associations and Foundations (CEP-CMAF)**, aimed at raising awareness and promoting the consideration and integration of people with disabilities, and disability issues, among society as a whole and in particular within Social Economy enterprises and organisations.

The guide is published within the framework of the 2007 **European Year of Equal Opportunities for All (EYEO)** in order to take full advantage of the opportunities that the Year offers to raise awareness and give visibility to these issues. However, its relevance and use will extend beyond the European Year.

The European Year is the centrepiece of a framework strategy on non-discrimination and equal opportunities presented by the European Commission in June 2005, aimed at providing a new drive towards ensuring the full implementation of EU anti-discrimination legislation, which has witnessed much progress in recent years but has also encountered many obstacles and delays. In particular, the European Year aims to stimulate the debate, exchange of good practice and raise public awareness of citizens' rights to non-discrimination and equal treatment; to promote equal opportunities for all; and to celebrate diversity as an asset for the European Union. The Year will focus on the discrimination that individuals or groups suffer based on their race or ethnic origin, religion or belief, age, gender, sexual orientation or disability. It will also seek to address the issue of multiple discrimination.

This guide is based on the information and expertise provided and gathered in recent months by members of the CEP-CMAF Disability Working Group and the EDF through the consultation of the CEP-CMAF and EDF's member organisations and partners, as well as other relevant stakeholders in the field.

The preliminary version of this publication will be presented at the **European Seminar on Social Economy and Equal Opportunities**, on April 17<sup>th</sup> 2007 at the European Economic and Social Committee (EESC) in Brussels (Belgium) in order to solicit participant opinion and feedback. This one-day event, jointly organised by the CEP-CMAF and the EDF, with the support of the EESC Social Economy Category, will gather representatives from Social Economy organisations, European institutions and other key public and private stakeholders to explore the current and potential role of Social Economy and its partners in the areas of non-discrimination and equal opportunities, with a particular focus on disability.

The presentation of the publication at the event opens a **consultation process** in which interested parties will be invited to read the guide carefully and provide their comments and opinion on the information included, in particular on the practical tips and ideas outlined, and will be encouraged also to provide further case study examples that illustrate these practical guidelines. Mindful of the complexity of the disability field and given that people with disabilities are not a homogeneous group, we believe that the consultation of relevant stakeholders and in particular people with disabilities and the organisations representing them, is essential to ensure the maximum added-value of this guide. **Interested parties are invited to send their comments and information by May 17<sup>th</sup> 2007** to [info@cepcmaf.org](mailto:info@cepcmaf.org)

### **Aim of the Guide**

This guide has been produced with a three-fold objective in mind:

- To provide practical guidelines and illustrative examples of good practice on how organisations, regardless of whether they work directly in the disability field or not, can integrate people with disabilities and disability issues into their organisations and activities. This action will hereafter be referred to as 'disability mainstreaming'.
- To present examples of Social Economy enterprises and organisations, as well as partnerships between these organisations and other stakeholders, which are already promoting this approach.
- To promote a disability mainstreaming approach, in addition to disability-specific initiatives, among society as a whole and in particular within Social Economy enterprises and organisations.

A secondary objective of this guide is to also highlight the issue of multiple discrimination e.g. discrimination on more than one ground, commonly experienced by people with disabilities.

### **Who is it for?**

The guide is addressed to every type of organisation, active in the disability field or not, interested in learning about and/or willing to integrate people with disabilities and disability-related issues into its structure and its activities. It is also a useful reference document for society at large.

## **Social Economy and its contribution to equal opportunities**

### **What is Social Economy?**

Social Economy enterprises and organisations are **economic and social actors characterised for doing business** differently, in a way which continuously associates general interest, economic performance and democratic operations, as well as the primacy of the individual and of social objectives over capital and management autonomy. Social Economy includes **co-operatives, mutual societies, associations and foundations, as well as new forms of businesses.**

Social Economy enterprises and organisations are **present in all sectors of society and at all levels**, but their roots remain local. Social Economy organisations are particularly active in the fields of social protection, social services, health, banking, insurance, agriculture, consumer affairs, associative work, craft trades, housing, supply, neighbourhood services, education and training, culture, sport and leisure activities.

Social Economy **represents 10% of all European businesses**, a percent which equates to approximately two million businesses. They employ more than nine million workers, that is to say, they are responsible for creating 10% of all jobs in Europe. For example, in France, 760,000 of social economy businesses employ almost two million remunerated employees; in Spain, they make up 5% of the GDP (Gross Domestic Product) and 10% of employment which is about 1.2 million people; and in Belgium, the sector represents 13.37% of jobs in more than 17,000 businesses, making up 5% of the GDP.

### **The Social Economy's efforts against discrimination**

Social Economy, founded on the principles of solidarity and individual involvement in a process of active citizenship, is already **contributing to creating a diverse society which includes all persons**, and in particular the most vulnerable such as those with disabilities.

They are doing so by developing and supporting activities that directly address this group e.g. through employment and training opportunities; provision of goods and services; legal support; defence of rights, etc. but also by considering and taking into account the needs and requirements of people with disabilities in relation to other initiatives they may develop, even if these initiatives do not directly target disabled people e.g. banking, culture, provision of goods and services.

Given that Social Economy organisations are active in all areas of society, they are in the perfect position to promote absolute integration of people with disabilities and disability issues in society as a whole.



## **Part II: Practical guidelines and examples**

**Disability issues are acquiring a growing importance in today's world. In the first place, the percentage of disabled people**, although already high, is increasing continuously, in particular in Europe, as part of the continent's overall aging population - According to the latest EU and World Health Organization (WHO) data, there are currently around 50 million disabled people in Europe and around 600 million worldwide. Secondly, disability is a cross-cutting issue that affects all sectors of society e.g. members of all groups can have a disability or might **acquire it at some point in life, whether through illness, accident or aging, and all of areas of life, ranging from employment and training to leisure time, technologies and so on.**

There are still many **barriers to the achievement of equal opportunities for people with disabilities**; many continue to experience discrimination in areas such as access to employment - people with disabilities are still two to three times more likely to be unemployed and often for long periods of time.-, resources and power.

Organisations, regardless of whether they are active in the disability field or not, could help to change the situation significantly by including people with disabilities and disability issues from the outset, into their organisations and at every level and stage of their activities. .

This section provides practical guidelines on how to include disability issues and people with disabilities in organisations and organisational activities, and outlines case examples taken from a range of Social Economy enterprises and organisations, or partnerships between these organisations and others, to illustrate them. These guidelines seek to:

- Encourage an approach that encompasses action to prevent discrimination against people with disabilities (users, customers, employees and others);
- Accommodate the diversity of this group; and
- Promote equality through positive action to address disadvantage or cater for special needs.

These guidelines aim to consider all types of disabilities: physical, sensorial, visual, intellectual, etc. However, given that people with disabilities are not a homogeneous group, these guidelines are not exhaustive: they do not cover all possible situations and not all guidelines will be applicable to every type of disability. It is also important to highlight that mainstreaming does not exclude disability-specific initiatives.

**Disability mainstreaming: Where does your organisation fit in?**

People with disabilities and disability issues can be integrated into YOUR organisation, areas of work, policies and practices even if you are not directly working in this field. The key is to try to look at each of the different elements of your organisation and the activities it develops and/or supports from the disability standpoint, and also from the outset whenever possible. Check if all elements recognise, respect, and meet the needs and requirements of people with disabilities – either employees, customers or users-, and if, whether specific or general, they provide the same opportunities to all citizens. This is essential as often citizens, including those with disabilities, face discrimination and social exclusion, because of the environment which is not suitably adapted to their needs rather than because of their disability or specific characteristic. **The challenge is to remember to be inclusive!**

### ***Step 1: Evaluation***

To start the reflection process and try to understand where you are, look at areas such as the following:

- ☞ **Staff composition:** How many disabled people work at your organisation? At which levels are they employed? What are their main areas of responsibility?
- ☞ **Understanding of disability issues:** Is your staff aware of the importance of disability issues? Is there any training organised in this sense?
- ☞ **Flexible work options:** Do they exist? How many people take advantage of them?
- ☞ **Provision of equal opportunities:** Is there equal pay as well as fair and equal opportunities for training and access to career opportunities within the organisation?
- ☞ **Including disability issues in your bids for goods and services:** Do you buy only from companies that respect disability mainstreaming?
- ☞ **Are there partnerships with equality bodies** to increase the knowledge and expertise about equality strategies?
- ☞ **Services for all:** Do people with disabilities benefit from your activities and services? If not, why? Which measures could be taken to ensure they do?

### ***Step 2: Strategy***

To mainstream disability, your organisation could consider the following:

- ☞ Define a disability/equality plan, including objectives and targets, a code of practice or a simple statement of organisational commitment to equality, diversity and non-discrimination for customers or users
- ☞ Promote and market this policy among staff and partners and involve the relevant stakeholders in their definition and implementation

- ☞ Appoint a disability champion to help manage diversity and to provide other members with relevant information such as articles, policy developments, guidebooks and so on

### ***Step 3: Implementation***

Below you will find some more practical questions to help you integrate people with disabilities and disability issues into your activities. Given that it is impossible to anticipate every eventuality and to take into account all the specificities of any type of disability, this list is not intended to be exhaustive but aims to provide some general guidance to create a barrier-free environment in the following areas:

- ☞ Employment
- ☞ Education and Training
- ☞ Goods and Services
- ☞ Healthcare
- ☞ Leisure activities
- ☞ Financial services and funding
- ☞ Housing

In addition, it includes a section on horizontal issues -such as accessibility, consultation and involvement of disabled people and the organisations representing them- that apply to all areas.

## **1. Employment**

Participation in employment is crucial not only for acquiring a financial income, but most importantly because it permits active participation in society. For people with disabilities, this is a challenge as they face significant barriers both with regard to job-seeking and job-retention. According to the European Community Household Panel, a person within the active age barrier (16-64 years) has a 66% probability of finding a job or developing a business. For a person with a moderate disability this probability falls to 47%, and for a disabled person with a severe disability, the probability is reduced to a mere 25%. In addition, the employment opportunities are significantly lower amongst other groups of disabled, for example women. The equivalent statistics are 44% for females with a moderate disability, and 25% for those with a severe disability. In addition to these worrying trends, a high proportion of disabled workers also belong to the low-paid jobs category, and disabled workers are also found to be discriminated against when it comes to gaining promotion and accessing further training.

The situation of those **people that become disabled during their work career** should also be considered. Policies must be put in place in order to favour job retention and reintegration in these cases. .

It is also important to remember the often forgotten **family members** that are responsible for taking care of disabled people, in particular parents and mostly mothers of moderately and severely disabled children, who often have to leave the labour market in order to care for their children, because existing care and support services inadequately meet their needs in this regard.

### ***Challenges***

The main reasons for the unemployment or inactivity of people with disabilities relates to a lack of adequate education and training; failure to suitably adapt workplaces; employer and colleagues' prejudices; and a lack of support and guidance for employers, disabled employees and other members of the staff.

### ***Some practical ideas to overcome these challenges***

A growing number of organisations are realising that there are several ethical, economic, legal and business reasons to address diversity and disability issues in their activities and are choosing to adopt equality strategies; in many cases, organisations are introducing the issues into their global diversity strategies. Benefits include an improved corporate image and reputation; enhanced employee recruitment and retention from a wider pool of highly skilled and motivated workers (that otherwise would not be attracted), which helps to resolve labour shortages and

meet recruitment needs; creation of environments that promote inclusion and respect; and the promotion of a highly skilled, innovative and diverse workforce.

Social Economy constitutes one of the most active employment generators, conciliating quality employment and employment for all, including the most vulnerable ones, and among them, people with disabilities. Therefore, the provision of employment for disabled people in Social Economy enterprises and organisations is of course a major issue. These are some possible actions that organisations can take up to introduce disability mainstreaming:

- Review organisational employment policies and practices to ensure that disabled people encounter no direct or indirect discrimination or barriers in relation to recruitment and job retention. If necessary, set up a concrete plan and clear procedures regarding the employment of people with disabilities (objectives, targets, monitoring, revision, etc.). A similar exercise can be carried out for equal opportunities for all discriminated groups.
- Ensure that ownership and accountability for diversity goals are built into strategic frameworks that include goal setting, allocation of funding and resources, and performance measurement and appraisal.

