This article was created through the collaboration of:

Social Economy Europe (SEE) and
The European Standing Conference of Co-Operatives, Mutual Societies,
Associations and Foundations (CEP–CMAF)


The CEP-CMAF and SEE is the EU-level representative organization 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 and SEE aims to give Social Economy organizations 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.

The European Foundation Centre (EFC)

http://www.efc.be/

The European Foundation Centre is an international association of foundations and corporate funders dedicated to creating an enabling legal and fiscal environment for foundations, documenting the foundation landscape, strengthening the infrastructure of the sector, and promoting collaboration, both among foundations and between foundations and other actors, to advance the public good in Europe and beyond.

The European Disability Forum (EDF)

http://www.edf-feph.org/

The European Disability Forum is an independent European non-governmental organisation (ENGO) that represents the interests of 50 million disabled people in the European Union and stands for their rights. EDF is the only European platform of disabled people, which is run by disabled people or the families of disabled people unable to represent themselves. EDF’s mission is to promote equal opportunities for disabled people and to protect their Human Rights, making sure that no decisions concerning disabled people are taken without disabled people. EDF has no political or religious affiliation; it does not represent any specific interest or country and it is not a European institution or body. It is a democratic European platform that believes that a society in which disabled people are fully included, is a better society for all.
CREATING AN INCLUSIVE SOCIETY:
MAINSTREAMING DISABILITY
based on the Social Economy example

European Standing Conference
of Co-operatives, Mutual Societies, Associations and Foundations (CEP-CMAF)

In cooperation with

With the support of
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I. Foreword

For the past few years, the European Standing Conference of Co-operatives, Mutual Societies, Associations and Foundations (CEP-CMAF), through its group on disability issues, has promoted the inclusion of the disability perspective in Social Economy enterprises and organisations at all levels of their work.

As a part of this work, and as a small contribution to the 2007 European Year of Equal Opportunities for All, we have decided to create this guide to share our expertise in the field. We have tried to develop a practical tool that can be useful for any type of enterprise. Although the cases selected to illustrate the guidelines provided are from the Social Economy sector, the proposals included can be followed by any type of enterprise, regardless of the sector they operate in.

Disability can be horizontalised in any organisation, structure, policy, or activity undertaken by public or private actors, active or not in the disability field. Often these actors overlook how simple measures can improve the quality of life of persons with disabilities, or they are just not aware of the various ways their actions can impact on disabled people. For them, we have collected illustrative examples and simple guidelines that will help them to easily include a disability perspective in their work.

With the aim of ensuring maximum accuracy and usefulness of this guide, we have benefited from the invaluable cooperation of the European Disability Forum (EDF) and have involved a number of experts from the various Social Economy families (Co-operatives, Mutual Societies, Associations and Foundations). All of this cooperation has been efficiently coordinated by Marta Hernández and Ana Mohedano of the European Foundation Centre (EFC). I would like to thank them all for their efforts to make this project a reality.

I would also like to thank all the organisations, institutions and individuals that contributed to this publication after the presentation of its preliminary version at the Seminar on Social Economy and Equal Opportunities held at the EU Economic and Social Committee (EESC) on April 17th 2007, which was organised by the CEP-CMAF and the EDF.

Nevertheless, this Guide is not an end in itself, but just one more step forward on the long road to full integration of persons with disabilities into society, and, we, as CEP-CMAF, are committed to continuing to promote the active contribution of Social Economy enterprises to this integration.

Madrid, August 2007

Miguel Ángel Cabra de Luna,
CEP-CMAF Disability Interest Group Chair
II. 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 integration of people with disabilities and disability issues in society as a whole and in Social Economy enterprises and organisations in particular.

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.

Drafting methodology

The content of this guide is based on the information and expertise provided and gathered by members of the CEP-CMAF Disability Working Group and the EDF through consultation with the CEP-CMAF and EDF member organisations and partners, as well as other relevant stakeholders in the field.

The preliminary version of this publication was presented at the European Seminar on Social Economy and Equal Opportunities, which was held on April 17th 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, brought together 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.

With the presentation of the publication at the event a broad consultation process was launched in which interested parties were invited to read the guide carefully and provide their comments and opinion on the practical tips and ideas outlined as well as further case study examples that could be used to 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 this consultation of relevant stakeholders, in particular people with disabilities and the organisations representing them, was essential to ensure the maximum added value of this guide.

We are aware that there is still room for further development of this publication, of its contents and examples, in order to make it a comprehensive tool. This is why we consider this publication to be a first step that we hope serves to raise awareness on the issue, encourage reflection and set up the basis for further action.

Aim of the Guide

This guide has been produced with a threefold objective in mind:

- To provide practical guidelines and illustrative case study examples of 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; and
• To promote a disability mainstreaming approach, in addition to disability-specific initiatives, in society as a whole and in Social Economy enterprises and organisations in particular.

Who is it for?
The guide is addressed to every type of organisation, active in the disability field or not, interested in learning about integrating 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.

It is also important to highlight that the promotion of mainstreaming initiatives should be combined with disability-specific initiatives.

European Year of Equal Opportunities for All
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 and exchange of good practice; raise public awareness of citizens’ rights to non-discrimination and equal treatment; promote equal opportunities for all; and celebrate diversity as an asset for the European Union.

The Year focuses 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 also seeks to address the issue of multiple discrimination.

For more information on the 2007 European Year, please visit http://ec.europa.eu/employment_social/eyeq/index.cfm

What is “Disability Mainstreaming”?
In its document “Disability Mainstreaming in the Employment Strategy” (2005), the European Commission defines the principle of mainstreaming as follows: “Mainstreaming means that the needs of disadvantaged people need to be taken into account in the design of all policies and measures, and that action for disadvantaged people is not limited to those policies and measures which are specifically addressing their needs”.

According to the definition of the Disability Knowledge and Research Organisation (Disability KaR), Disability Mainstreaming is “the process of assessing the implications for disabled people of any planned action, including legislation, policies and programmes, in all areas and at all levels. It is a strategy for making disabled people’s concerns, experiences an integral dimension of the design, implementation, monitoring, and evaluation of policies, and programmes in all political, economic, and societal spheres so that disabled people benefit equally and inequality is not perpetuated. The ultimate goal is to achieve disability equality.”

Social Economy and its contribution to Equal Opportunities
What is Social Economy?
Social Economy enterprises and organisations are economic and social actors characterised by doing business differently, in a way which continuously associates general interest, economic performance and democratic operations, as well as the primacy of individual and social objectives over capital and management autonomy. Social Economy includes cooperatives, 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 organisations, handicrafts, housing, supply, neighbourhood services, education and training, culture, sport, and leisure activities.

Social Economy represents 10% of all European businesses, a percentage amounting to around 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 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 European Standing Conference of Co-operatives, Mutual Societies, Associations and Foundations (CEP-CMAF) represents key Social Economy organisations at European level. The CEP-CMAF represents co-operatives, mutual societies, associations, foundations, and various other forms of enterprises that share the values defined in the Social Economy Charter.

II. Introduction

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 that includes all persons, and in particular the most vulnerable such as those with disabilities.

It is 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. Nevertheless, it is also contributing by taking into account the needs and requirements of people with disabilities in relation to other initiatives it may develop, even if these initiatives do not directly target people with disabilities e.g. banking, culture, provision of goods and services.

It is also important to highlight that given that Social Economy organisations are active in all areas of society, they are in a perfect position to promote full integration of people with disabilities and disability issues in society as a whole.
III. Practical guidelines and examples

Disability issues are acquiring a growing importance in today’s world for several reasons. First, the percentage of people with disabilities, although already high, is increasing continuously, in particular in Europe, as part of the continent’s overall ageing population – according to the latest EU and World Health Organization (WHO) data, there are currently around 50 million people with disabilities in Europe and around 600 million worldwide. Secondly, disability is a cross-cutting issue that affects all sectors of society. On the one hand, members of all groups can have a disability and/or might acquire it at some point in life, whether through an illness, accident, or ageing. On the other hand, disability can affect all areas of life, ranging from employment and training to leisure time, technologies and so on.

However, 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 resources, power and employment – people with disabilities are still two to three times more likely to be unemployed and often for long periods of time. In most cases, this is due to the fact that society as a whole is designed to meet the needs of the “standard person” and not those of people with special needs, including people with disabilities, elderly people or others. 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 structures and at every level and stage of their activities. In addition, many of the measures undertaken could benefit other groups such as elderly people or people with temporary impairments.

This section provides practical guidelines on how to include disability issues and people with disabilities in organisations and organisational activities, and gives 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.

It is important to highlight that the promotion of the mainstreaming of disability should not exclude the development of disability-specific actions, which are also necessary and, for certain persons with disabilities, essential. Disability mainstreaming and disability-specific actions should go hand in hand and complement each other. The importance of the implementing the “Design-for-All” methodology in all fields, should also be emphasised. This methodology stresses the need to take all users into consideration from the outset of the process. It deals with the process of decision-making within an organisation and not just at the level of the specific operative department that has the responsibility for ensuring accessibility. Design for All aims to achieve the recognition of the enabling interface that a person uses to function within life. This enabling interface calls for an enabling environment, enabling society and enabling processes. The implementation of “Design-for-All” would enable to create a society that meets everybody’s needs and not only those of the “standard person”.

These guidelines aim to consider all types of disabilities, including physical, psychic, sensory and intellectual or mental, psychological and mental, and a wide array of issues of importance for everyday life. However, given that it is impossible to take into account all the specificities of any type of disability and to anticipate every eventuality,
we are aware that these guidelines are not fully 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 take into account that some types of disabilities are less visible than others and require special attention on our part. 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 it is not directly working in this field. The key is to try to look at each of the different elements of the organisation and the activities it carries out and/or supports from the disability standpoint, and from the outset whenever possible. Check if all elements recognise, respect and meet the needs of people with disabilities – whether employees, customers or users – and if 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 an 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 people with disabilities work at your organisation? At what levels are they employed? What are their main areas of responsibility?

➤ Understanding of disability issues: Is your organisation’s staff aware of the importance of disability issues? Is there any training organised about this?

➤ Flexible work options for people with disabilities and staff members that are responsible for taking care of people with disabilities: 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 for all staff members?

➤ Consideration of disability issues in the bids for goods and services: Do you ensure that the organisations from which/to which you buy or sell goods and services respect and address diversity and disability issues?

➤ Consideration of disability issues in the provision of support: Do you require that organisations take into account equality and/or disability issues when providing them with support?

➤ Partnerships with organisations active in the disability field: Are you involved in partnerships with organisations of people with disabilities and/or representing them, or others active in this area, in order to gain a better knowledge of the disability field?

➤ Services for all: Do people with disabilities benefit from the activities and services of your organisation? If not, why? What measures could be taken to ensure they do?

Step 2: Strategy

Following an analysis of the current situation in your organisation regarding equality and disability issues, you could consider the following steps:

➤ Define a strategy of action in this field. This strategy could be reflected in a simple statement of organisational commitment to promoting equal opportunities for all people, and in particular people with disabilities – be they staff, users or customers – or a more formal disability/equality plan, including objectives and targets, a code of practice.

➤ Promote measures to enhance non-discrimination and equal opportunities for people with disabilities 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 ideas to help you to take into consideration and integrate people with disabilities and disability-related issues in the following areas:

- Employment
- Education and Training
- Goods and Services
- Health care
- Leisure activities
- Financial services and funding
- Housing

It also includes a section on horizontal issues that apply to all areas. Horizontal issues analysed include the promotion of access and accessibility for all as well as the consultation and involvement of people with disabilities and the organisations representing them in all activities and at all stages. Some of the practical tips and ideas proposed are easy to implement; others may require further efforts and more time. Should it be necessary, do not hesitate to phase in the changes and proceed step by step. We are convinced that many of these guidelines could also benefit other groups that often face discrimination such as elderly people or people with temporary impairments, e.g. a person with a broken leg.
3.1. Employment

Participation in employment is crucial not only for earning an income, but more importantly because it enables active participation in society. For people with disabilities, this is a challenge as they face significant barriers with regard to both job seeking and job retention. According to the European Community Household Panel, a person within the active age range (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 person with a severe disability the probability is reduced to a mere 25%. In addition, employment opportunities are even lower for certain groups of disabled people, 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 discriminated when it comes to gaining promotion and accessing further training.

The situation of those people that become disabled during their career should also be considered. Another target group that we should take into consideration are the often forgotten family members that are responsible for taking care of people with disabilities, in particular parents (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.

Policies that take into account the specific needs of these groups must be put in place.

Challenges

In many cases the unemployment or inactivity of people with disabilities does not relate to the impossibility of people with disabilities to work but to other issues related to their personal background or to the work environment. These include the lack of adequate education and training, workplaces not adapted to the needs of people with disabilities, employer and colleagues’ prejudices and a lack of support and guidance for employers, disabled employees and other staff members.

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 strategies in the area, in many cases incorporating them into their global diversity strategies. Benefits include an improved corporate image and reputation; enhanced employee recruitment and retention, through access to a wider pool of highly skilled and motivated workers that otherwise would not be attracted; creation of environments that promote inclusion and respect; and the promotion of a highly skilled, innovative and diverse workforce.

Sometimes, the integration of disability issues into the mainstream processes will be easy. In other cases, some further changes and reasonable accommodations will be needed. For the purpose of this publication, we understand by reasonable accommodation any change or adjustment to a job, the work environment or the way things usually are done that would allow a person with a special need/requirement to apply for a job, perform job functions, or enjoy equal access to benefits available to other individuals in the workplace.

Social Economy constitutes one of the most active employment generators in Europe, combining quality employment and inclusive employment that includes the most vulnerable people, such as those with disabilities. Therefore, the provision of employment for people with disabilities in Social Economy enterprises and organisations is, of course, a major issue.
The following guidelines and tips are addressed to managers and staff members of organisations as well as persons interested in starting their own business. They will also be useful for external stakeholders such as employment policy-makers and trade unions. Here are some actions that organisations can undertake to mainstream disability into their structures and activities. Similar actions could also be undertaken for ensuring equal opportunities for other groups that often suffer discrimination.

- Review organisational employment policies and practices to ensure that people with disabilities encounter no direct or indirect discrimination or barriers in relation to recruitment, job retention and career development.

- If necessary, set up a concrete plan and clear procedures regarding the employment of people with disabilities, including objectives, targets, monitoring and evaluation. A similar exercise can be carried out for ensuring equal opportunities for other groups that often suffer discrimination.

The Mutualité Générale de l’Education Nationale (MGEN) (France) has put in place at its health centre in Sainte Feyre a policy for professional recruitment of people with disabilities, which has been developed and implemented in consultation with relevant partners and stakeholders in the field. The policy aims to create a sensitised environment for people with disabilities, as well as to implement measures that allow them to grow and develop professionally within the organisation by developing and launching a variety of 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 carried out within this framework, namely:

- Putting in place a rotating educational service for youth with intellectual disabilities, providing them with access to learning;

- Provision of contracts of fixed duration for adults coming from sheltered environments;

- Provision of services and entrepreneurial spirit awareness raising for disabled adults looking for employment in the regular workforce; and

- Analysis of employment possibilities for people with disabilities within some enterprises previously selected.

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The National Council of Voluntary Organisations (NCVO) in United Kingdom promotes the respect of diversity and equal opportunities in the voluntary sector. They have developed a policy statement on equal opportunities that guides all its actions, and which ensures that they apply objectives criteria to assess potential suitability for jobs, that no applicant or employee receives less favourable treatment on the ground of race, colour, nationality, religion, ethnic or national origin, age, gender, marital status, sexual orientation or disability. NCVO also provides, when necessary, special training to enable workers to progress both within and without the organisation.

NCVO has also been awarded the Positive about Disabled People symbol, a recognition given to employers who have agreed to make certain positive commitments regarding the employment, retention, training, and career development of persons with disabilities. These commitments are, among others, to interview all applicants with a disability who meet the minimum criteria for a job vacancy and consider them on their abilities; to ensure that there is a mechanism in place to discuss
with employees with disabilities what can be done to ensure that they can develop their abilities; to make every effort when employees become disabled to make sure they stay in employment, etc.

They are currently working towards Investors in Diversity accreditation and hope to achieve this by March 2008.

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• Find out about the policies for facilitating employment for people with disabilities available in the region and the country in which your organisation is based by contacting the public authorities or organisations active in the disability field. In some cases, financial support schemes or other types of support exist to facilitate employment of people with disabilities, e.g. in the United Kingdom, the government supports the hiring of persons with disabilities by awarding grants to cover the ICT-adapted equipment required for these persons’ work (“Access to Work” scheme).

• Where possible, ensure that people with disabilities have access to quality employment and to high-level positions.

• Help to break down job segregation by opening up sectors that are normally closed to people with disabilities.

The **Mutualité Sociale Agricole (MSA)** (France) develops innovative strategies to meet 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; and

• Supporting implementation of innovative strategies and structures to engage disabled individuals in the sector.

This is part of the global strategy of the MSA to promote access and equal opportunities of people with disabilities in the agricultural sector. Actions undertaken to achieve this goal include raising awareness about disability issues, in particular intellectual disability, through information campaigns and strategies; supporting independence of individuals with disabilities; promoting the adaptation of ordinary services such as health and education to give access to 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.

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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 has 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 into and awareness of disability issues and help them to understand the requirements and benefits of a diverse workforce. You can also provide managers with a series of tools and resources such as performance planning frameworks, diversity checklists, and toolkits to support them in policy implementation.
Access Ability (Ireland) is a unique 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 training sessions for people involved in the recruitment process in particular as well as for staff in general;
- Support, advice and expertise for employers regarding government grants and schemes available, the creation of accessible environments (buildings, workstations, external environments, etc.), recruitment of suitably qualified people with disabilities (highlighting any barriers that may exist in the recruitment process); and
- A ‘Work Path’ service available on-site and on a continuing basis to deal with support issues and needs as they arise.

Access Ability was an EQUAL EU Project involving organisations from Ireland, the Netherlands, Portugal and the United Kingdom, with the mission to maximise employment opportunities for people with disabilities 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.