The **Mutualité Générale de l'Education Nationale** (MGEN) (France), within its health centre in Sainte Feyre, in France, has put in practice a policy of professional recruitment of people with disabilities, which has been developed and implemented alongside and in consultation with relevant partners and stakeholders in the field.

The main objectives of such policy are to create a sensitized environment for people with disabilities, as well as to implement measures that allow people with disabilities to grow and develop professionally within the organisation by discovering and instigating different professional projects. Services such as career placement, implementation of professional objectives, training and evaluation, are made available to individuals with disabilities. Four main activities are developed within this framework. These include:

- Putting in place a rotating educational service for youth with mental disabilities, providing them with access to learning
- Provision of contracts of a determined duration for adults in the sheltered environment
- Provision of services and business sensibilisation for disabled adults looking for employment in the regular workforce
- Study of employment possibilities for people with disabilities within the predetermined establishments

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- Find out whether the country in which your organisation is based, offers financial support schemes to facilitate employment of disabled people.
- Where possible, ensure that people with disabilities have access to qualitative employment and to high-level positions.
- Help to break down job segregation by opening up sectors that are normally closed to disabled people.

The **Mutualité Sociale Agricole (MSA)** (France) develops innovative strategies to promote access of people with disabilities to the agricultural sector and environment. Among its objectives are those of raising awareness about disabilities, in particular mental disabilities through information campaigns and strategies; supporting self-autonomy and independence of individuals living with disabilities; promoting the adaptation of ordinary services such as health and education to allow access of people with disabilities; promoting the implementation of local policy adapted to the needs of individuals with disabilities and taking into account the difference in nature and needs of different disabilities as well as a series of other actions.

MSA responds to the needs of people with disabilities working in the agricultural sector by promoting employment and reinsertion of these individuals through the following three objectives:

- Actively supporting and engaging in employment and training of disabled individuals under equal conditions in the agricultural sector
- Raising awareness and perceptions of employers in the agricultural sector about workers with disabilities
- Supporting implementation of innovative strategies and structures to engage disabled individuals in the sector

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- Do not limit diversity and inclusion issues and measures to the human resources section of your organisation and to staff members working in this department; make them applicable to all areas and levels of your organisation, and communicate these principles to staff, customers and other stakeholders.
- Given that the lack of information and awareness of diversity issues is proven to be the biggest challenge for workplace diversity, provide information and, where necessary, equality and diversity training for senior managers and staff to increase their insight and awareness on disability issues and help them to understand the requirements and benefits of a diverse workforce. You can also provide managers with a series of performance planning frameworks, diversity checklists and toolkits to support them in policy implementation.

**Access Ability** (Ireland) was an EQUAL Development Partnership, made up of organisations from Ireland, The Netherlands, Portugal and the United Kingdom, with the mission to maximise employment opportunities for disabled people by addressing the structural, attitudinal and policy issues which currently prevent employers from recognising the abilities of disabled individuals. It has become a unique Disability Management Consultancy.

It is a real one-stop-shop where employers can benefit from a comprehensive package of services that enables them to take on a person with a disability without any attendant concerns or administrative inconveniences by providing a complete package of training and consultancy services. They include:

- disability-related trainings for people involved in the recruitment process in particular as well as for staff in general
- support, advice and expertise to employers regarding government grants and schemes available, the creation of accessible environments (buildings, workstations, external environments, etc.), how to attract suitably qualified people with disabilities (highlighting any barriers that may exist in the recruitment process)
- Absence Management Services work with companies to develop an effective disability management strategy so that they can respond more effectively to an employee who acquires a disability
- a 'WorkPath' service available on-site and on a continuing basis to deal with support issues and needs as they arise

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- Use positive images showing people with disabilities in active roles in your publications (newsletters, brochures on good practice, reports/studies, websites) and in interviews, documentaries, editorials, opinion pieces, etc. Always include news items on equal opportunities in your hardcopy and electronic publications.
- Offer work placements for people with disabilities that did not have an opportunity to gain work experience during their academic formation. This strategy allows you to test a person's skills and ability before committing yourself to employing him/her permanently.
- Introduce measures that reconcile professional and family life in order to support parents of children with disabilities. The possibility of taking parental leave should be extended to cover all disabled children. Furthermore Social Partners should include in their plan of action, the development of a common EU framework agreement on carers.

The vast majority of the **Fédérations du Crédit Mutuel** have recently initiated a reflection process on the integration of employees with disabilities and several initiatives have been undertaken in this respect. Some have even decided to integrate a non-discrimination approach into their strategic plans for the future. This has been highlighted by the growing cooperation with key stakeholders in the areas of employment of people with disabilities.

These strategic partnerships have been instrumental in translating concern into concrete actions. One such example is that of the **Crédit Mutuel de Bretagne** which in 2005 signed a second three-year agreement, in the framework of a general policy of equal opportunities, to promote access to and retention of employment for people with disabilities. Crédit Mutuel de Bretagne also gives employees who have a close one that is disabled (child, partner) the support that allows this person to attain the needed flexibility, and does not penalise their career advancement.

Having learnt from past experience, this second agreement focuses its actions on access to employment and measures to improve the skills and qualifications of disabled people. Initiatives developed by the organisation are aimed at contributing to creating a favourable and welcoming environment; training and reorganising people with disabilities; and raising awareness about disabilities among the overall workforce.

The recruitment and selection procedure is the same for all persons and reasonable accommodation is made where necessary. Disabled people are hired according to their professional and personal abilities not their disability status. In addition, there is no minimum level of initial training required; skills are enhanced before or after a specific training and the type of impairments are made compatible with the positions available.

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- Make **recruitment advertising** disability-friendly in the following ways:
  - Make vacancy information available in different formats;
  - When disseminating, make sure it is accessible to everybody. For example, disseminate it by different means and in different formats; use legible and understandable language; if internally you pin details onto notice boards, pin them at a height where they can be seen by wheelchair users and people of less than average height, make them available in easy-to-read format, etc.;
  - When advertising the position by e-mail or via a website, make sure that the website or e-mails used are accessible. Research suggests that, although these methods of communication are fine for some disabled people, many are excluded because of inaccessible and/or badly designed e-recruitment websites;
  - Be careful with wording: ensure it is not discriminatory or inadvertently discourages somebody from applying for the job;
  - Consider the specifications and criteria that you are asking for. Specifications and criteria must be relevant and essential for the development of the job and must not place people with a disability or long-term health condition at a disadvantage in the selection process. No blanket requirements or exclusions related to health or disability should be included and qualifications should only be requested where there is a genuine occupational requirement and there is no other way to meet the criteria. The job description should also be revised to avoid potential discriminatory criteria. Distinguish essential and minor requirements that could be reassigned to another person;



- Make sure that the advertisement reaches disabled people. Consider sending it to organisations helping people with disabilities to look for employment as well as to organisations representing and/or offering services to them, publish it in publications often read by disabled people, etc. There are also specific e-recruitment websites that link disabled people with employers as well as specialist disability publications;
- Make sure that your job advertising scheme is designed to attract people with disabilities. Consider including a welcoming and encouraging statement for people with disabilities in your advertisements. If you have specific policies regarding the recruitment and employment of disabled people e.g. specific interview scheme for disabled people, include a reference to them;

The **Carnegie United Kingdom Trust** has put in place various mechanisms to put in place a specific diversity policy regarding staff and trustees as well as to ensure its respect and implementation:

- In the case of staff recruitment, the Trust states in all its job adverts that it is an equal opportunities employer. Adverts are communicated across a series of networks that cater to different communities, increasing their visibility, particularly among diverse groups;
- A number of its offices, including its future headquarters, have been made fully accessible to facilitate the inclusion of people with disabilities;
- A Staff and Trustee Development Group has been set up to deal with the monitoring of equal opportunities/diversity issues as well staff and trustee training and support;
- The Trust has adopted a diversity policy with regard to the Board of Trustees, programme committees and advisory panels, by taking positive action measures to encourage recruitment of traditionally excluded groups, such as people with disabilities.

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- Application forms should be made available in alternative formats and this should be expressed in the advertisement. Required formats will depend on the individual's needs, personal preferences and access to technology; stipulating that applications can only be accepted in handwriting would discriminate against some people. Make sure applicants are given space to provide information about alternatives work-related experiences as some may have been prohibited from following strictly traditional paths.
- With regard to the **selection process**, the following should be considered:
    - Mainstream selection processes should be adapted so that people with disabilities can participate in them equally. In order to do so, ensure that the whole recruitment process is accessible for people with disabilities (physical environment, material, etc.);

- To know whether arrangements are necessary, in all application forms and letters of invitation to interviews, ask candidates if they have any specific needs to be able to attend and take part in the interview. For this purpose, it might be useful to tell applicants about the types of test so that they can tell you whether adjustments are necessary;

The main types of arrangements will involve overcoming problems associated with physical features of the premises e.g. using the ground floor for the interview if other floors are not accessible; providing accessible car parking, etc. or other arrangements to ensure that disabled people are not disadvantaged e.g. an induction loop if an interview is to be carried out with a deaf person, etc.; allowing extra time to complete the test; accepting a lower pass rate for a person whose impairment inhibits performance in such a test where this is unlikely to harm performance in the actual job.

- If that is not possible, as a last resort, put in place a specific recruitment competition for people with disabilities, as a positive action measure. Organisations might consider undertaking such a competition(s) in partnership with other organisations in the same sector or geographical area so as to share the additional recruitment and related costs involved and to secure a sufficient public profile for the initiative to attract as broad a field of candidates as possible;
- When evaluating a disabled person, take account of how reasonable adjustments could enable the person to meet the requirements of the personal specification and assess whether or not the person meets or would meet your criteria if the necessary accommodations were made;
- Making a decision based on a person's sickness record can discriminate unfairly; distinguish between sick leave and disability related absences;
- Avoid frequently used criteria that may be discriminatory. For example, asking for experience in using a particular type of computer software can exclude people. Many people use adapted technology with specifically tailored software. It may have a different name but could carry out the same function as more common software packages. A disabled person that has attended a special school may not have gained a specific qualification but may have equivalent competence derived from work or life experiences;
- Do not ask for qualifications that are not relevant to or significant for a particular job. In many cases, disabled people do not have general qualifications, if for example they attended a special school where the opportunity to attain a particular qualification was not available. They may nevertheless have equivalent competence derived from work or life experiences;

People with intellectual disabilities often underestimate their own competencies and the accreditation appears to be a good tool to empower them and promote their access to regular
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jobs. In this sense, the **Mutualité Fonction Publique** (France) through one of its social structures, **Centre de la Gabrielle**, near Paris, in cooperation with other key stakeholders in the field, is undertaking actions aimed at the validation of life experience of people with learning disabilities.

Within the framework of the EU initiative EQUAL, Centre de la Gabrielle seeks to ensure the validation of existing skills, including both formal and non-formal experience so that workers and employees with mental disabilities can obtain a diploma or a professional title (especially in the areas of gardening, industrial laundry and restoration). The initiative aims to enhance opportunities for people with mental disabilities, who face many barriers in the current employment market.

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- Do not make a decision based on assumptions. People involved in the selection process should be aware (and ideally be trained) about equality and disability-related issues and policies;
- In terms of **job development and retention (training and career development)**, the following considerations should be kept in mind:
  - Some of the key elements for achieving effective job development and retention are the following: individual follow-up; employer–employee dialogue, whenever necessary; and job description revision or job reassignment;
  - Provide reasonable accommodation for employees with disabilities in order to meet their needs (including for those persons with physical, intellectual and sensory disabilities and mental health issues) and to ensure that they are not excluded by physical, systemic, attitudinal or communication barriers (e.g. IT support, sign language support, interpretation, etc.);

There are easy ways to do this. For example, improvements in decoration and signage or a clear signage on premises could help people with sensory impairments, learning difficulties or visual impairments.