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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 publications.
- Offer work placements for people with disabilities who have just finished their studies or have not had an opportunity to gain work experience during their academic training. This strategy allows you to test a person’s skills and ability before committing yourself to employing him/her permanently and allows disabled people to have their first experience in the labour market, an opportunity that it is often difficult to obtain.
- 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 (France) have recently initiated a reflection process on the integration of employees with disabilities in their organisations. Several initiatives have been undertaken in this respect and organisations have even decided to integrate a non-discrimination approach into their future strategic plans. This has been translated into growing cooperation and development of partnerships with key stakeholders in the area of employment of people with disabilities in order to translate ideas 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. This agreement focuses its actions on access to employment and measures to improve the skills and qualifications of people with disabilities. Initiatives developed by the organisation are aimed at contributing to creating a favourable and welcoming environment, training and reorganising people with disabilities, as well as raising awareness about disability-issues among the workforce. In this context, the recruitment and selection procedure is the same for all persons and reasonable accommodation is made where necessary. People with disabilities
are hired according to their professional and personal abilities not their disability status. In addition, there is no minimum level of initial training required and skills are enhanced before or after a specific training and the type of impairments are made compatible with the positions available.

Crédit Mutuel de Bretagne also gives employees who have a close relative with disabilities (child, partner, etc.) the support that allows them to have the needed flexibility to take care of such a relative and does not penalise his/her career advancement.

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- Make recruitment advertising disability-friendly in the following ways (for further information, see also section 3.8.):
  - When disseminating information, ensure that it is fully accessible: disseminate it by various means and in various formats, including where possible easy-to-read format; 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, 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 acceptable for some people with disabilities, many are excluded because of inaccessible and/or badly designed e-recruitment tools.
  - Be careful with wording: ensure that it is not discriminatory or inadvertently discouraging.
  - Consider the specifications and criteria that you are asking for. They must be relevant and essential for performing the job and must not place people with a disability or long-term health condition at a disadvantage in the selection process. For this purpose, make the distinction between essential and minor requirements that could be reassigned to another person; do not include blanket requirements or exclusions related to health or disability; and request qualifications only where there is a genuine occupational requirement and there is no other way to meet the criteria.
  - Make sure that the advertisement reaches people with disabilities. To this end, you can consider sending it to organisations helping people with disabilities to look for employment or those representing and/or offering services to them; publishing it in specialist disability publications or those often read by people with disabilities; sending it to specific e-recruitment websites that link people with disabilities with employers.
  - 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 people with disabilities, e.g. a specific interview scheme for people with disabilities, include a reference to it.

The **Carnegie United Kingdom Trust** (United Kingdom) has set up 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 as staff and trustee training and support; and

- 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 reference should be made to this 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 alternative work-related experiences as some may not have the possibility to follow strictly traditional paths in terms of academic and professional training.

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 can be adapted to meet the needs of people with disabilities (see also section 3.8.).

- The main types of arrangements will involve overcoming problems associated with physical features of the premises, e.g. by using the ground floor for the interview if other floors are not accessible and providing accessible car parking, and secondly take steps to adapt the interview itself to the disabled persons’ needs, e.g. by using an induction loop or sign language/ oral interpreters if an interview is to be carried out with a person with hearing impairment, allowing extra time for the candidate 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 recruitment competition for people with disabilities, as a positive action measure. Organisations might consider undertaking such a competition 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.

- To know whether special arrangements are needed, in all application forms and letters of invitation to interviews, ask candidates if they have any specific needs that should be met to allow them to attend and take part in the interview. It might be useful to inform applicants about the types of test that will be carried out so that they can tell you whether adjustments are necessary. For example, if applicants have to use any ICT during the selection procedure, make sure you have the appropriate equipment or software.

- When evaluating a person with disabilities, consider how reasonable adjustments could enable the person to meet the requirements of the job. Also bear in mind that making a decision based on a person’s sickness record can discriminate unfairly.

- Keep in mind that some frequently used criteria may be discriminatory.
For example, asking for experience in the use of a particular type of computer software can exclude some people. Many people with disabilities 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.

- During the interview, provide as much visual information as possible for those persons with hearing impairments or intellectual disabilities, keep eye-to-eye contact, have appropriate lighting and have paper and pencil near in case it is necessary to write things down.
- Do not ask for qualifications that are not relevant to or significant for a particular job. In many cases, people with disabilities 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 abilities and so accreditation appears to be a good tool to empower them and promote their access to regular jobs. In this sense, the Mutualité Fonction Publique (France) through one of its social structures, Centre de la Gabrielle, near Paris, is undertaking actions aimed at the validation of life experience of people with learning disabilities.

Within the framework of the EU initiative EQUAL, the Centre de la Gabrielle, coordinates the ECLAS project, which seeks to ensure the validation of existing skills, including both formal and non-formal experience, so that workers and employees with intellectual disabilities can see their working experience recognised and valued. This helps them to obtain a diploma or a professional title - especially in the areas of gardening, commercial washing and catering - or even to facilitate their entry into the mainstream labour market. The initiative will contribute to enhancing opportunities for people with intellectual disabilities, who face many barriers in the current employment market.

This project is undertaken in partnership with the Ateliers du Parc de Claye, the College Coopératif de Paris, the College Coopératif de Bretagne, the Groupement Français des Personnes Handicapées and the Institut de Coopération Sociale Internationale.

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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; and job description revision or job reassignment.
  - Make reasonable modifications for employees with disabilities in order to meet their needs and to ensure that they are not excluded by physical, systemic, attitudinal or communication barriers (e.g. ICT support, sign language support, interpretation, use of vibrating or light signals to warn workers, telephone signals that flash a light when it sounds, flashing doorbell signals, physical obstacles signals, noise reduction for workers with hearing difficulties, adaptation of intercom systems). There are easy ways to do this. For example: improvements
in decoration and signage on premises that could help people with sensory impairments or learning difficulties. These changes are beneficial to all staff, not only to those with disabilities.

• Make sure that workers with disabilities can enjoy the same benefits that other workers have, such as health programmes, recreational and social activities, etc.

• Whenever necessary, adopt support measures to accompany people with disabilities in their working life, e.g. personalised plans, appointing a staff member to support the new employee, and offering flexible working hours.

• Bear in mind that some people with disabilities may take longer to settle into a job than other employees, even when reasonable efforts have been made to accommodate them.

• Ask the worker how she/he prefers to communicate and what measures could ease their work – some people with hearing difficulties would prefer written communication, while others would rather use visual signs.

• Encourage persons with disabilities to be independent and confident, and develop measures that prevent resentment by other colleagues.

• Make sure that the same career opportunities and possibilities of having a stable job are available to both disabled and non-disabled persons.

The handcraft co-operatives of Romania, mainly specialised in manufacturing goods and providing services and represented at the national level by their Union UCECOM, play a significant role in the social inclusion of people with disabilities in the country. They do so through education and vocational training, employment in co-operative organisations specially established for this purpose, or by protected working places secured within the ordinary co-operatives, as well as through organised sport and cultural activities. UCECOM currently comprises over 26,000 co-operative members, belonging to more than 560 co-operatives and offers employment to about 600 people with various disabilities, within about 30 co-operatives.

Another key initiative to promote the economic and social interest of disabled persons is the partnership between UCECOM and the National League of the Organisations with Personnel with Disabilities within the Handicraft Cooperatives – LNOPHCM, whose main role is to secure salaried jobs for people with disabilities. In order to truly meet the needs of this disadvantaged group, LNOPHCM has even amended its own statute to allow other kinds of organisations to become members, even if they do not belong to the 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 (Spain), as an expression of solidarity of the Organización Nacional de Ciegos Españoles (ONCE) in the development of active policies to train persons with disabilities in Spain, is to support the principle of equal opportunities for people with disabilities. 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
Considerations for self-employment and business start-ups:

The tools 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 outdated criteria.

However, according to several recent studies, the number of people with disabilities in self-employment is higher than that of the general public. In addition, self-employment is a viable option for many people with disabilities who require more flexible working arrangements. Below are some measures that could be taken to help unlock the potential of people with disabilities to become entrepreneurs:

- The provision of financial assistance and other aid to avoid the current difficulties in the transition from public administration financial support to self-employment.
- The promotion of access to training and support in this field. Currently, access is difficult due to, for example, the lack of advertising about available services; a lack of accessible transport/funding for transport to and from advice centres; training provided in inaccessible venues or not tailored to meet individual needs.
- The development of initiatives to promotion entrepreneurship such as mentoring and peer support networks or incubation support services to support start-up businesses.
- The promotion of positive role models of entrepreneurship among disadvantaged social groups.

The Government of Flanders (Belgium) funded a project entitled “Developing entrepreneurship among women with disabilities in the Baltic States”, which aimed 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 targeted this group. This technical cooperation project was coordinated by the International Labour Organisation (ILO) Skills and Employability Department in partnership with various organisations in the targeted countries: in Estonia with the Estonian Union of Disabled Women, in Latvia with the Latvian Association of Disabled Women and in Lithuania with the Lithuanian Disability Information and Consultation Bureau.

The preliminary phase of the project involved the commissioning of a situation analysis of women with disabilities in small enterprises or those wishing to enter small
1. Employment

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.

Following the accession of the participating countries to the European Union, it was not possible to arrange for donor funding of the implementation phase of this project.

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The **Organización Nacional de Ciegos Españoles (ONCE)** supports self-employment initiatives as an alternative that allows entrepreneurs to start a project in the sector for which they are best prepared, according to their interests, aptitudes, and personal abilities.

Project analysis is carried out jointly by professionals of the different management areas of ONCE and its Foundation (Fundación ONCE), which facilitates a greater level of support (financial, commercial, advisory, etc.).

The support to self-employment initiatives is given through the following mechanisms:

1. Orientation and information on different aspects of setting up companies;
2. Training in development of self-employment initiatives, with the organisation of different courses and follow-up support;
3. Support for marketing of services/products; and
4. Loans and subsidies to professionals, aimed at making possible low-interest financial support, both for start-up businesses and for those businesses that need to be adapted in order to accommodate persons with disabilities and disability issues:

   a. **Loans**: the maximum amount of the loans ranges between 30,000 and 60,000 euros, depending on the purpose, at an interest rate of 1.8% with the first year interest-free in all cases.

   b. **Subsidies**: These subsidies are granted alongside loans, up to 50% of the loan amount, for those initiatives creating a job besides that of the entrepreneur.

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

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

In Italy, the law obliges all companies with more than 15 employees to provide jobs to people with disabilities. In order to facilitate its application, the law allows private companies to sign agreements with social enterprises to meet this obligation.

These agreements provide for an exchange between work contracts and work integration. Private companies outsource the task of preparing people with disabilities for work to social enterprises that employ them. These disabled workers then move to those
Employment

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

For this purpose, mechanisms inside and outside the company 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 who work at all levels of the company. The company also tries to overcome stereotypes regarding the gender dimension of jobs. In addition, employees are provided ongoing in-house training to perform various tasks in order to become as versatile as possible. This is an attempt to show that disabled people are able to do any type of job when they have the necessary support and are in the right environment.

In addition, partnerships are being established with open-market companies to second MLV’s workers to these companies. This gives workers an 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 a number of countries, including Spain, to facilitate access for people with disabilities to ordinary employment. In addition, it is a mechanism ensuring that a nexus is created between ordinary companies and special employment centres, with mutually beneficial results. 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 through which a disabled person is temporarily employed by the company to carry out work or services related directly to its main activity. The only difference with the rest of the employees is that the disabled workers depend contractually on the special employment centre.

Thanks to this scheme, disabled workers can integrate into the normal working environment and acquire the requisite skills. This is a significant improvement for target groups who are especially vulnerable to unemployment such as people with mental illness, people with cerebral palsy, people with intellectual disability and disabled women.

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**Supported employment**, a formula that shares some elements with mentoring. This formula enables people with disabilities to access and maintain employment in the mainstream labour market through a number of supportive measures. These supportive measures include training and guidance at the job site which is provided by a labour trainer according to the worker’s needs. This formula is mostly used by persons with intellectual disabilities. Labour insertion through supported employment is a process with the following stages:

- Evaluation, guidance and selection aimed at determining the employability levels of candidates as well as their need for support;
- Training for employment;
- Specific training at the job site provided by a trainer who accompanies the worker and trains him/her on the specific tasks of the position; this support is progressively reduced according to the worker’s needs; and
- Long-term follow-up; the trainer periodically monitors the worker’s accomplishments.

Get involved in schemes that help people with disabilities to get integrated into the ordinary work environment. An example of these mechanisms are the **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 (a mentee). Mentoring has proven to be a successful mechanism for achieving better integration of people with disabilities 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 can to get to know persons with disabilities and observe good practices and techniques that compensate for possible shortcomings caused by the disabilities.
- Staff can overcome prejudice and reservations towards people with disabilities and develop a more positive attitude towards them.

The **Equal Employment Opportunities Project**, financially supported by the EU 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, intellectual and sensory disabilities, organisations of people with disabilities, 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 work experience. As part of the project, a six-month mentoring programme is being 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 has been launched. Entitled “Validation of Mentoring”, the main purpose is to create procedures and frameworks for validating mentoring programmes.

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3.1. Employment

The **VOCA2 Project** is coordinated by **Grenaa Handelsskole** (Denmark) and has partners from seven countries (Czech Republic, Denmark, Greece, Italy, Lithuania, Portugal, and Spain). It aims to facilitate a structured assessment of potential employees, the tasks they will be required to do, and their intended workplace, so that any difficulties can be foreseen and overcome, in order to help them secure employment. This is done by a mentor who will support both the mentee – the person with disabilities – 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. The course will be adapted to cater for the different legal 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 people with disabilities to acquire vocational qualifications in a manner and at a pace that suits them and their circumstances.

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3.2. 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. Equipping people with the necessary skills and qualifications is a key prerequisite for full inclusion in society. Thus the importance of ensuring education for all people, including people with disabilities. This goes from basic education to life-long learning opportunities and for all ages.

On the other hand, it is proven that a system where priority is given to inclusive education at all ages, in which both 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.

However, despite increased efforts in recent years, people with disabilities do not have equal access to education and training opportunities.

Significant numbers of disabled children and youth are still largely excluded from educational opportunities at the primary and secondary school levels or lag behind their non-disabled peers in high school completion and higher education. Consequently, they find it more difficult to have access to employment opportunities later in life, and therefore also to become financially and socially independent, which in turn prevents them from participating fully in society.

Disabled adults do not have the same access to lifelong learning opportunities (programmes ranging from short courses to advanced or further education to continued training), which are key to continued enhancement of their skills and abilities and therefore their career prospects.

Challenges

Key challenges include:

- **Accessibility of the environment** where the education/training takes place.
- **Teaching methods and materials** not adapted to the needs of students with special needs.
- Lack of **support tools**.
- Lack of **awareness, knowledge and understanding** among teachers and students regarding disability issues and how to deal with disabled students.

Some practical ideas to overcome these challenges

In this context, it is of key importance to promote and implement the necessary measures to enable all students, including those with special educational needs, to benefit from equal access to and enjoyment of 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 person with disabilities, supported if necessary by his/her family.

It has been proven that most disabled persons could have equal access to education, be it general or specialised, if they are provided with the necessary support.

The following guidelines are addressed to any person or public/private organisation involved in the promotion, support or development of training opportunities for people with disabilities or those directly involved in their implementation (such as teaching staff). They will also be of interest for stakeholders in charge of making decisions in this field as well as for students interested in knowing more about how to better deal with their disabled colleagues. The following list is an outline of suggestions for change:

- In your activities, promote the rights of all persons with disabilities to education, irrespective of the nature of their impairment.
The Open Society Institute Sofia is undertaking a project to promote the integration of children with intellectual disabilities into the mainstream education system. To achieve this goal, the project has three key objectives:

- To assess the quality and effectiveness of the integrated education of children and youths with intellectual difficulties in the general education schools;
- To propose measures for improving the integration process, focusing on the content and implementation of individual teaching plans; and
- To identify successful models and challenges in the integration process and assess whether successful models can be replicated and how.

As part of its activities, the project will develop and test a methodology to evaluate the efficiency and quality of education services provided to children with special educational needs; tools for monitoring and supervision of integrated education; as well as practical and efficient tools to evaluate the children’s performance. Basic outputs will include:

- The tool “Chart for primary assessment of general development of child/pupil with special educational needs”, which aims to help experts to document the process of child assessment and thus collect the needed information for concrete actions to be undertaken. Based on this assessment, decisions will be made on what is the most appropriate educational option that corresponds to a given child’s capacity and wishes as well as to the opinion of his/her family. This tool is addressed to the teams engaging in complex pedagogical assessment at regional educational inspectorates of the Ministry of Education and Science.
- The instrument “Assessment of social development and learning abilities”, which aims to support the effective work of the multidisciplinary teams working with children with special educational needs at mainstream schools. The instrument’s basic goal is to provide a realistic evaluation of the skills, strong points and developmental priorities of a child/pupil as well as to serve as a methodological guide for systematic planning of the teaching programme in accordance with the child’s individual pace, needs and capacity. Based on the information collected through this instrument, individual educational programmes are designed for children with special educational needs.
3.2. Education and training

The instruments were developed by experts of BAPID (Bulgarian Association of People with Intellectual Disabilities) on the basis of a thorough survey of needs carried out with the help of all 54 local BAPID members in the relevant municipalities. Representatives of all involved parties took part in the process – parents, children, multidisciplinary teams from schools, regional inspectorates, and others. The Ministry of Education and Science is testing and validating both instruments in three municipalities in Bulgaria. This has resulted in a proposal being made to the Minister of Education and Science to incorporate the tools into relevant Bulgarian educational legislation and more specifically into Regulation No. 6 for teaching children with special educational needs and/or chronic diseases.