- Whenever necessary, adopt different support measures to accompany people with disabilities in their working life e.g. personalised plans, appointing a staff member to support the new employee, offer flexible working hours, etc.;
- Take into account that some disabled people may take longer than other employees to settle into a job, even when reasonable efforts have been made to accommodate them;
- Encourage disabled persons to be independent and confident and develop measures that prevent resentment by other colleagues;

- Make sure that there are the same career opportunities and possibilities to have a stable job for disabled and non-disabled persons;

The **handicraft co-operatives** of Romania, mainly specialized in manufacturing goods and providing services, represented at the national level by their Union- **UCECOM** represents the economic private sector which have mostly contributed to the social inclusion of the people with disabilities through education and vocational training, employment in co-operative organizations specially established for this purpose , or by protected working places secured within the ordinary co-operatives, as well as through the organized sport and cultural activities.

It currently comprises over 26,000 co-operative members, united within more than 560 co-operative societies and offer employment to about 600 people with various disabilities, within about 30 co-operative societies.

A substantial role in promoting and supporting of the economic and social interests of both the persons with disabilities and the special created units is played by the partnership between UCECOM and the National League of the Organizations with the Personnel with Disabilities within the Handicraft Co-operatives –LNOPHCM, whose main role is to secure salaried jobs for disabled people. In order to truly meet the needs of the disadvantaged group, LNOPHCM has even amended its own statute to allow the other kind of organizations to become members, even they do not belong to co-operative system.

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- Facilitate the retention of existing employees who acquire a disability during their working life;

The main institutional aim of **Fundación ONCE** is to support the principle of equal opportunities for the disabled. This commitment is fulfilled through a framework for mainstreaming equal opportunities and non-discrimination within the organisation, developed within two action plans: A Training and Employment Plan and an Accessibility Plan.

Through the former, Fundación ONCE advocates for quality employment for groups that experience greater difficulties in accessing and retaining employment, also by focusing on double vulnerability of disabled individuals. The accessibility plan focuses on the promotion of an autonomous life for people with disabilities and on breaking down physical, mental, communicative and digital barriers by creating globally accessible products and services.

The Foundation ensures that its recruitment and selection processes are adopted so that people with disabilities can participate in equal conditions, through for example by ensuring:

- Accessibility of the entire recruitment process (physical environment, materials, etc), and
- Adjustments in the interview process, where necessary

Fundación ONCE's Human Resources department also produces a series of handbooks made available to employees, which are aimed at raising awareness of selected employees and producing a favourable environment conducive to team building.

Specifically for gender, Fundación ONCE has instituted a mentoring programme for women, which aims to enhance the managerial skills and abilities of female workers.

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- Considerations for **self-employment and business start-ups:**

According to several recent studies, the number of disabled people in self-employment is higher than that of the general public. In addition, self-employment is a viable option for many disabled people who require more flexible working arrangements. However, there are still many barriers to this work solution. Below are some measures that could be taken to help unlock the potential of people with disabilities to become entrepreneurs, as well as measures that promote this flexible route towards gaining economic independence for people with disabilities:

- The **provision of financial assistance** and other aid to avoid the current difficulties in the transition from benefit support to self-employment;
- The **promotion of access to training and support**. Currently there is a lack of access due to for example the lack of advertising about available services; a lack of transport/funding for transport to and from advice centres; training provided in inaccessible venues; training not tailored to meet individual needs;
- The development of **mentoring and peer support networks** to fill the current lack of mentors and role models;
- The development of **initiatives to increase the rate of business formation**; and
- The **creation of incubation support services**.

The tools on which service and finance providers rely on to assess business start-ups and their needs, do not reflect the present diversity of potential entrepreneurs because they are based on traditional profiles and out-dated criteria .

It is important to promote positive role models of entrepreneurship among disadvantaged social groups. This involves collecting and disseminating stories with a focus on creativity, autonomy, leadership and responsibility within society, demonstrated by successful producers and creators, shifting away from a sense of powerlessness experienced by many disadvantaged groups.

The **Government of Flanders (Belgium)** is funding a project entitled "Developing entrepreneurship among women with disabilities in the Baltic States", which aims to promote the economic empowerment of women with disabilities in the Baltic States (Estonia, Latvia and Lithuania) through the development of a small enterprise development strategy which specifically targets this group. This technical cooperation project is implemented in Estonia by the Estonian Union of Disabled Women, in Latvia by the Latvian Association of Disabled Women and in Lithuania by the Lithuanian Disability Information and Consultation Bureau.

The preliminary phase of the project involved the commissioning of a situation analysis on women with disabilities in small enterprises or those wishing to enter small enterprises in the selected countries. Women with disabilities have been trained as interviewers in each country. In addition

to the situation analysis, case studies of successful women entrepreneurs with disabilities will be compiled.

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- Work in partnership with civil society organisations to develop innovative ways to promote the integration of disabled people into mainstream employment.

The **Association of the Councils of the Treviso province, Treviso Local NHS Units, Local Labour Unions, Social Co-operatives Consortium, Regional Business Support Structure, UNICREDIT Bank, Provincial Business Association** are the main actors of social-economic agreements for work integration of disabled people.

In Italy, the law obliges all companies with more than 15 employees to provide jobs to disabled people. In order to facilitate its application, the law foresees the possibility for profit companies to sign agreements with social enterprises to meet this obligation.

These agreements provide for an exchange between work contracts and work integration. The profit company externalizes the task of preparation to work of the disabled people to social enterprises that employ the disabled workers who should go to profit enterprises and receive, as an exchange, adequate work contracts. At the end of the work integration period, the disabled persons are permanently integrated in the profit companies. Some significant experiences have been developed at local level through agreements involving profit enterprises, social enterprises, public administrations, trade unions and umbrella organizations of disabled.

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**Modular Logística Valenciana S.L.** (MLV) (Spain), is a private-public partnership agreement between **Fundosa Grupo**, the business branch of Fundación ONCE, **Ford España** and the **Generalitat Valenciana**, the authority of the region of Valencia, which is aimed at providing quality services to companies as well as to create stable employment for people with disabilities and in particular to facilitate the transition of disabled people to the open labour market. The use of private and public funds, including EU funds, has been key to the success of the company and has shown that commercial and social objectives can be combined while making a profit.

The main activities of MLV are the assembly of units for industrial companies and the provision of logistical services. For this purpose, mechanisms inside and outside the organisation have been developed. Each stage of the production process is adapted to accommodate people with disabilities. The company employs people with all types of disabilities that work at all levels of the company, an attempt to show that people with disabilities are able to do any type of job when they have the necessary support and are in the right environment. The company also tries to overcome stereotypes regarding the gender dimension of jobs. In addition, employees are provided ongoing in-house training of different tasks so as to become as polyvalent as possible. In addition, partnerships are concluded with open market companies to second MLV's workers to these companies. This provides workers the opportunity to work in a mainstream open market workplace with the continuous support of MLV.

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Labour enclaves are a new legal way developed in countries such as Spain to facilitate access for people with disabilities to ordinary employment. It is also a mechanism that ensures nexus is made between the private sector and the needs of people with disabilities, resulting in a mutually-beneficial result.

The labour enclaves work in the form of a subcontract drawn up between a company in the ordinary labour market and a special employment centre to carry out work or services related directly to the main activity of the participating company. The workers in question are disabled and have special difficulties accessing the labour market. Under the labour enclaves, workers are temporarily employed to perform the subcontracted work for the company. The only difference with the rest of the employees is that the ones who work within the labour enclave, in spite of they work in the same place than the others, they depend on the Special Centre of Employment for all their labour conditions.

Thanks to enclaves, disabled workers can integrate into the normal working environment and adopt the skills required by the work thus implying an important improvement for target groups who are especially sensitive facing unemployment: people with mental illness, people with cerebral palsy, people with intellectual disability and women with disability.

- Get involved in mentoring schemes. Mentoring is the process by which a more experienced person (a mentor) provides guidance in the form of training and support to a less experienced person (the mentee). Mentoring has proven to be a successful mechanism towards achieving better integration of disabled people in many fields, and particularly in the labour market.

Mentoring schemes have a wide range of benefits for all parties:

- Mentees with disabilities can obtain practical skills and knowledge in a real working atmosphere. They can develop their abilities and increase their overall self-confidence;
- Employers have the opportunity to get to know the disabled person and observe good practice, techniques and technologies, which compensate possible shortcomings, caused by the disability;
- Staff might overcome prejudice and reservations towards disabled people and become more positive and benevolent towards them.

The **Equal Employment Opportunities Project**, financially supported by the European Commission Leonardo da Vinci Programme and run by the **Marie Curie Association (Bulgaria)** in cooperation with other stakeholders from Bulgaria, Greece and the United Kingdom, is an example of a mentoring scheme.

The project focuses on students and graduates with physical, mental and sensory disabilities, organisations of disabled people, their employers, as well as employers' organisations, intermediaries and policymakers. It is aimed at improving the professional skills and abilities of final year disabled students as well as providing them with the opportunity to gain a work experience opportunity. As part of the project, a six-month mentoring programme is developed to bring together these students and employers interested in working with them.

As a follow-up to this project and given the importance of having the mentoring process certified, another EU Leonardo Da Vinci project was launched, entitled "Validation of Mentoring", the main purpose of which was to create procedures and frameworks for validating mentoring programmes.

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**VOCA2 Project**, coordinated by Grenaa Handelsskole (Denmark) and with partners in seven other countries (Czech Republic, Denmark, Greece, Italy, Lithuania, Portugal and Spain), aims to facilitate a structured assessment of potential employees and the tasks they will be required to do as well as the intended workplace, so that such difficulties can be foreseen and overcome, which will help to secure employment. This is done by a mentor, which will support both the mentee – the disabled person- and the employer in order to assess the needs and find solutions to anticipated problems. VOCA2 lies both in the mentor training approach and in the competence assessment tools which the mentors are trained to apply to the job placements of their mentees.

The initiative is based on existing mentoring courses to develop a specific "template course" tailored to this framework and that will be adapted to cater for the different legislative and cultural backgrounds of each of the seven partner countries and then implemented. VOCA2 will then work to make the resultant mentor training course officially recognised by the authorities in these countries.

The project builds on the VOCA Europe project, which developed flexible vocational training materials to allow disabled people to acquire vocational qualifications in a manner and at a pace that suits them and their circumstances.

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## **2. Education and training**

Education is widely recognised as a means to develop human capital, to improve economic performance and to enhance people's capabilities and choices. Thus the importance of education for all citizens, including people with disabilities, is paramount. Furthermore, in order to achieve the second of the Millennium Development Goals (MDGs) – to achieve universal primary education by the year 2015 - children with disabilities have to be integrated. In figures, that means integrating 40 million children with disabilities into the 115 million total number of children worldwide.

On the other hand, it is proven that a system where priority is given to inclusive education at all ages in which disabled and non-disabled people can benefit from the same educational environment is the most effective means of combating discriminatory attitudes, creating welcoming communities, and building an inclusive society.

### ***Challenges***

Despite increased efforts in recent years, significant numbers of **disabled children and youth** are still largely excluded from educational opportunities at primary and secondary schooling levels or they lag behind their non-disabled peers in high school completion and higher education. As a consequence of this, disabled children are excluded from employment opportunities later in life, and therefore also from becoming financially and socially independent which in turn prevents them from fully participating in society.

**Disabled adults** do not have the same access to life-long learning opportunities (programmes ranging from short courses to advanced or further education to continued training), which are key to their continued skills and abilities enhancement as well as for their own overall development and career prospects. When they do have access to learning opportunities, is within specific segregated systems.

In this context, it is of key importance to advocate that disabled children and adults, should benefit from equal access to education and should be able to receive education, either general or specifically tailored, within inclusive settings. Although priority should be given to inclusion in the mainstream education system, special education schemes should be used when skills cannot be acquired through the mainstream system or when it is the decision of the disabled person, supported by his/her family. .

### ***Some practical ideas to overcome these challenges***

It is proven that most disabled children could have equal access to education, be it general or specific, if they are provided with the necessary support. The following list is an outline of suggestions for change:

- Promote the right of all disabled persons to education, irrespective of the nature of their impairment, in your activities

ECOLE+ Platform for a school without exclusions (Belgium) is a joint initiative of **Cera, Porticus, the Queen Paola Foundation** and the Belgian **Institut Supérieur du Travail (HIVA)**. This project supports school initiatives in Belgium aimed at creating a teaching environment that is more accessible to socially disadvantaged groups.