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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 (see section 3.8.). For example:
  • Physical settings or where activities take place: make sure that the venues are fully accessible.
  • Information and educational material: ensure that all relevant information and materials are accessible by taking into account the needs of people with different types of disabilities. For example: provide materials beforehand; for people with visual impairments, provide as many materials as possible in CD or Braillespeak so that they can read them on their computers; provide easy-to-read materials for people with intellectual disabilities.
  • Lessons/courses: provide support, such as interpretation facilities and induction loop systems; permit entry of volunteers and guide dogs; allow students to record lessons and to use technical aids; for the benefit of people with visual impairments, whatever you write on the board, also read it orally and when showing pictures, explain what they show, etc.
  • Exams/tests: where appropriate, offer people with disabilities and/or special needs the possibility of having the exam in different formats and give them the opportunity to be tested in different ways, e.g. orally, in writing, by computer. Whenever necessary, provide them with more time to complete the exam. These exemptions should not appear on their certificate.

The Talento Project aims to promote the development of public policies that provide equal opportunities in access to education and in particular paths to employment for people with intellectual disabilities. This project is supported by AFEM (the 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 Aspamias, and with the sponsorship of Fundación Iberdrola.

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 for the situation. Result: White Paper;
• Phase 3: Launching, with the support of experts, of a debate and reflection at the political level on 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 people with disabilities or their families decide to opt for it. The possibility to opt for special education is important for some types of disability, i.e. deaf-blind children, as they could not follow mainstream education. However, this special education should aim to compensate for, reduce, or remedy their disability and should always offer them the possibility to move into mainstream education.

**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, 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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- Take the necessary measures to raise awareness among non-disabled peers about disability issues. This will help to create an inclusive environment where disabled and non-disabled people are fully integrated.
- Encourage and facilitate the participation of parents, communities, and organisations of people with disabilities in the planning and decision-making processes concerning the provision of special educational needs.
- Take the necessary measures to make sure that disabled students can also participate in the school or institution extracurricular activities and social life.
- Consult user organisations active in the disability field in all matters relating to the organisation and delivery of provisions.
- In the case of disabled people that need assistance from their families/social environment to take decisions, 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 to their child.
- Take full advantage of **technological developments** in your training
programmes. They have the potential for both improving and obstraining the opportunities of people with disabilities 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 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 programmes to meet their specific needs. They may also need special training courses in the use of equipment and software.

social and cultural life, it also includes a wealth of tools that allow people with disabilities 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 people with disabilities.

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- Assist teaching staff to gain the relevant qualifications, insight and understanding on disability issues. Inclusion largely depends on teachers’ attitudes and motivation and on the resources available to them. However, teachers generally lack training or any type of preparation for working in an inclusive environment and lack the necessary resources. As such, in many cases, they do not know how to cope with the presence of people with special needs at school.

- Disability equality training should be integrated into college training and the continued development of professionals active in teaching environments. In addition, teachers working with students with special needs should acquire specific competences in relevant areas. This preparation could be completed in cooperation with disabled learners themselves.

- The role of universities in general and university foundations in particular, with their potential to mainstream disability-linked issues into their different activities, deserves 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 important role by:

- Facilitating and promoting the inclusion of students, teachers and employees with disabilities.
- Promoting awareness-raising activities 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 the 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 Life Learning (LLL) of people with disabilities and professionals who care for them.
- Promoting innovation and collaboration with organisations of people with disabilities, launching collaborative programmes to drive their proficiency and promoting the innovation of models, products, and services.

The **Fundación General de la Universidad Autónoma de Madrid (FGUAM)** (Spain), through the development of its initiatives and its continuous cooperation with relevant organisations, tries to integrate people with disabilities and disability-related issues in all the activities of the Universidad Autónoma (UAM) and thus extend UAM’s 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.

The training and volunteering project “Apúntate”, which develops what is known as "professional volunteering", is a key part of a new model of participation of the university in the social field based on research, training and quality cooperation, with an ethical commitment to disadvantaged groups.

The aim of this programme is to improve the quality of life of people with Autistic Spectrum Disorders (ASD) and their families providing individual support in their leisure time and day living activities. Students from the areas of psychology, pedagogy, psychopedagogy or teaching (special education) are trained to supply a quality support. The training process starts with a set of classes and continues during the entire volunteer’s activity through continuous management, workshops and the support of experts.

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3.3. Goods and services

The number of users of goods and services both with both disabilities – lifelong and temporary – or with impairments, such as the elderly, is growing rapidly. In many cases, these users have trouble in getting access to and fully enjoying the goods and services available in our society because they are conceived, produced, or provided in a way that is adapted only to the requirements of the so-called “standard person” and not adapted to society as a whole.

Against this background, and in addition to it being a human rights issue, it is of extreme importance for society as a whole to ensure more inclusive and user-friendly goods and services that can be used by all people, including people with and without disabilities.

It is also in the interest of service suppliers – anyone providing a service to the public in general or to a section of the public – to take into consideration the needs and requirements of people with disabilities and/or with impairments. They represent an increasingly significant share of the market in terms of both number – making up more than 10% of the population – and consumer influence. Consequently, by ensuring that these customers can have access and can use and enjoy any goods and services offered by society, service suppliers will be opening up a new market share and contributing to enhancing their reputation.

Challenges

The main challenges encountered by people with disabilities arise from a lack of knowledge and understanding about disability issues and the needs of people with disabilities and are in many cases unintentional. They include:

- A lack of accessibility in the way in which goods and services are designed, produced and provided, for example:
- Physical accessibility: Lack of accessibility regarding the premises where goods and services are provided and the routes leading to them.
- Information: Lack of accessible and user-friendly information on goods and services.
- Mechanisms and procedures for the provision of goods and services: often too rigid and unaccommodating to people with special needs.
- Communication: personnel speaking too quickly or incomprehensibly.

Some practical ideas to overcome these challenges

In order to create an inclusive society and ensure that all people can enjoy the goods and services offered, the needs and requirements of people with disabilities and/or with impairments must be accommodated at all stages of design, production and delivery to ensure that they are not unintentionally discriminated against.

A number of studies and experiences show that many of these barriers can be overcome through simple, practical, and reasonable measures. A high percentage of the arrangements involve low or no cost at all. In many cases, solutions can be included in regular routines. In others, reasonable accommodation and positive action to promote equal opportunities for the special needs of disabled customers can help organisations deal with this challenge.
The key is not to wait until a person with disabilities cannot use your service, but rather to anticipate the need yourself!

The following guidelines and tips are addressed to stakeholders involved in the design, production and/or provision of goods and services, be it at the level of decision-making or implementation. They will also be of interest for stakeholders involved in the development and approval of policies in this area.

Here are some practical tips to overcome the main barriers:

- Apply the Design-for-All methodology to the design, production and delivery of your goods and services as follows (see also section 3.8.):
  - Designing products, services and applications that are readily usable by most of the potential users without any modification.
  - Making products, services and applications easily adaptable to different users, e.g. by adapting their user interfaces.
  - Having standardised interfaces that are compatible with special products, e.g. special interaction devices for people with disabilities.

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After ten years of existence, the European Platform on Design-for-All (EIDD) has developed external relations and an internal structure consisting of national member organisations and corporate members established in sixteen European countries. In order to achieve its mission, the Institute has developed a strategy whose purpose is to nurture, develop and propagate the theory and practice of Design for All, which is defined in the EIDD Stockholm Declaration 2004 as “design for human diversity, social inclusion and equality”.

To this end, EIDD has established a series of annual conferences around a cycle of macrothemes that will be repeated on a four-yearly basis. Each of these macrothemes encapsulates an area of basic human interaction in modern society where the intervention of Design-for-All can make the difference between sluggish inertia and vibrant development. The macrothemes have been identified as culture, work, tourism and design.

Design-for-All is a methodology dealing with the process of design rather than the product that results from design. Design-for-All seeks to ensure that the issue of social inclusion of people with disabilities is taken into account at all levels of decision-making within an organised social structure such as the family, a social organisation, a business enterprise or a government department. The elements of the process of decision-making are defined in this approach as “awareness”, “audit”, “consultation” and “impact assessment”. Design-for-All aims to enable all people to have equal opportunities to participate in every aspect of society. This calls for the built environment, everyday objects, services, culture and information to be made accessible, convenient for everyone in society to use and responsive to evolving human diversity. Design-for-All enables a person to achieve an effect by employing a tool that interfaces with the sensory/physical/intellectual modality preferred. This enabling interface calls for
an enabling environment, enabling society and enabling processes.

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- Develop strategies to help staff of the organisation tackle the challenge of dealing with people with special needs. These could include:
  - Training and support for staff to build awareness and skills needed to deal with this group of customers in a confident, respectful and courteous manner, i.e. in a way that they are treated as equal citizens with the same rights and obligations as everyone. Training can be provided by external organisations or internally and can consist of stimulating informal debate on the issue and how to address it.
  - Raising awareness about the organisation’s commitment to persons with disabilities and about the disability-friendly features of the premises and the goods and/or services offered among staff and other members and partners of the organisation.
  - Including in the customer service and safety plans a section regarding people with disabilities.

Since 2004, the mutual society MACIF (France) has devoted a lot of effort to adapting their services in order to eliminate and avoid the current and potential barriers that people with disabilities face in relation to insurance schemes and services.