The initiative carries out four main areas of activity:

- Organising specialised/targeted training sessions and meetings
- Developing and putting into practice a strategic and scientific vision of equal opportunities in teaching
- Providing schools with information needed to put this approach into practice, including didactic material, examples of good practice as well as financial possibilities
- Offering advice and support as needed

To contribute to the creation of a real platform of knowledge and expertise, the Ecole+ website includes relevant information and resources for interested parties.

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- When you organise mainstream education, training and lifelong learning schemes, ensure that, where possible from the outset they are designed in a way that everybody (disabled and non-disabled) can equally participate in and benefit from them. For example:
  - With regard to **physical settings**, or where activities take place, make sure that the venues are fully accessible.
  - For **information and educational material**, ensure the accessibility of all relevant information and educational materials by taking into account the needs and requirements of people with different types of disabilities. Provide materials beforehand. Whenever there are people with visual impairments, provide as many materials as possible in CD or Braillespeak so that they can read them in their computers. Provide easy-to-read materials for people with intellectual disabilities; etc.
  - Regarding **lessons/courses**, provide the necessary support for example interpretation facilities and induction loop systems. Permit entry of volunteers and guide dogs. Allow students to record the lessons and use of all technical aids they normally use. For the benefit of people with visual impairments, whatever you write on the board, also read it orally and when showing pictures, explain what is in the picture, etc.

- For **exams/tests**, Where appropriate, offer people with disabilities and/or special needs the possibility of having the exam in different formats and allow them the opportunity to be tested in different ways e.g. orally, in written, with computer aid etc.). Whenever necessary, provide them with more time to complete the exam. These exemptions should not appear on their certificate.
- Do not forget to take the necessary measures to make sure that disabled students can also participate in school or institution's **extracurricular activities and social life**.

**AFEM** (the FEAP's Association for the Employment of People with Intellectual Disabilities), in cooperation with **FEAPS** (Spanish Confederation of Organisations of People with Intellectual Disabilities), **CEPES** (Spanish Confederation of Social Economy Enterprises) and **Fundación Aspanias**, and with the sponsorship of **Fundación Iberdrola**, supports the **Talento Project**, which aims to promote the development of public policies that provide equal opportunities in the access to education and in particular paths to employment for people with intellectual disabilities.

For this purpose, the Project, which takes place in 2006-2007, is organised in 3 phases:

- Phase 1: Qualitative and quantitative review of the education and training context for disabled youth between the ages of 16 and 23 in 11 Spanish regions. A reference to other European countries (France, Germany and Sweden) is also made. Result: Green Paper.
- Phase 2: Analysis of the reasons at the origin of the situation. Result: White Paper.
- Phase 3: Initiation, with the support of experts, of a debate and reflection at the political level for the proposal of an effective model for the education of the targeted group, which can then be implemented as a pilot phase.

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- Special education should only be organised when mainstream education is not suitable for people with disabilities to acquire the necessary skills, or when disabled people or their families decide to opt for it. This special education should be aimed to compensate for, reduce or remedy their disability and should always offer them the possibility to move to the mainstream system.

The **Stefan Batory Foundation's** (Poland) Equal Opportunities Programme supports organisations that work to provide equal access to education for school children and youth from small towns and low income families as well as those that strive to counteract the social exclusion of disabled children from poor communities and neglected areas and through innovative forms of therapy, can enhance their life opportunities.

In the framework of this Programme, the foundation runs two projects: the Local Scholarship Funds project, which offers technical and financial assistance to organisations that undertake to create local scholarship programmes for children and youth and the Rainbow Academy project which offers grants for organisations that run integration, educational and art therapy programmes to prevent social exclusion of handicapped children.

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- Consult user organisations active in the disability field in all matters regarding the organisation and delivery of provisions to make sure they are accessible
  
- Include technological developments in your programmes. They have the potential for both improving and endangering disabled people's opportunities for participating in education and training. Therefore, special attention should be given to:
  - Training in new Information and Communication Technologies (ICT)
  - Use of these technologies for education and training
  - Ensuring that ICT and the places where they are located are designed so as to enable people with all sorts of special needs to use them. Attention must be paid to the fact that people with certain disabilities may need special training software or conversion software that adapts the programme to meet their specific needs or special training courses in the use of equipment and software

Created in 2000, the disability-related portal Discapnet aims to improve the social and employment integration of disabled people, education being one of the key areas of work in this sense. The initiative is co-funded by **Fundación ONCE** and the **European Regional Development Fund (ERDF)** and managed by the social enterprise **Technosite**, a technology company which forms part of the business branch of Fundación ONCE (Fundosa Grupo). The project has been recently selected as an example of good practice in the framework of the Operational Programme for the Fight Against Discrimination.

The portal, free and accessible to everybody, is an essential tool for complementing training and employment actions undertaken within the framework of the Operational Programme for the Fight Against Discrimination that Fundación ONCE manages. As part of the wide range of services and contents offered to improve the quality of life of disabled people, in terms of their personal autonomy and participation in the economic, social and cultural life, it also includes a wealth of tools that allow disabled people to have access to, and take advantage of, opportunities offered by the knowledge society regarding employment and employability, through education. Fostering employment and employability of people with disabilities by using all the opportunities that the knowledge society offers is one of the main objectives of Discapnet. The website's section on training includes information about courses, scholarships, teletraining and other resources to improve the employability of disabled people.

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- Help provide teaching staff with the relevant qualifications, insight and understanding on people with disabilities. Teachers generally lack any training or preparation for working in an inclusive environment, and as such, are in many cases hostile towards disabled children and their presence in the school.

Disability equality training should be integrated into college training and the continued professional development of teachers. Teachers working with learners that have functional impairments, should acquire specific competences in relevant areas. This preparation will be completed in cooperation with disabled learners themselves.

- In the case of disabled children, consult, involve and provide support and guidance to parents, and others responsible for both disabled and non-disabled children, so that they are informed about the process of inclusion, its rationale and the potential benefits that will accrue for their child. Encourage and facilitate the participation of parents, communities and organisations of disabled people in the planning and decision-making processes concerning the provision of special educational needs.

- **The role of universities and university foundations**

The role of **universities** in general and **university foundations** in particular, with their potential to mainstream disability-linked issues into their different activities, deserve a special mention. University foundations contribute to the development of the general goals of the university by building bridges between the university and society and ensuring that the university contributes to the creation of a better society through teaching, research and innovation programmes.

Universities can play an additional role by:

- Facilitating and promoting the inclusion of students, teachers and employees with disabilities
- Promoting awareness-raising trainings for students and staff
- Including disability-related issues in education and training programmes (theoretical and practical) of all relevant professionals that may be dealing with people with disabilities in future
- Increasing research, development and innovation (R+D+I) focused on disability-related issues, as well as providing new knowledge and carrying out studies related to this field
- Promoting Long Live Learning (LLL) of disabled people and professionals who care for them
- Promoting innovation and collaboration with the organisations of disabled people, launching collaboration programmes to drive their proficiency and promoting the innovation of models, products and services

<p>The <b>Fundación General de la Universidad Autónoma de Madrid</b> (FGUAM), through the development of its initiatives and its continuous cooperation with relevant organisations, tries to</p>
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integrate people with disabilities and disability-related issues in all the activities of the **Universidad Autónoma (UAM)** and thus extend its impact to society as a whole. Some of its initiatives include:

- The drafting of **practical reference material** on how to support the integration of people with disabilities into the University environment as well as in other areas.
- **Project** “Easy-to-read books”, carried out in cooperation with FEAPS (Spanish Confederation of Organisations for People with Intellectual Disabilities), which is aimed at developing a methodology that allows the adaptation of books into easy-to-read format, as well as developing support measures that promote reading access for people with intellectual disabilities.
- **Training and Volunteering Project “Apúntate”**, which develops what is known as ‘professional volunteering’, a key part of a new model of participation of the university in the social field based in the investigation, training and quality cooperation, with an ethical commitment with the disadvantaged groups.

University students from the areas of psychology, pedagogy, psycho pedagogy, or teaching (special education) are trained, as a complement to their university scheme, to provide families of people with autistic spectrum disorders of the Community of Madrid, individual support that helps them to have a rest during weekends and to develop daily activities related to their homes, leisure, etc. In addition to the 3 months initial training on autistic spectrum disorder, family intervention and leisure and their role as volunteers, they also have a continuous management and support of experts during the remaining 6 months of volunteering- professional practice.

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### **3. Goods and services**

Customers with disabilities (both life-long and temporary) or with impairments (such as elderly people) represent an increasingly significant share of the market both in terms of numbers and consumer influence (more than 10% of the population). Against this background, and in addition to it being a human rights issue, customer rights for people with disabilities is in the interest of service providers e.g. anyone who provides a product or service to the public in general or a section of the public is to ensure that these customers can have access, use and enjoy any goods and services that society offers. As well as opening up a new market share, it will also help them to enhance their reputation. What is of greater importance is ensuring a more user-friendly environment that will benefit people with and without disabilities. In some cases, people may experience difficulty in using products purely as a result of the environment in which they are in or due to unusual circumstances. To avoid this from happening, the needs and requirements of disabled customers must be accommodated at all stages of design, production and delivery and ensure that they are not unintentionally discriminated against.

#### ***Challenges***

The **main challenges** encountered by people with disabilities are due to a lack of knowledge and understanding about disability issues and the needs of disabled people, which leads to the creation of several barriers:

- ☞ **A lack of accessibility** in the way in which goods and services are designed, produced and provided, for example:
  - Regarding physical accessibility: a lack of accessibility to premises where goods and services are provided; etc.
  - Information: a lack of accessible and user-friendly information on goods and services available, etc.
  - Procedures: often too rigid and unaccommodating, etc.
  - Communication: personnel speaking too quickly or incomprehensibly, etc.
  
- ☞ **Negative attitudes:** patronising attitudes and making assumptions about people's abilities and inabilities; use of inappropriate and disrespectful language, etc.

#### ***Some practical ideas to overcome these challenges***

Different studies and experiences show that many of these barriers can be resolved through simple, practical and reasonable measures and that more than half of the arrangements outlined involve low or no cost at all. In many cases these barriers are unintentional and solutions can be included in regular routines. In some cases, reasonable accommodation and positive action to promote equal opportunities and cater for the special needs of disabled customers can help

organisations deal with this challenge. The key is not to wait until a disabled person cannot use your service, anticipate yourself! Here are some **practical tips to overcome the main barriers**:

- Ensure full accessibility in the design, production and delivery of your goods and services by applying the **Design for All principle**, i.e. designing *mainstream* products and services to be accessible by as broad a range of users as possible, which will benefit everyone. Design for All - whether referring to products, services or applications - can be achieved in one of three ways:
  - By designing products, services and applications that are readily usable by most of the potential users without any modification
  - By making products, services and applications easily adaptable to different users (e.g. by adapting their user interfaces)
  - By having standardised interfaces that are compatible with special products (e.g. special interaction devices) for people with disabilities
  
- Ensure that mechanisms used for the provision of goods and services are flexible and are adapted to the needs of customers with disabilities, who will want to access them independently but will need support in certain circumstances. For example:
  - Provide comprehensive information (including all possible choices) which is accurate and simple (with simple language and avoiding the use of jargon, complex terminology or abbreviations, etc), free and accessible e.g. in a variety of formats such as large text and others, on the goods and services available
  - Make sure that any marketing, information and communication strategies are fully accessible and do not unintentionally discriminate against disabled customers
  - Use alternative methods for making services available and, where necessary, use specific methods adapted
  - Make sure that the premises where your services are provided, as well as the routes leading to them, are fully accessible
  - Take into account that disabled customers should be able to leave the premises quickly in an emergency. You can do this by installing alarm systems that incorporate flashing lights as well as sounders, ensuring that emergency exits are clearly marked with tactile materials and are accessible to everyone, and that the routes to them are free of obstructions
  - Make sure that access is taken into account when upgrading premises or carrying out routine maintenance; this measure can be very cost-effective



Since 2004, the French Mutual Society **MACIF** has devoted a lot of effort to adapting their services in order to eliminate and avoid the current and potential barriers that disabled people face in relation to insurance services.

In the first phase of this work and as a way of experience, MACIF initiated a reflection on how to make insurance schemes and services accessible to deaf people or people with hearing impairments, focusing first on the needs of deaf people using sign language, and then the entire group of visually impaired persons. To better understand the needs and requirements of this group and in order to make the necessary adaptations, a working group composing people with hearing impairments and staff of MACIF was created. From this, some of the following measures were introduced:

- A specific website adapted for people with hearing impairments ([www.macifsourds.com](http://www.macifsourds.com)) which is accessible from the organisation's main website. It includes information on the services offered by the mutuality as well as other interesting facts for deaf people. The website is translated into sign language.
- The development of a specific identity requested and designed by deaf people with a specific symbol.
- Simplification of tools and mechanisms used for daily services e.g. the availability of a specific fax number and e-mail for daily activities; adapted forms; the possibility of discussing a particular issue via web-cam with specialised staff; the setting up of pictograms and illustrations related to the different terms.



- The development of awareness-raising initiatives to and training activities for staff members and partners on how to deal with people with hearing impairments. This included training sessions and a subscription to specialised magazines in the sector amongst other activities.
- Training of specific members of staff to be better able to deal with this group.
- The setting up of specific reception points for deaf people where special technical aids, such as induction loops etc. are made available.
- The development of partnerships and communication with disabled people and their organisations.
- Improvement of the protection of people with hearing impairments by adapting the type of products offered to their needs e.g. the adaptation of a guarantee for hearing prosthesis in contracts, and the participation in initiatives relating to prevention and detection such as in the national day of audition.

Following the success of this 'trial' period, MACIF extended the same type of process to blind people and is currently working to extend it to all types of disabilities.

Contact person and other details will be added in the final version so we could already foresee some space for this.

**Website:** [www.macifsourds.com](http://www.macifsourds.com)

- Raise awareness about the disability-friendly features you have included in the design, production and delivery of your goods and services through disability organisations, media, etc.
- Help members of your organisation to tackle the challenge of dealing with people with special needs:

- Train and support your staff to build awareness and skills needed to deal with this group of customers in a confident, respectful and courteous manner, that's to say in a way that they are considered as equal citizens with the same rights and obligations, as everyone, and know how to serve their needs
  - Training can be provided by external organisations or internally and can consist of stimulating informal debate on the issue and how to combat it
  - Raise awareness among company members about the disability-friendly features of the premises and services
  - In your customer service plan and your safety statement and plan, include a section regarding people with disabilities. This will avoid the need to react to any accusations and/or incidents of discrimination or inequality, and will contribute to a higher quality customer service, enhanced customer satisfaction and loyalty through improved interaction with them; increased staff confidence and motivation in dealing with these type of customers; and an improvement in the organisation's profile
- If necessary, request an internal or external person to undertake an access audit on elements such as policies and practices, service delivery structures, information material used or decision-making process.
  - Ask for feedback and ideas and, whenever appropriate, involve disabled users and the organisations representing them, at all stages of the production process so that they can express their needs and what they want from the service provided. This will help to evaluate the extent to which current service provision is meeting their needs and preferences and to shape the design of new services and delivery methods.

This activity could be done through consultation exercises, focus groups, by using comment/suggestions cards/box, website questionnaires, customer panels, regular informal/formal meetings with disabled customers or representative organisations or by simply asking your disabled customers. It is a two-way communication process.

The **Belgian mutual societies** facilitate access to people with disabilities to services through specific projects as well as general programmes and campaigns. One example is the project that is ran in collaboration between two mutual societies and two national Unions in the province of Brabant Wallon and that allowed to put in place a transport service adapted to people with disabilities. Transportation is provided for individuals going to medical appointments, work, visiting family and others, for a very reasonable and accessible price.

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#### 4. Health care

The current health care model is primarily designed for 'the average citizen', and thus presents significant barriers for people with disabilities in terms of access to appropriate services since they do not fully comply with what are considered 'normal standards'. In addition, and although people with disabilities are not and do not consider themselves unhealthy, in many cases they require a specific, regular and more intense health care assistance than other citizens.

The health system does not seem to meet the needs and requirements of disabled people, which can vary considerably according to the type of impairment or severity of disability. In many cases, the disability is not even taken into account because health care professionals do not know how to deal with it.

#### **Challenges**

The following appear to be the greatest challenges to equal access:

- ☞ Financial: inability to pay for necessary care
- ☞ Physical: physical inaccessibility of many health services
- ☞ Lack of availability of community-based provisions
- ☞ Barriers to information: lack, or inaccessibility, of information about what is available
- ☞ Attitudinal, communication and social barriers of medical and paramedical personnel, manifested through for example attitudes of medical professionals that may be even discriminatory (for instance medical personnel talk with the parent(s), or the person(s) assisting the disabled person rather than with the disabled person, who as a consequence will find himself or herself excluded from his/her own treatment and unable to express his/her needs
- ☞ Knowledge: a lack of knowledge on the parents' part on how to protect their children's' health and on the medicalisation of disability: and on the part of professionals regarding the needs of disabled people)

#### **Some practical ideas to overcome these challenges**

Key areas of activity that can be taken up to overcome these challenges are as follows:

- **Promotion of research and prevention, early detection and early attention.** Prevention, early detection and early attention can lessen, even avoid or remove the effects of a disability. To promote this, it is essential to foster research related to these areas and apply it.
- **Implementation of universal accessibility and design for all principles in health environments, processes and procedures.** For example:

- Providing people with disabilities with all necessary information. in appropriate formats
- Full accessibility of all services including emergency services
- Provision of services at reasonable costs
- Promotion of community-based services in charge of the provision of information, advice and training
- Elimination of communication barriers that currently exist in hospitals and healthcare services to ensure that disabled patients can communicate in other ways e.g. sign language or other
- Simplification of paperwork and administration procedures to complete in order to access healthcare services so as to make sure it is flexible enough and accessible to everybody

Aware of the different types of discrimination that disabled people face in their access to health, the **French Mutuality** together with the **Federation Hospitalière de France** and other stakeholders has requested (according to the French legal procedure) the High Health Authority in France, in charge of monitoring and dealing with medical matters, to look at the specific area of health care and disability. In particular, they have asked the Authority to analyse the specific needs of disabled people and how to make available for them a high quality health service. The areas of access to adapted health care, prevention and cure, and access to specific treatments from troubles provoking the disability should also be looked at.

This project aims to call the attention of public authorities on the issue and to improve health care services for disabled people. In addition, this request is really important: health matters can only change if the High Authority deals with them. If, following a depth analysis, it considers that action is needed, it will present the issue to the relevant institutions for further action.

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- **Creation of specialised services whenever necessary.**
- **Set up of systems to facilitate the financing of the specific medical treatments**

The **Belgian mutual societies** implement a number of projects aimed at facilitating the financing of needed medical treatment of vulnerable populations, making the feed of their needed treatment affordable and thus attainable. Among these are: the “*Maximum à facturer (MàF)*” (maximum to be invoiced) programme, which provides financial support to families with handicapped children, ensuring their medical expenses will not surpass a maximum amount; the “compensation for chronic disease”, which provides financial support to patients who have been diagnosed with a chronic disease requiring persistent treatment; and the *Service Medi’Kids*, which also establishes an expenses ceiling for children under the age of 19 diagnosed with a handicap or severe illness. This programme also finances additional expenses of the treatment including medicines, special diets, etc.

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- **Promotion of the availability and accessibility of technical aids and assistive technologies.** Currently, most systems only cover a reduced range of technical aids and health products (in some cases, even the most essential ones are not funded) designed to improve autonomy, independent life and social participation of people with disabilities. Either that, or they are of low or medium quality, and in many cases old-fashioned. In addition, normally people with disabilities must pay first to receive aids and is after reimbursed by the system.
  
- **Training of professionals** (hospital staff, social assistants, staff at vocational training centres, etc.) on specific healthcare and assistance needs for disabled people:
  - Promote and develop trainings so that staff is aware of the needs of people with disabilities and their typologies in order to be able to provide a good service. Disability should be integrated into professional healthcare studies (both during initial training and long-life training)
  - Promote incentives to foster professionals' involvement in the area
  - Promote cooperation with other stakeholders
  - Provide support to these professionals
  - Carry out these measures in cooperation with disabled people themselves
  - Special training should be provided to staff in employment and vocational training centres, responsible for information, guidance, and training to the specific needs and abilities of disabled persons. Moreover the direct involvement of disabled persons in the management and running of these centres should be considered
  
- **Consultation and involvement of users, their families and the organisations** representing them in the design, management and assessment of these services.
  
- **Giving visibility to the disability** by employing them.

## 5. Leisure activities

Access to and active involvement in leisure activities, including arts and cultural life, sports and recreation and tourism facilities is as important for disabled as for non-disabled people. However, people with disabilities face a number of obstacles to participation in such activities such as high ticket costs, physical barriers, stereotypes, etc.

There are many ways in which organisations can help to promote the participation of all citizens in the access to and enjoyment of leisure activities. Below are some ideas:

- When developing or supporting leisure initiatives, ensure that they are fully inclusive with accessible infrastructures, materials and processes so that both disabled and non-disabled people can actively or passively (as spectator) participate in them.

The **Access for Disabled People to Arts Premises Today (ADAPT) Trust** (United Kingdom), which ceased operating on December 31<sup>st</sup> 2006, was established in 1989 as a result of the findings of the Attenborough report on “Arts and Disabled People” with the objective to improve access to arts premises by advising and assisting arts and heritage venues to create effective access for everyone. It does this through grant aid, awards for excellence, awareness training programmes and a consultancy service. ADAPT has become a lead agency in advising on the accessibility of the arts and heritage environment. Over 700 arts venues have benefited from the Trust’s activities including grant aid and awards totalling around £3 million.

A key element is the “Excellence in Access Award”, which is annually awarded to arts venues that demonstrate good practice in providing access for disabled people. They demonstrate that good design can automatically include good access facilities for people of all abilities.

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- Promote the development of specific activities where disabled and non-disabled people can enjoy leisure activities together.

The **Fondation de France** (France) and the association **Loisirs Pluriel** (France) joined forces to create leisure centres where disabled and non-disabled, at an early age can meet and get involved in activities together.

Loisirs Pluriels is currently organised as a federation of local associations operating in eight cities in France. Its aim is to expand to other regions throughout France. Each organisation manages a leisure time centre that welcomes disabled and non-disabled children aged from 0-13 years old. In these centres, disabled and non-disabled children have the opportunity to meet and get to know each other, which leads to further respect and understanding.

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- Develop specific activities addressed only to disabled people. This should only be taken up as a last resource when, even by making reasonable adjustments and providing extra support, it is not possible to integrate disabled people into mainstream activities.
- Any documents or promotional materials used should be fully accessible and provide clear indications of accessible services and facilities, preferably accompanied by easily understandable international symbols.
- Reservation systems (websites or others) should be designed in a way that they are fully accessible and usable by everyone so that disabled tourists can interact with them independently.
- Develop audience-building efforts such as subsidised tickets, large-print programmes, real-time captioning and other assistive technologies that can benefit all audiences.
- Regardless of the additional expenditures which may be incurred in putting accessible services and facilities in place, such services and facilities should not give rise to an increase in rates for customers with disabilities.
- Create opportunities for networking, training and exchange of ideas among professionals working in leisure and other related services, to help them understand how to deal with problems facing disabled people.

**EWORX S.A.** (Greece), **Fundación ONCE** (Spain), **Toegankelijkheidsbureau** (Belgium), **VisitBritain** (United Kingdom), **Turism för alla i Sverige** (Sweden), **Work Research Centre** (Ireland), the **Greek Ministry of Tourism** (Greece) and the **Association National pour le Logement des personnes Handicapées asbl** (Belgium) jointly launched the **European Network for Accessible Tourism (ENAT)**, a project supported by the European Commission in 2006 and 2007. The network is now open to individuals and all kinds of organisations, including businesses that serve travellers and tourists, public authorities, professionals, researchers and educational institutions.

ENAT's objective is to make European tourism destinations, products and services accessible to all travellers by extending the concept of "Tourism for All", e.g. making travel and tourism destinations, products and information suitable for all those who have particular accessibility needs, their families and friends.