In the first phase of this work and as a way of gaining experience, MACIF initiated a reflection on how to make its insurance schemes and services accessible, focusing first on the needs of deaf people using sign language, and then the entire group of people with hearing impairments. To better understand the needs of this group and in order to make the necessary adaptations, a working group composed of people with hearing impairments and staff members of MACIF was created. Based on the recommendations of the working group, the following measures were introduced:

- A website adapted for people with hearing impairments (www.macifsourds.com), which is translated into sign language and accessible from the organisation’s main website. It includes information on the services offered by MACIF as well as other interesting facts for deaf people;
- An identity image requested and designed by deaf people with a special symbol;
- Simplification of tools and mechanisms used for daily services, e.g. the availability of a special fax number and e-mail address for daily activities, adapted forms, the possibility of discussing a particular issue via webcam with specialised staff, and the setting up of pictograms and illustrations related to the different terms;
- Awareness-raising and training initiatives for staff members and partners on how to deal with people with hearing impairments. These included training sessions and a subscription to specialised magazines in the sector, among other activities;
- Training of certain staff members to be better able to deal with disabled clients;
- Setting up of reception points for deaf people where special technical aids, such as induction loops, are made available;
• Development of partnerships and communication with people with disabilities and their organisations; and

• Improvement of protection of people with hearing impairments by adapting products to their needs and participation in initiatives relating to prevention and detection such as the national day of hearing.

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.

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- 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 and the decision-making processes of your organisation.

- Ask for feedback and ideas and whenever appropriate, involve disabled users and the organisations representing them, at all stages of the design, production and/or provision process so that they can express what they want from the service provided. This will help to evaluate the extent to which current schemes are meeting their needs and preferences and to shape the design of new ones. This activity could be done through consultation exercises, focus groups, comment/suggestion cards/boxes, website questionnaires, customer panels, regular meetings with disabled customers or representative organisations or by simply asking your disabled customers. It should be a two-way communication process.

- Communicate and raise awareness about the disability-friendly features included in the design, production and delivery of goods and services through disability organisations, the media, and other channels.

The **Belgian socialist mutual insurances** facilitate access to people with disabilities to services through specific projects as well as general programmes and campaigns. One example is the project run jointly by the Socialist and Christian Mutual Societies in the province of Walloon Brabant. The project has set up 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.

In addition, the **Union National des Mutualités Socialistes Francophones** has set up a specific association – the **Association Socialiste de la Personne Handicapée (ASPH)** that aims at defending people with any type of disabilities, severe or incapacitating illnesses. The association is in charge of developing, among other actions, raising public awareness campaigns, interventions and lobby initiatives, notably relating to health care or work-related impairments and health care systems.

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The project “**Design for everyone – development of a teaching model and methods for more accessible shops**”, which is being currently developed in the Swedish region of Västra Götaland, is run by a partnership consisting of the publicly elected bodies in the region, the Regional Development Committee, the Disabilities Committee, the Swedish Inheritance Fund, the County Administrative Board of Halland, the Association for the Promotion of Village Stores in Sweden, representatives of disability organisations, and grocers of village shops.
This project takes place within the programme run by the Swedish Consumer Agency aimed at hindering the deterioration of services in the countryside. For many people living in the countryside access to grocers’ shops as well as the services they provide is of great importance. These shops act often as agents for different services such as postal and chemist’s. increasing even more their importance to the consumer.

A set of guidelines and standards of accessibility for people with disabilities to shops and information was developed based on the needs of people with varying disabilities to get into a shop, find their way, do the shopping, and pay. A group of mentors was also trained; they then developed a special teaching model for shopkeepers. These mentors also performed accessibility inventories of 90 shops, in cooperation with disability organisations. According to the information collected, the mentors and shopkeepers developed an accessibility action plan for each shop that was then put into practice.

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3.4. Health care

The current health care model is primarily designed for the “average person”, 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, although people with disabilities are not and do not consider themselves unhealthy, in many cases they require specific, regular and more intense health care assistance than other citizens.

The health system does not seem to meet the needs of people with disabilities, 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** high cost of necessary care.
- **Physical** physical inaccessibility of many health services.
- **Service provision** lack of availability of community-based provisions.
- **Barriers to information** lack, or inaccessibility, of information about what is available.
- **Attitudinal, communication and social barriers** manifested through, for example, attitudes of medical professionals that may even be discriminatory. For instance, in many cases, when assisting people with disabilities, medical personnel talk with their parents or with the persons assisting them rather than with the disabled individuals themselves, who as a consequence will find themselves excluded from their own treatment and unable to express their needs.
- **Knowledge** a lack of knowledge on the parents’ part of how to protect their children’s health and on the part of professionals regarding the needs of people with disabilities.

Some practical ideas to overcome these challenges

These practical suggestions are addressed to any individual or organisation active in the health field, including health policy-makers, health professionals, organisations supporting or developing health projects, as well as to any other actor in the health field willing to integrate disability into their work.

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. These actions can lessen, or even remove or even prevent the effects of a disability. To promote this, it is essential to foster and apply research in these areas.
- Implementation of universal accessibility 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 provision of information, advice and training.
  - Elimination of communication barriers that currently exist in hospitals and health care services to ensure that disabled patients can communicate in other ways, e.g. sign language or other.
  - Simplification of paperwork and ensuring accessibility of administrative procedures for gaining access to health care services.
Aware of the different types of discrimination that people with disabilities face in their access to health, the French Mutuality Federation together with the Fédération 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 people with disabilities and how to make a high-quality health service available to them. The areas of access to adapted health care, prevention and cure, and access to specific treatments should also be looked at.

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

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- Promote cooperation with other stakeholders.
- Provide support to these professionals.
- Carry out these measures in cooperation with people with disabilities.
- Special training should be provided to the staff at employment and vocational training centres that are responsible for information, guidance, and training on the specific needs and abilities of disabled persons. Moreover, the direct involvement of persons with disabilities in the management and running of these centres should be considered.

In 2006, the Region of Västra Götaland (Sweden) started the development of a project aimed at training health care professionals on how to deal with patients with disabilities.

The “Wasn’t aware” project was run in partnership with the health care institutions in the region, the Regional Disability Committee and the Västra Götaland disability organisations. So far, over 12,000 health care professionals have been trained within the framework of this project.

The training provided to professionals covered the following areas:

- Overview of the various types of disabilities, in order to provide an increased understanding of different disabilities, life conditions and needs;
- How to deal with disabled patients with the purpose of facilitating tips for person-to-person encounters, stressing the importance of adequate attention and consideration; and
- Guidelines to make the physical environment and the information provided more accessible.

The training was available online or through an interactive CD, and it also takes into consideration other perspectives such as gender, ethnicity and age.

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• Creation of specialised services for persons with disabilities whenever necessary.
• Consultation and involvement of users, their families and the organisations representing them in the design, management and assessment of these services.
• Setting up of systems to facilitate the financing of special medical treatments.

Promotion of the availability and accessibility of technical aids and assistive technologies. Currently, most systems only cover a limited range of technical aids and health products – in some cases, even the most essential ones are not funded – designed to increase the independence and social participation of people with disabilities. In other cases, they are of low or medium quality and in many cases old-fashioned. In addition, people with disabilities usually must pay first to receive these products and are reimbursed afterwards by the system.

• Giving a higher visibility to people with disabilities by employing them as staff.

The Belgian mutual insurances, including the Socialist Mutual Insurance, implement a number of projects aimed at facilitating the financing of the required medical treatment of vulnerable populations, making the fee 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 disabled members (children or adults), 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 that the Socialist Mutual Insurance provides, which also establishes an expenses ceiling for children under the age of 19 diagnosed with a disability or severe illness. This programme also finances additional expenses of the treatment, including medicines, special diets, etc.

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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. Leisure activities contribute to their personal development and they are a good means of getting integrated into society.

However, people with disabilities face a number of obstacles to participation in such activities. In many cases, this prevents them from enjoying leisure activities at all or they can only have access to those specifically geared to disabled persons.

On the other hand, their participation in the leisure sector as **professionals** also deserves special mention due to their difficulties.

### Challenges

However, despite of the importance of leisure, people with disabilities face a wide range of barriers:

- Often they are forced to pay high ticket prices and sometimes transport companies refuse to accept them on board.
- Some transport companies are still not accessible for people with disabilities, so they are forced to look for more expensive transportation alternatives.
- Some hotels, hostels, and camping areas are not accessible for persons with physical disabilities.
- Leisure time sites (both public and private) are too often not accessible.
- Museums, archaeological sites, and recreational parks are often closed for those with physical or intellectual impairments.
- The information provided on leisure activities is not accessible for people with disabilities; so far, there is very little information about them in Braille, easy-to-read versions, etc.

- The personnel working in these activities/sites are not trained to serve persons with disabilities.
- Persons with disabilities too often face stereotypes about them; more information and awareness-raising are needed to stress the importance of leisure for persons with disabilities.

### Some practical ideas to overcome these challenges

There are many ways in which organisations can help to promote the participation of all citizens in leisure activities. The following ideas are addressed to individuals and organisations involved in the leisure sector at the level of decision-making, support or implementation.

- When developing or supporting leisure activities, ensure that they involve fully inclusive infrastructures, materials and processes so that both disabled and non-disabled people can participate in them, whether actively (taking an active part in their development) or passively (as a spectator).
- Promote the development of activities where disabled and non-disabled people can enjoy leisure activities together.