ENAT aims to achieve this by bringing together sector actors to share their experience, learn from each other and collaborate with the aim to:

- Promote wider awareness and understanding of the need for accessibility in all areas of travel and tourism throughout Europe;
- Support the development and spread of good policies and practices;
- Develop knowledge and expertise on accessibility issues in the European tourism field;



- Provide a platform for those who support accessibility in tourism, and a representative voice towards European and national institutions and organisations whose actions have a direct influence on the tourism sector.

In addition to the organisation of events and the promotion of partnerships, relevant initiatives include the creation of an “Accessible Tourism on-line Resource Centre” with relevant information such as good practices, key documents and selected links, as well as the development of studies, including one on addressing the rights of disabled tourists in Europe.

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- Fostering the participation of people with disabilities as professionals.

**Landmine Survivors Network (LSN)** (Bosnia and Herzegovina) believes in the importance of sports, recreational and cultural activities for the rehabilitation and physical well-being of people with disabilities but also for promoting reconciliation, with its activities it brings together former enemies during the war, and the successful social inclusion of disabled people, and in particular landmine survivors.

LSN organises the annual tournament of sitting volleyball ‘Princess Diana Memorial’. In addition to the event’s positive contribution to the promotion of skills and capacities of persons with disabilities, it offers them socializing and social networking opportunities. It bridges the divides marked by years of civil strife and war between Croats, Muslims, and Serbs and allows them to play side by side as athletes and equals.

It also organises art colonies with the aim of recognising and developing the different artistic potential and skills of persons with disabilities, it encourages social networking of artists with disabilities and promotes their reintegration into the civil society through socialisation with non-disabled art students.

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- Use leisure activities as a means of promoting mutual respect and understanding

**Cera SCRL** (Belgium) supports the “Culture and democracy” programme which encourages vulnerable populations in Belgium to become part of their cultural environment. Victims of social exclusion are brought together with professional artists who work with them to conceive and produce an artistic production, while working with partners that can assure the continuity of this project. The aim of the project is to make the social and cultural sector aware of the needs of vulnerable populations as well as to promote mutual respect and understanding through culture.

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- Developing materials that can be used as reference, support and assessment in the different areas.

The **World Tourism Organisation (WTO)** publication “Accessible Tourism for All”, developed with the contribution of experts from Fundación ONCE (Spain), provides general guidelines for

stakeholders involved in the tourist industry on how to make tourism accessible for all. Sections covered include: tourism information and publicity; staff preparation ; common requirements (parking areas, signing, elevators, public telephones, public toilets, pricing); requirements concerning specific facilities (terminals, stations and related facilities, accommodation facilities, catering facilities, museums and other buildings of tourist interest, excursions, conference facilities, major roads).

**Website:** [www.world-tourism.org](http://www.world-tourism.org)

## 6. Financial services and funding

People with disabilities are systematically disregarded by financial institutions or excluded from access to credit. Such restrictions can negatively impact disabled people in various ways, ranging from an inability to secure personal financial resources; poor credit rating after long-term benefit receipt; barriers to accessibility of premises or information on sources of grants and loans; self-exclusion due to a self-conviction that they will not be accepted by financial institutions when requesting a service, or simply negative attitudes, prejudices and a lack of awareness about disability.

Mainstream microfinance institutions may not consciously exclude disabled people, but by not seeing to their inclusion, they are failing to tackle the challenge of ensuring that financially insecure disabled people have full and equal access to their programmes.

Below are some ideas to facilitate this:

- Offer innovative finance schemes, e.g. microcredit or mutual lending groups.

**Compagnia di San Paolo** (Italy) launched in 2003 its project on social microcredit by creating a network of non profit sector institutions, banks and the foundation itself. The project aims to facilitate the granting of loans by Italian banks to Italian and foreign individuals or legal entities, which due to their social conditions and/or economic situations, find it difficult to access the credit market. This scheme aims to stimulate their possibilities of gaining sustainable employment and/or developing an economic activity.

The network three partners, each of which undertake clearly defined tasks:

- **Compagnia di San Paolo** promotes, coordinates, and monitors the project. It is also the institution which is funding the Guarantee Fund for the loans granted (a guarantee that can be used in the case of default or insolvency) and the project as a whole;
- Four non-profit institutions – **Don Mario Operti Foundation**, Turin, **Santa Maria del Soccorso Foundation**, Genoa, **Risorsa Donna Foundation**, Rome, and **San Giuseppe Moscati Foundation**, Naples – act as community points of reference and carry out very delicate tasks: assembling the information; evaluating the applications; starting the procedure for the Bank; and mentoring successful applicants.
- Two Banks, **Intesa Sanpaolo** and **Sanpaolo Banco di Napoli**, evaluate the applications and carry out the final procedures. Credit is granted through current accounts offered on special terms. The Banks inform the institutions on outstanding credits on a monthly basis.

Loans are between 1,000 and 35,000 euros (with a maximum of 20,000 euros for credits to a single person) and can be granted for a period of 18 to 60 months both to individuals and organisations.

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In May 2006 the **Italian Federation of Credit Cooperative Banks (Federcasse)**, the **Federation of Social Co-operatives, Mutuals and Social Enterprises (Federsolidarietà)**, **Confcooperative** and the **Consortium of Social Co-operatives CGM** signed an agreement aimed at enhancing the development of social co-operatives by facilitating the creation of patrimonial capital of any social cooperative enterprise and its second level consortia through the support of the Italian Credit Cooperative Banks (BCCs).

The agreement establishes the conditions for the granting of loans at a favourable rate for any member of a social cooperative (aimed at strengthening the capital of the cooperative) or directly for the single social cooperative enterprise to strengthen the capital of the second level consortia they take part in. Through a specific product, called "Conto/i tu" ("Account You/You count"), the BCCs can grant a loan at very favourable conditions for the above-mentioned purposes up to a maximum amount of 3,000 euros for members of a social cooperative and 20,000 euros for co-operatives themselves.

Social co-operatives in Italy fulfil the tasks of social services and within their range of work, also develop activities that encourage the integration of disadvantaged people. There are currently 438 BCCs with more than 3,700 branches in Italy, 800,000 members and 29,750 employees. This innovative agreement responds to the challenges in accessing finance normally faced by small or very small social co-operatives. It is a very innovative measure in the non-profit field in Italy.

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- Ensure that there is no minimum grant award which might indirectly exclude anyone.
- Make sure that the rights and requirements of people with disabilities are taken into account at all stages of the funding process. This is particularly important in the case of grantmaking trusts, foundations and other public and private funders and deserves particular attention given the enormous contribution that these actors could make if they respect disability-related issues in their funding processes. It implies a change of approach in which disabled people are recognised as funding applicants rather than simply as receivers of beneficiaries of project outcomes.

Funders should:

- ❖ ensure that the application process is fully accessible, clear and transparent, identifying stages and timeframes and sticking to them
- ❖ ask applicants to include users in the application process to ensure that projects meet identified needs. If the potential users are not already part of the organisation, applicants should consult specific user groups, including disabled people's groups or involved user groups, to develop the application, and where possible use up-to-date research on the issue
- ❖ ensure that the organisations and projects supported take into consideration equality and disability-related issues and that with their actions they are not creating new barriers. For this

purpose, applicants should be required to provide evidence that they have considered, and how equality and diversity, and disability issues in particular, would be taken into account in the project both in the application process and the evaluation

- ❖ ensure that any person involved in assessing, selecting, supporting and monitoring projects have an understanding of disability-related issues, including the relevant rules and practices in the field. For this purpose, provide regular training in the field and create mechanisms to allow them being regularly informed on the latest developments
- ❖ seek through positive action to employ or liaise with disabled people, or people with an in-depth understanding of the issues facing disabled people (individuals and groups), to provide specialist expertise tailored to applicants' needs
- ❖ develop the application process in close consultation with disabled people and disabled people's organisations to make sure that the selected criteria are meaningful to their rights, requirements and aspirations
- ❖ mainstream equality through each project in order to ensure that disabled people are not simply restricted to disability-related opportunities (e.g. by allocating responsibility for equality and diversity to policy officers within each programme team, support to meet additional transport costs for disabled people)
- ❖ increase awareness and understanding of employees on the rights and requirements of disabled people. This will assist funders to ensure that they or their representatives do not inadvertently discriminate against disabled people. This can be done by:
  - Recruiting disabled people as employees or volunteers;
  - Employing specific advisers with knowledge of disabled people's issues or generic equality;
  - Training staff to ensure an understanding of the rights and requirements of all disabled people, including those rights relating to gender, sexuality, religious and cultural needs. Staff should be fully informed and updated about disability issues and current legislation; and
  - Undertaking projects which include funding to employ staff, demonstrating that they will take appropriate measures to encourage applications from disabled people; and making reasonable adjustments to recruitment procedures and work practices to enable disabled people to take up employment or volunteering opportunities with them.

The **Carnegie United Kingdom Trust** (United Kingdom) has a statement of values underpinning its work, including a commitment to social justice, equality of opportunity and anti-discrimination.

The Trust's entire portfolio of programmes and its five year strategy are informed by this statement. In support of this, the Trust has also introduced external monitoring and evaluation of all programmes.

This is part of a corporate wide approach on diversity applied to the organisation itself and to the programmes developed.

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The **King's Fund** (United Kingdom) expects that all grant holders show the same commitment to equal opportunities for everyone as the Fund and therefore request them to demonstrate it through a series of questions and statements included in the grant-related documents:

- In the terms and conditions the grant holder agrees to the following "if the grant has been awarded to pay for a new post for our organisation, we undertake to have an open and fair recruitment process which includes advertising the post".

- One of the questions in the grant application form is "How will you ensure that all possible users of your project can access it?"

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**Lloyds TSB Foundation** for England and Wales (United Kingdom) asks applicants to provide, as part of its assessment process, "a copy of your equal opportunities policy or if you do not have one, information about your commitment to equal opportunities".

In the application form, the Foundation asks applicants if they have an equal opportunities policy and how it is implemented. They are also asked to give an estimate of the % of service users based on several categories, including ethnicity and disability.

**Website:** [www.lloydstbfoundations.org.uk](http://www.lloydstbfoundations.org.uk)

This section analyses the different aspects of the funding process:

#### **Marketing and awareness raising of funding opportunities**

- Make sure that the information on the different types of funding arrive to people with disabilities by adopting specific marketing strategies and targeting specific applicant groups, where appropriate. Effective methods include the use of local radio and press, articles in specialist publications and dissemination of information through community events and the local, regional and disability organisations.
- Ensure that the accessibility requirements are taken into account in the marketing and promotion strategies and materials (printed or web-based).
- Consider positive action to encourage the participation of disabled people and their representative organisations in funded projects (both as funding applicants and as receivers and beneficiaries of project outcomes) e.g. funding projects that actively seek to recruit and retain disabled people; that encourage disabled people to apply for the grants, etc.

There are however some discussions about the relevance of including specific statements in marketing strategies. One issue is that including a list of specific statements, can be perceived as a catalogue for disadvantaged elite and therefore anyone not on the list should not apply to the trust. At the same time, groups that are often discriminated against, say they prefer to be specifically mentioned because their life experience is one of exclusion unless positively invited.

#### ☞ **Application and guidance materials**

- Ensure that applications and guidance materials are accessible by providing a wide range of sources through which materials can be attained (Braille, audio, large print, easy read, etc.) and make material available through various channels e.g. via direct mail, websites, e-mail, etc. When using websites, make sure that they meet accessibility requirements.
- Be clear and simple. For example, provide a checklist of all materials required and how to access them; have separate application forms and guidance for each funding stream; provide examples on how funding has been used before.
- Be flexible regarding the requirements for awarding a grant, and in particular when making specific statements, ensure that certain groups are not accidentally or carelessly excluded. For example, if an educational trust only funds young people up to the age of 21, its criteria may exclude some people with learning difficulties who develop more slowly than the average person and who would not be able to take advantage of a course until over the age limit.
- Accept applications in different formats and through different means.
- Include an evaluation form focusing on the ease of the application process and the contents of relevant documentation.

#### ☞ **Project selection**

- Evaluate why disability projects fail so that guidance and application processes can be strengthened to give potential applicants clearer advice and prevent groups from wasting time.
- Provide feedback to unsuccessful applicants. Where possible, feedback should be made available before the deadline to enable inexperienced applicants to further develop their applications.

### ☞ **Application support**

Provide regular and accessible opportunities for potential and current applicants to receive free application support on their project proposals in ways that meet their needs (by e-mail, telephone and face-to-face meetings, etc.) before and after application forms are submitted. In particular, provide additional support to applicants which are unable to complete their application form due to a disability.

- Provide networking opportunities and contacts for additional support directed at small voluntary and community organisations and user-led groups to enable them to link up with larger organisations and access funds aimed at strategic partnerships.
- Provide a range of project support mechanisms (e.g. seminars, guidance notes, visits) to include specific support on disabled people's issues and areas where appraisal indicates consistent weaknesses across projects.
- Provide a nominated officer or mentor to support successful applicants through the process, either through visits or by telephone.

### ☞ **Timelines:**

- If possible, operate a roll-on-roll-off application cycle, with frequent or no deadlines. This is helpful if disabled people need more time to complete an application and helps to ensure that applications are made in response to service requirements and instead of chasing funding.
- Where matched funding is a requirement, provide a flexible bidding timetable to enable applicants to secure the necessary funding.

### ☞ **Type of support**

- Consider extra costs that disabled people might have: personal assistance, private transport (taxis) if public transport is not adequate or available, etc.
- Provide a mix of 'core' and 'project' funding to enable organisations to make long-term "service development" plans and retain an appropriate skill level within the organisation (if not, they will be obliged to constantly chase funding in order to maintain their work; make employees redundant until the next raft of funding).

### ☞ **Monitoring and evaluation**

- Ensure project monitoring requirements are appropriate for the size of grant awarded.



- Develop an effective monitoring of applicant organisations, types of projects, and beneficiaries of projects, in order to assess under-representation of applicants and target your marketing to address this.
- Monitor the number of disabled people accessing the projects funded and break the information down into types of impairments (e.g. visual impairment, hearing impairment, etc.), including indicators on multiple impairments and those experiencing multiple discrimination e.g. disabled women, and black and minority ethnic disabled people.
- Monitor applicants' compliance with equality policies and strategies.
- Ensure outputs can be flexible to take account of target group needs. Make greater use of outcome, impact and soft indicators to take account of disability target groups and their potential difficulties in achieving outputs over the short-term. Consider the use of project-determined outputs.
- Ensure that the results of monitoring, consultation and research are used to change policy and practice.
- Undertake an interim and final programme evaluation to identify what is working well and what can be improved and if funding is being accessed by disabled people. Where access audits and the development of access plans are required, consider supporting this requirement with appropriate levels of funding to enable applicants to undertake audits and prepare access plans.

## **7. Housing**

In spite of the legislative measures and practices implemented in recent years, people with disabilities still face many barriers preventing them from having access to housing or adapting their houses to meet their needs and requirements.

This situation has a direct effect on both people with disabilities and their families. On the one hand, disabled people are obliged to live in accommodation that effectively imprisons them at home and makes them dependent on others to either undertake or assist them to undertake their daily activities. This can also increase the impact of their impairment and also even induce further disability. On the other hand, families of disabled find it extremely difficult to find suitable housing, in many cases due to a shortage of suitably sized flats/houses which can be adapted to meet the requirements of a disabled person.

### ***Challenges***

Key barriers include:

- ☞ Architectural barriers
- ☞ Financial barriers, in particular because of the extra costs of attaining an adapted house or adapting inaccessible dwellings
- ☞ Communication barriers and negative attitudes or prejudice that make it difficult for disabled people to integrate into their environment

### ***Some practical ideas to overcome these challenges***

It is proven that many disabled people could live independently and/or stay in their communities if their needs and requirements were taken into account in mainstream accommodation and, where necessary, if special support schemes were set up. Improving this situation would also be directly beneficial for elderly people, an important consideration given today's ageing population.

Social Economy organisations and in particular housing associations and co-operatives as well as foundations, in partnership with public and private partners are developing many innovative ways to break down these barriers.

In general, **solutions should all aim** to follow three main objectives in this regard:

1. To respect the choice of the disabled person and his/her family
2. To give greater independence to disabled people; and
3. To help them to stay and/or integrate into the wider community

In line with these three objectives the following should be observed:

- ☞ Unless they decide otherwise, people with mild disabilities should be encouraged to move into mainstream housing and should be provided with support whenever it is needed
- ☞ For those who cannot manage to live in mainstream housing, specific schemes should be promoted to allow them to maintain and develop a strong level of independence. They include small housing schemes in the community, where they receive the required support, or, for those who prefer this option, specific residential centres with close links to the community
- ☞ For severely disabled people requiring 24-hour support, special residential centres are needed but efforts should be made to develop strong links with surrounding communities and to promote the person's independence and empowerment
- ☞ People with disabilities should only be placed in residential centres if they so desire. These institutions should provide housing and living facilities that aim to promote disabled persons' self-determination and equal participation in the community. Institutions that do not respect these principles should be replaced by community based services that further the above-mentioned goals

Other practical ideas include:

- When getting involved in new public and private housing projects, make sure that the housing is designed according to barrier-free or Lifetime Homes standards, using the 'design for all' approach. Lifetime Homes include accessibility and design features that make them flexible enough to meet every type of need. Features include:
  - 1) Sufficiently wide parking space for a wheelchair user
  - 2) Distance between the house and the car-parking space is kept to a minimum
  - 3) Level or gently sloping approach to the house
  - 4) Accessible threshold that is covered and well lit
  - 5) Lifts should be fully wheelchair accessible in flats. Stairs in flats should provide easy access
  - 6) Width of door and hall should allow wheelchair access
  - 7) Turning circle for wheelchair in ground-floor living-room
  - 8) Living-room or family room at entrance level
  - 9) Identified space for temporary bed at entrance level
  - 10) Accessible entrance-level WC, plus opportunity for the installation of a shower later
  - 11) Walls can be adapted
  - 12) Provision for a future stair lift

- 13) Easy route for a hoist from bedroom to bathroom
- 14) Bathroom planned to give side access to bath and WC
- 15) Low window skills
- 16) Sockets, controls, etc. at a convenient height

The concept of Lifetime Homes was developed by the **Joseph Rowntree Foundation (JRF)** (United Kingdom) in the early 1990s as a result of its concern about the bad quality, and in particular, the inaccessibility and inconvenience of many of British housing for large segments of the population.

Lifetime Homes have sixteen accessibility and design features that make the home flexible enough to meet whatever comes along in life and meet the needs of most people at all stages of life, including older people, the vast majority of disabled people and non-disabled people, e.g. parents carrying in heavy shopping and dealing with a pushchair.

This concept and standards have been used as a reference for public and private developments in the field both in the UK and abroad as a way to help disabled people sustain their independence in mainstream housing integrated into the wider community.

According to a JRF commissioned research, the additional cost of achieving the standard is between 0.5 and 1% of total building costs, which is much cheaper than making adaptations after a house has been completed.

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- Whenever possible, and in particular in the case of severely disabled people, design homes that are tailor-made to meet their needs.
- Involve disabled people as much as possible in the design and management of their homes.
- Develop systems that could allow disabled people to live independently in their own houses or specific schemes. The use of SMART technologies should be extended.

Together with sister organisations in Ireland, Northern Ireland and Scotland, the **Habinteg Housing Association** (United Kingdom) has been opening doors for disabled people in England for more than 30 years contributing to the design, building and management of accessible homes.

At a time when institutional care was seen as the predominant solution, the Association established a model of building small housing schemes where disabled and able-bodied people can live and enjoy side-by-side. The principles of inclusion and the opportunities for greater independence are key features in these housing schemes, facilitated by both the design and local support arrangements available.

Habinteg has also campaigned ceaselessly to improve housing opportunities for disabled people:  
- by promoting inclusive design including the Lifetime Homes standard  
- by publishing design guidelines for the development of homes designed specifically for the needs of specific impairment types, such as visual impairment and wheelchair users

- by conducting research and developing good practice in the general area of housing and disability including research into the housing needs of Black and Minority Ethnic disabled people
- by working with other disability focussed organisations to improve the housing sector's response to disabled customers

It created the 'Habinteg's Disability Housing Service', a one-stop shop providing free, independent and confidential advice on housing and related services to disabled people, their families and people working in housing, social services and voluntary organisations. In addition, its staff, who are all disabled, provide training on housing disability issues for Habinteg staff and others. Together with other relevant organisations, including the **Choices and Rights Disability Coalition** and the **National Disabled Persons Housing Service**, it organises regular forums where disabled people can have their say about the development of services. The service is financed by the city council, the **Lloyds TSB Foundation** and **Habinteg**.

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The **Fundación ASPANIAS Burgos** (Spain) has created a specific scheme to allow couples of disabled people to live independently in a mainstream environment that allow them to fully enjoy their life in couple. This programme gives a reduced number of couples, selected through an extensive and thorough process, the opportunity of having an adapted housing as well as the necessary support for them and their environment to adapt to this new life.

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- Develop support schemes such as information services, work and training centres, social facilities and good public transport systems.

After the overthrow of the Portuguese military government in 1974, 50 co-operatives were formed across the Portugal to provide care, education and training to disabled children and young people. Today, the co-operatives work with many thousands of people with disabilities and their families.

About a dozen **co-operatives** provide supported housing that offers them independent living in the wider community. In addition to a barrier-free housing scheme, the beneficiaries count on the support of specialised personnel including psychiatrists, social workers, teachers, supported by volunteers. There are services of health care, training, school support. All the schemes are embedded in the local community to integrate the disabled young people. Among them is the Cercizimbra cooperative, based in the small coastal holiday town of Sesimbra, about 25 kilometres south of Lisbon. It currently supports 220 disabled children, young adults and their families, has three centres and is the biggest social enterprise in the area apart from the local authority.

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- Provide grants and loans for aids and adaptations of homes for disabled homeowners and disabled people living in private rented housing.

Created in 2006, the **Fondation Leroy Merlin** is committed to the improvement of the housing for disabled and elderly people. The foundation supports projects related to:

- Overall considerations relating to the evolution of housing (both on a practical and an aesthetic level)
- Research into new housing for disabled and elderly populations
- Creation of services related to the needs and problems encountered in the improvement of housing by the handicapped, senior citizens or dependent people
- Process of informing and helping develop the level of awareness of specific targets (educationalists, health professionals, social workers, people working in the field of housing in its broadest sense) to these issues related to the habitat of the most vulnerable

The creation of the foundation follows other initiatives already developed by Leroy Merlin in cooperation with civil society actors. For example, the "Papas Bricoleurs" competition, which is developed since 1997 in partnership with the NGO Handicap International and rewards parents who develop projects which improve the quality of life and the habitat of their children with special needs.

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- Set up advice, information and support services to help people with disabilities to gain access to grants and loans.
- As house providers, work closely with social actors to identify the needs of disabled people.
- Pay special attention to the situation of families with disabled children, many of whom live in inadequate and overcrowded conditions. More specially designed larger houses should be built to satisfy their needs.

## 8. Horizontal issues

### 8.1. Access and accessibility

Accessibility is not just about ramps, automatic doors and other physical features, but it refers to any features that make an environment accessible. In addition, it does not only benefit disabled people; it makes participation easier and more effective for to other users who are excluded, including young and old alike, people who speak different languages, etc. Despite this thinking, there is a current lack of awareness and information on the need for accessibility among stakeholders, and the lack of appropriate technical knowledge.

For example, large print and audio tapes benefit not only people with visual impairments but people for whom English is not their first language as well accessible environments are convenient for elderly people and parents with little children.

Therefore it is important that you ensure from the beginning that there are no physical, attitudinal or other barriers preventing disabled persons access to the organisation and the initiatives it develops and/or supports. This has proven to be most effective and avoids costly changes to initiatives, programmes and venues.

### Some practical ideas to overcome these challenges

#### ☞ **Built environment**

For the purpose of this publication, built environment covers all internal and external buildings and spaces, and the means of getting to and from these environments, both in urban or countryside contexts, where people participate in everyday activities such as shops, offices, sports facilities, parks or the streets. The key is to try to develop inclusive environments that can be used equally by everybody.