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

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 up to
the age of 13. 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.

Each leisure centre respects the following criteria to ensure the best conditions and treatment both for disabled and non-disabled children:

- Small groups;
- Equal treatment of disabled and non-disabled children;
- Continuous monitoring by qualified persons;
- More supervision and support than in a traditional leisure centre;
- Special training for the carers;
- Adaptation of the activities; and
- Equal rates for disabled and non-disabled children.

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- Develop audience-building efforts such as making available 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 people with disabilities.

**EWORX S.A.** (Greece), the Hellenic Ministry of Tourism (Greece), Disability Now (Greece), Fundación ONCE (Spain), VisitBritain (United Kingdom), the Association National pour le Logement des Personnes Handicapées asbl (Belgium), Toegankelijkheidsbureau (Belgium), Turism för alla i Sverige (Sweden) and the Work Research Centre (Ireland) jointly launched the European Network for Accessible Tourism (ENAT). The network was supported by the European Commission for the first two-year period (2006-2007).

ENAT aims to make European tourism destinations, products and services accessible to all travellers by applying the concept of “Tourism for All”, that is, making transport modes, tourism destinations, products and information suitable for all those who have particular accessibility needs, and for their families and friends.

The network is open to any individual or organisation that supports the goal of “accessible tourism for all”. It currently has over 250 members in more than 30 countries, including businesses that serve travellers and tourists, tourist boards and public authorities, professionals, researchers and educational institutions,
and NGOs of disabled people, as well as individual members.

ENAT brings together these actors and stakeholders in the tourism sector to share their experience, learn from each other and collaborate in order 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
- Create 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, initiatives include the creation of an “Accessible Tourism on-line Resource Centre”, which includes relevant information such as good practices, key documents and selected links, as well as the development of studies, including one on how to address the rights of disabled tourists in Europe.

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**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. In this context, it carries out activities that contribute to the successful social inclusion of people with disabilities, particularly landmine survivors, while bringing together former confronted parties.

One of these initiatives is the annual ‘Princess Diana Memorial’ tournament of sitting volleyball. In addition to the event’s positive contribution to the promotion of skills and capacities of persons with disabilities, it offers them socialising and social networking opportunities. It bridges the divides created by years of civil strife between different ethnic groups in Bosnia and Herzegovina.

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

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**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
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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- Develop materials that can be used as reference, support, and assessment in the different fields of leisure time activities.

**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.

Topics covered include: tourism information and publicity, staff preparation, common requirements (parking areas, signage, elevators, public telephones, public toilets, pricing) and requirements concerning specific facilities (terminals, railway 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
People with disabilities systematically have to face barriers in accessing financial services and funding. This is because people with disabilities and their specific needs are disregarded or are treated on an unequal basis (e.g., when they are requested to take out extra insurance in order to have access to financial services). Such restrictions can negatively affect people with disabilities by denying them full inclusion in society and causing them financial problems due to their disability.

Mainstream financial institutions and funders may not consciously exclude people with disabilities, but by not seeing to their inclusion, they are failing to tackle the challenge of ensuring that financially insecure people with disabilities have full and equal access to their services.

Challenges

The barriers encountered by people with disabilities are quite diverse, such as: inaccessibility of information on sources of grants and loans or the premises where the information on them can be obtained; refusal of financial services or exorbitant rates for the insurance required by certain financial institutions; negative attitudes, prejudices and a lack of awareness about disabilities; or simply self-exclusion due to a belief that they will not be accepted by financial institutions when requesting a service.

Some practical ideas to overcome these challenges

The following recommendations are addressed to decision-makers and staff members of public and private financial institutions and funders, including banks, grantmaking foundations and trusts and other organisations awarding grants and loans, public administrations, and other stakeholders in this field.

Some ideas to ensure their full access:

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

Compagnia di San Paolo (Italy) launched its project on social microcredit in 2003 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 increase their chances of gaining sustainable employment and/or carrying out an economic activity.

The network has three types of partners, each of which undertakes clearly defined tasks:

- Compagnia di San Paolo promotes, coordinates and monitors the project. It is also the institution which funds the Guarantee Fund for the loans granted (which 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). They act as community points of reference and carry out very delicate tasks such as gathering information, evaluating applications, starting bank procedures, and mentoring successful applicants.

- Two banks: Intesa Sanpaolo and Sanpaolo Banco di Napoli which 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 to both individuals and organisations.

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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. In Italy, there are currently 438 BCCs with more than 3,750 branches, 820,000 members and 30,000 employees.

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- Ensure that people with disabilities are treated like their non-disabled peers when requesting a grant or a loan. For example, do not ask for additional insurances linked to their disability.

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 (co-operatives formed by smaller co-operatives) through the support of the Italian Credit Cooperative Banks (BCCs).

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. It 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 co-operative and 20,000 euros for co-operatives themselves.

Die Zweite Sparkasse (savings bank) offers bank accounts to people in Austria who have got into financial difficulties and no longer have access to banking services. The “bank for people without a bank” was initiated by ERSTE Stiftung and is operated by voluntary staff members of Erste Bank and Austrian savings banks in cooperation with social welfare institutions such as Caritas as well as debt counselling services. The main product of Die Zweite Sparkasse is a limited-duration, interest-bearing credit account, i.e. a basic account with a bank card that does not offer any overdraft facilities and is available to customers for three years only. Rather than being a permanent solution, Die Zweite Sparkasse provides a basis for helping people to open and maintain a regular bank account at a later time. Owing to an initiative by Vienna Insurance Group, customers also benefit from basic insurance coverage.

The credit account is not the only product aimed at people in personal distress; it is
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 grant-making trusts and 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 people with disabilities are recognised as funding applicants rather than beneficiaries of project outcomes. Funders should:

- Ensure that the application process is fully accessible, clear and transparent, identifying stages and time frames and sticking to them.
- Develop the application process in close consultation with people with disabilities and organisations representing them to make sure that the selected criteria are relevant to their rights, requirements and aspirations.
- 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 how equality and diversity, and disability issues in particular, have been taken into account in the project both in the application, implementation and evaluation processes. If necessary, announce at an early stage to the beneficiaries of the funds that they will have to provide this information.
- 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 consider consulting or involving specific user groups or the organisations representing them, including disability groups, and where possible use up-to-date research on the issue.
- Make sure that any persons involved in assessing, selecting, supporting and monitoring projects have an understanding of disability-related issues, including the relevant rules and practices in the field, or that they have access to disability experts and resources that could help them in this task. For this purpose, in the first stage provide them with the necessary human and material resources and mechanisms to improve their understanding of the issue (e.g. provision of training inside or outside the organisation, contact with disability-related organisations or experts, attendance of seminars on the issue, information about the latest developments in the field, etc.).
- Ensure the provision of specialist expertise tailored to applicant needs, either by employing or liaising with people with disabilities, or people with an in-depth understanding of the issues facing people with disabilities (individuals and groups).
- Mainstream equality through each project in order to ensure that people with disabilities are not
simply restricted to disability-related opportunities (e.g. by allocating responsibility for equality and diversity to policy officers within each programme team, providing support to meet additional transport costs for people with disabilities).

- To ensure that people with disabilities are not inadvertently discriminated against, increase staff awareness and understanding of the rights and requirements of people with disabilities. This can be done by:
  - Recruiting people with disabilities as employees or volunteers;
  - Employing advisors with knowledge of issues affecting people with disabilities; and
  - Training staff to ensure they understand the rights and requirements of all people with disabilities. Staff should be fully informed and updated about disability issues and current legislation.

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 comprehensive approach to diversity applied to the organisation itself and to its programmes.

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The **King’s Fund** (United Kingdom) expects that all grantees will 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 grantee 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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The **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 percentage of service users based on several categories, including ethnicity and disability.

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This section analyses in detail the various aspects of the funding process. Although the proposals concern people with disabilities, they will be of direct interest to other groups:

**Marketing and raising awareness about funding opportunities**
- Make sure that information on different types of funding reaches people with disabilities by adopting tailored marketing strategies and targeting specific applicant groups, where appropriate. Effective methods include the use of local radio and press, including articles in specialist publications, and disseminating information through community events and to local, regional and disability organisations.
- Ensure that accessibility requirements are taken into account in marketing and promotional strategies and materials (paper or electronic) (see section 3.8).
- Consider positive action to encourage the participation of people with disabilities 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 people with disabilities or that encourage people with disabilities to apply for grants.
- There are however some discussions about the relevance of including specific statements in marketing strategies. One issue is that including such a list can be perceived as a catalogue for the disadvantaged elite and therefore anyone not on the list should not apply. 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 otherwise positively invited. An intermediate option would be to state that “all disadvantaged groups are encouraged to apply” and then, if considered necessary, mention some of them.

**Application and guidance materials**
- Ensure that applications and guidance materials are accessible by providing a wide range of sources through which materials can be obtained (Braille, audio, large print, easy read, etc.) and making material available through various channels, e.g. via direct mail, websites, e-mail. When using websites, make sure that they meet accessibility requirements (see section 3.8).
- 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, and 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 does 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**
- Ensure that applicant organisations are committed to equal opportunities and the projects selected contribute to the promotion of non-discrimination and equal opportunities and do not create new barriers. You can do so by asking applicant organisations during the application process questions that require them to prove their commitment and show how they will implement it in practice.
- When disability projects fail, analyse the reasons in order to strengthen guidance
and application processes to give potential applicants clearer advice.