- Ensure that the environment takes into account the needs and requirements of people with disabilities and is free from barriers
- For new buildings or spaces:
  - If you are involved in the construction of a new built environment, take into consideration at the earliest possible stage the access requirements of most citizens by implementing the so-called “Inclusive Design” approach, which goes beyond the minimum technical and accessibility requirements. This principle should be applied to the design, building and operation of the considered building or site. Any item inside the space should also be taken into consideration
  - If you are supporting the construction, ensure that accessibility criteria, and if possible the “Inclusive Design” principle, are taken into account and fully implemented

- For existing environments, try to adapt them to make them as accessible as possible by applying the “Design for All” principle. Most existing workplaces can be made accessible with minimum effort and expense

Inclusive environments should:

- Be easy to use by as many persons as possible without undue effort (for example climbing steps when another solution would be possible), special treatment or separation
- Offer people the possibility to choose how they access and use them independently or with support and assistance if the wish so) and allow them to participate in any mainstream activity that takes place in them. For this purpose it is important that the design, practices and/or staff awareness and attitudes do not prevent people from this
- Be designed to be safe and to inspire a sense of safety. For example, reflective surfaces can be disabling for people with visual impairments or learning disabilities as well as steps for wheelchair users
- Be logical and predictable. Elements such as the internal layout, the use of colour and lighting can help users to obtain information about the building and how to use it. For example, a reception area with seats arranged around or in clearly defined groups, it is an space that a person with a visual impairment will quickly recognise

#### ☞ **Information and communication materials**

In today's society only a very small portion of information available, even the most essential, is accessible to all citizens. So as not to fall into this trap, consider the following:

- Make your information, promotional material and other materials produced by and for the organisation available in a wide range of accessible formats, including text-only format, Braille, audio, large print (font size 16-22), easy read format, CD-ROM, hard copy
- Provide the information through different means such as video, printed materials and an accessible website
- Accept applications, information requests and other documents in different formats
- Seek advice and feedback from disabled users and representative organisations to ensure compatibility with current communication/assistive technology
- Include evaluation forms focusing on the ease of the application process and the contents of relevant documentation.



➤ **Website**

- Make sure that your website complies with accessibility and usability criteria. Some features commonly used for websites cause problems for people with disabilities. Some alternatives are available to resolve these barriers.

For example:

- Always provide a text-only format as an alternative for people using screen readers, which “read” text and then convert it to speech output for people with visual impairments;
- Pay attention to the use of colour contrasts so that people with colour blindness can easily use the site;
- Avoid the use of small areas for links which make it difficult for people with restricted manual dexterity to navigate;
- Provide mouse-free navigation;

➤ **Printed material**

- Make printed material legible and accessible for people with visual impairments by considering issues such as print size, weight, font, contrast, case, colour, etc. This implies no extra cost and makes documents also more readable for other citizens.
- **Font:** Use large and clear fonts. Visually impaired readers may find it easier to read “sans serif” fonts, such as Arial. In general terms, do not use elaborated and closely spaced fonts.
- **Size:** whenever possible, use font size 12 as a minimum standard and font size 14-16 (large print) when producing documents for visually impaired readers. Do not use more than 18-20 points.
- **Capitals:** avoid using capital letters for blocks of text e.g. more than one or two words. They are too similar in size and shape for readers to be able to easily distinguish letters.
- **Italics:** avoid italics, they are harder to read.
- **Colour and paper:** Be careful before choosing the colours so that there is a significant contrast between colours.
- **Graphics and images.** The use of graphics and images can facilitate reading for people with intellectual disabilities. However, ensure that these images can be read by the programmes used by people with visual impairments. In this sense, consider including an explanation next to the image.

- Whenever possible, develop **easy-to-read documents** so that people with an intellectual disability can have access to the information.
- Avoid splitting up words at the end of a line.
- Lighten your pages (about 150 words per page A4).
- Whenever possible, before publishing the information, test it with your audience.

### ➤ **Images**

Images can facilitate reading for people with intellectual disabilities. However, some screen readers used by people with visual impairments cannot read graphic information. Therefore, a text description should be included next to the picture.

### ☞ **Oral communication** (informal conversations, speeches, etc.)

- Keep language simple by avoiding jargon and using simple words and, whenever it is necessary to use complex terms, explain them
- Do not speak at a high speed and make short breaks
- When dealing in particular with people with intellectual disabilities, take into account some additional requirements: explain one idea per sentence, use the same term for the same concept; do not give too much information on one paper or in a too short amount of time.
- Remember that people with disabilities, even if they have specific requirements, are adults and not children, therefore do not treat them as such when you speak with them.

### ☞ **Meetings and events**

- Regarding the physical environment, check the section “built environment”
- Regarding the speech, check the section “oral communication”
- Regarding reference and support documents, provide at least those which are crucial for understanding and following of the event in different formats upon request or send them in advance so that disabled people attending the meeting can adapt them to their needs. If among your audience there are people with learning disabilities, consider to use easy-to-read documents
- Allow for a range of communication formats so that everyone has an opportunity to communicate in some way
- Regarding visual aids:
  - Visual aids such as Power Point presentation, overhead slides or flip charts facilitate understanding. However, when you use such material, make sure that whatever it is

- written it is easy to understand, use pictures whenever appropriate, use concrete symbols (photos, images, drawings, etc.).
- Read the text and explain the pictures included so that persons with visual impairments can follow it.
  - Involve your audience in your presentation. To this end, speak directly and personally to the audience; create some interaction with them; use examples to make your presentation more understandable; leave time for questions, etc.
  - Whenever it is possible, use the system of the accessibility cards to make sure that everyone understands what the speaker is saying:
    - Green card: participants agree with what the speaker say
    - Yellow card: the speaker speaks too quickly, he/she is requested to slow down
    - Red card: participants do not understand what the speaker is saying. He/she is requested to explain it with easier words

## **8.2. Lack of awareness, prejudices and attitudinal barriers**

A lack of awareness, prejudices and attitudes, in most cases give rise to other types of barriers. This is why it is important to tackle the root causes of existing and potential problems. The following can be taken into account:

- Develop or support formal and informal information and awareness-raising initiatives both inside and outside your organisation, possibly with partners, at all levels and in all areas of activity.
- Take advantage of all opportunities to raise awareness among staff members, colleagues, partners, etc, about the importance and benefits of diversity.

Example: Use positive images showing people with disabilities in active roles in your publications (newsletters, brochures on good practice, reports/studies, Internet page) and in interviews, documentaries, editorials, opinion pieces, etc. Always include news items on equal opportunities in your various publications and websites.

Communicate and promote in your advertising and marketing material, your commitment to equality and diversity among your staff including volunteers, to your partners, customers as well as other stakeholders.

- Organise trainings whenever it is necessary.

## **8.3. Sharing your values**

Promote your approach among your partner organisations and encourage them to follow your approach.

- Ensure that other companies with which you work, in particular goods and services suppliers, are aware that this policy is in place and that they also respect disability-issues.
- In the case of grantmaking organisations, include a horizontal clause in your grantmaking procedure that obliges beneficiaries to comply with the different disability-related aspects, irrespective of the area of work/thematic priority.

Whether you are offering grants to new businesses, dealing with life-long learning, rehabilitation, assisting ex-offenders or ethnic minorities, disability mainstreaming applies to you. This is because your stakeholders and participants are not a homogeneous group.

- Ask specifically how equality and diversity issues in general and disability issues in particular would be taken into account in projects. This should include the provision of a project-specific equality strategy, evidence of consultation with user groups, and an access policy and audit where applicable.

#### **8.4. Consultation and involvement of disabled people and organisations representing them**

Consultation and involvement of all stakeholders, and in particular people with disabilities and the organisations representing them in all activities and at all levels, is a key factor of success.

- Consult and ask for advice and feedback and cooperate with all actors in the field.
- Consult and encourage access and active participation from organisations representing people with disabilities as well as people with disabilities themselves. This would require a proactive policy which would imply examining the consultation mechanisms to ensure that people with disabilities can participate and implement non-discriminatory practices and affirmative action e.g. extra funding to support extra costs whenever they exist, etc.

### **Part 3: Conclusions**

This preliminary version of the Guide highlights that organisations, regardless of whether they work directly in the disability field or not, are already and could make an extraordinary contribution to the full integration of people with disabilities in society if they integrate people with disabilities and disability-related issues in their organisations and activities. On the one hand, the practical guidelines show that there are many ways to do so and that although some are more specific and difficult to implement; others can easily be set up. On the other hand, the case study examples show that many Social Economy enterprises and organisations, alone or in partnership with other organisations, are already promoting this approach. They are developing and/or supporting initiatives in this sense in the areas covered by the publication –employment, education and training, goods and services, health care, leisure activities, financial services and funding and housing- but also in others such as promoting the mainstreaming of disability in policies, empowering people with disabilities, etc.

However, there is still much to do and we hope that this publication helps to show the way for moving forward in this area.

In this context, the relevance of developing such a Guide is proven.

The presentation of the publication at the event opens a **consultation process** in which interested parties will be invited to read the guide carefully and provide their comments and opinion on the information included, in particular on the practical tips and ideas outlined, and will be encouraged also to provide further case study examples that illustrate these practical guidelines. Mindful of the complexity of the disability field and given that people with disabilities are not a homogeneous group, we believe that the consultation of relevant stakeholders and in particular people with disabilities and the organisations representing them, is essential to ensure the maximum added-value of this guide. **Interested parties are invited to send their comments and information by May 17<sup>th</sup> 2007 to [info@cepcmaf.org](mailto:info@cepcmaf.org)**

#### **Aim of the Guide**

This guide has been produced with a three-fold objective in mind:

- To provide practical guidelines and illustrative examples of good practice on how organisations, regardless of whether they work directly in the disability field or not, can

integrate people with disabilities and disability issues into their organisations and activities.

This action will hereafter be referred to as 'disability mainstreaming'.

- To promote a disability mainstreaming approach, in addition to disability-specific initiatives, among society as a whole and in particular within Social Economy enterprises and organisations.

A secondary objective of this guide is to also highlight the issue of multiple discrimination e.g. discrimination on more than one ground, commonly experienced by people with disabilities.

### **Who is it for?**

The guide is addressed to every type of organisation, active in the disability field or not, interested in learning about and/or willing to integrate people with disabilities and disability-related issues into its structure and its activities. It is also a useful reference document for society at large.

## **Social Economy and its contribution to equal opportunities**

### **What is Social Economy?**

Social Economy enterprises and organisations are **economic and social actors characterised for doing business** differently, in a way which continuously associates general interest, economic performance and democratic operations, as well as the primacy of the individual and of social objectives over capital and management autonomy. Social Economy includes **co-operatives, mutual societies, associations and foundations, as well as new forms of businesses.**

Social Economy enterprises and organisations are **present in all sectors of society and at all levels**, but their roots remain local. Social Economy organisations are particularly active in the fields of social protection, social services, health, banking, insurance, agriculture, consumer affairs, associative work, craft trades, housing, supply, neighbourhood services, education and training, culture, sport and leisure activities.

Social Economy **represents 10% of all European businesses**, a percent which equates to approximately two million businesses. They employ more than nine million workers, that is to say, they are responsible for creating 10% of all jobs in Europe. For example, in France, 760,000 of social economy businesses employ almost two million remunerated employees; in Spain, they make up 5% of the GDP (Gross Domestic Product) and 10% of employment which is about 1.2 million people; and in Belgium, the sector represents 13.37% of jobs in more than 17,000 businesses, making up 5% of the GDP.

### **The Social Economy's efforts against discrimination**

Social Economy, founded on the principles of solidarity and individual involvement in a process of active citizenship, is already **contributing to creating a diverse society which includes all persons**, and in particular the most vulnerable such as those with disabilities.

They are doing so by developing and supporting activities that directly address this group e.g. through employment and training opportunities; provision of goods and services; legal support; defence of rights, etc. but also by considering and taking into account the needs and requirements of people with disabilities in relation to other initiatives they may develop, even if these initiatives do not directly target disabled people e.g. banking, culture, provision of goods and services.

Given that Social Economy organisations are active in all areas of society, they are in the perfect position to promote absolute integration of people with disabilities and disability issues in society as a whole.