- 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) before and after application forms are submitted. In particular, provide additional support to applicants who 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), including support on disability 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 for all applicants and in particular for people with disabilities if they need more time to complete an application. It also helps to ensure that applications are made in response to service requirements rather than for 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 people with disabilities might have, e.g. personal assistance and private transport if public transport is not adequate or available.

- 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 forced to constantly chase funding in order to maintain their work or may have to make employees redundant until the next raft of funding.

**Monitoring and evaluation**

- Develop effective monitoring of applicant organisations, types of projects and beneficiaries, in order to assess under-representation of applicants, and target your marketing to address this.

- Monitor the number of people with disabilities accessing projects funded and break the information down into types of impairments (e.g. visual impairment, hearing impairment, etc.), including indicators on those experiencing multiple discrimination, e.g. disabled women, and black and other minority people with disabilities.

- 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.
3.6. Financial services and funding

- 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 people with disabilities. 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.

- Ensure that people involved in the monitoring and selection have a knowledge on diversity and disability issues.
3.7. 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.

This situation has a direct effect on both people with disabilities and their families.

On the one hand, people with disabilities find it difficult to live independently both because they cannot find suitable accommodation or because they are obliged to live in accommodation that effectively imprisons them at home and makes them dependent on others in their daily activities. This can also increase the impact of their impairment and even induce further disability. On the other hand, families of the disabled find it extremely difficult to find suitable housing, in many cases due to a shortage of suitably sized accommodation, whether flats or houses, which can be adapted to meet the requirements of a disabled person. Improving this situation would also be directly beneficial for elderly people, an important consideration given today’s ageing population.

Challenges

Key barriers include:

• Archievtural barriers

• Financial barriers in particular because of the extra costs of acquiring an adapted house or adapting inaccessible dwellings.

• Communication barriers and negative attitudes or prejudices within the community, which make it difficult for people with disabilities to integrate into their environment.

Some practical ideas to overcome these challenges

It is proven that many people with disabilities could live independently and/or stay in their communities if their needs were taken into account in mainstream accommodation and, where necessary, special housing or special support schemes were set up. Although the priority should be given to mainstream housing, special housing may be needed in certain cases and for certain groups, such as for people with severe disabilities or with complex dependency needs.

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

The solutions listed below are addressed to any person or organisation involved in the design, construction or management of housing. They include architects, interior designers, housing decision-makers, public administrations, organisations developing or providing financial support for housing projects, persons with disabilities and their families.

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

• To respect first and foremost a disabled person’s own choices – he/she should have the opportunity to try different alternatives;

• To take into account the perspective of the family, in cases where a disabled person needs support in decision-making;

• To give greater independence to disabled people; and

• To help them to stay and/or integrate into the wider community.

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

• Unless they decide otherwise, people with mild disabilities should be given the
opportunity 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 people with severe disabilities requiring 24-hour support, special residential centres may be needed, but efforts should be made to develop strong links with surrounding communities and to promote the person’s independence and empowerment; and

- People with disabilities should only be placed in residential centres if they so desire or when there is no other option (e.g. persons with complex dependency needs, etc.). 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 pursue the goals mentioned above.

Other practical ideas include:

- When getting involved in the design or construction of **new mainstream public and private housing projects**:
  
  - Make sure that the housing is designed according to inclusive standards such as the 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:
    
    - Sufficiently wide parking space for a wheelchair user;
    
    - Distance between the house and the car-parking space kept to a minimum;
    
    - Level or gently sloping approach to the house;
    
    - Accessible threshold that is covered and well lit;
    
    - Lifts fully wheelchair accessible in flats. Stairs in flats should provide easy access;
    
    - Width of door and hall that allow wheelchair access;
    
    - Turning circle for wheelchair in ground-floor living room;
    
    - Living room or family room at entrance level;
    
    - Identified space for temporary bed at entrance level;
    
    - Accessible entrance-level WC, plus opportunity for the installation of a shower later;
    
    - Walls that can be adapted;
    
    - Provision for a future stair lift;
    
    - Easy route for a hoist from bedroom to bathroom;
    
    - Bathroom planned to give side access to bath and WC;
    
    - Low window sills; and
    
    - 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 British houses for large segments of the population.

Lifetime Homes have 16 accessibility and design features that make the home flexible enough to meet the changing needs of most people at all stages of life, including older people, people with
temporary or permanent disabilities and families with young children, e.g. people carrying in heavy shopping or parents dealing with a pushchair. They include level access for wheelchair users and the ability to easily accommodate aids and adaptations.

These standards have been used in public and private developments in the field both in the UK and abroad. They are suitable for older people (whose numbers are increasing rapidly), for the vast majority of disabled people and for non-disabled people. They are therefore a mainstream solution.

According to research commissioned by the Joseph Rowntree Foundation, 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 particularly in the case of people with severe disabilities or with complex dependency needs, design homes that are tailor-made to meet their needs.
- Involve people with disabilities as much as possible in the design and management of their homes.
- Develop systems that allow people with disabilities to live independently in their own houses. SMART technologies, offer many possibilities in this sense.

**Habinteg Housing Association** has been opening doors for disabled people in England for more than thirty years contributing to the design, building and management of accessible homes. Together with sister organisations in Ireland, Northern Ireland and Scotland, the organisation was formed to improve housing opportunities for disabled people. At a time when institutional care was the predominant solution, the association established a model of building small housing schemes where disabled and non-disabled people can live and enjoy together. 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 have also campaigned ceaselessly to improve housing opportunities for disabled people by:

- promoting inclusive design including the Lifetime Homes standard as a simple set of criteria that can be incorporated within a range of housing types to allow future flexibility and adaptability of use;
- publishing design guidelines for the development of homes designed for the needs of specific impairment types, such as visual impairment and wheelchair users;
- 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; and
- working with other disability focused organisations to improve the housing sector’s response to disabled customers.

Habinteg remain committed to seeking to improve housing opportunities for disabled people, whether in the public or private sector, and its latest project involved commissioning an interior designer to demonstrate that accessible design could be marketable and attractive.
When developing schemes aimed at helping disabled people to live independently in the wider community, consider putting in place support schemes such as information services, work and training centres, social facilities and good public transport systems.

The Fundación ASPANIAS Burgos (Spain) runs since 2003 a specific scheme to allow couples of people with intellectual disabilities, already working in special employment centres or in process of professional inclusion, to live independently in a mainstream environment 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.

Moving to the adapted house is the final step of a quarterly training and guidance process during which the selected couples acquire some basic skills for living autonomously with their couples through training sessions and interviews. The guidance and training, which also involves the couples’ families, starts with an interview aimed at finding out the skills that need to reinforced and lasts during all the process to rent an apartment and signing the contract, equipping it and getting adapted to the new environment.

The result of this programme can be considered quite satisfactory, as it has enabled couples to continue developing their personal lives in couple – some of them have institutionalised their relationships – and some others have acquired their own homes.

After the overthrow of the Portuguese dictatorship in 1974, 50 co-operatives were formed across 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, and teachers, supported by volunteers. Health care, training, and school support are provided. All the schemes are embedded in the local community to integrate the disabled young people. Among them is the Cercizimbra cooperative, located near 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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The Association Nationale pour le Logement des Personnes Handicapées (ANLH) (Belgium) aims to ensure the right of persons with disabilities to live in an autonomous way – to live in a house that responds to their needs, to move freely within their city, to use public transportation, etc. The ANMPH seeks to eliminate technical and architectural barriers that prevent persons with reduced mobility from exercising their fundamental rights.

The project “AccesCity – Vis ta Ville” (Live your city) has developed a dynamic interactive database on the accessibility of public places (public sites, transportation, etc.) in the Belgian Walloon region and Brussels, that can be easily consulted by people with disabilities willing to visit them.

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- When dealing with the provision of **financial support**, provide financial aid for adaptations and acquisition of homes for disabled homeowners and people with disabilities living in private rented housing.

- Set up advice, information, and support services to help people with disabilities to gain access to grants and loans relating to housing.

- Always work closely with **social actors** to identify the needs of people with disabilities.

- Pay special attention to the situation of **families with disabled children**, many of whom live in inadequate and overcrowded conditions. More and larger specially designed houses should be built to satisfy their needs.

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

- Overall considerations regarding the evolution of housing (both on a practical and an aesthetic level);

- Research into new housing for disabled and elderly populations;

- The creation of services related to the needs and problems encountered in the improvement of housing by people with disabilities, senior citizens or dependent people; and

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 has been held since 1997 in partnership with the NGO Handicap International and rewards parents who develop projects which improve the quality of life of their children with special needs.

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This section gathers some tips and recommendations on transversal issues that can be applied to any of the already mentioned areas, or they can be used in other fields of daily life. It is addressed to any person willing to include a disability dimension in his/her work.

Access and accessibility

Accessibility is not just about ramps, automatic doors and other physical features, but refers to any features that make an environment accessible. In addition, it not only benefits people with disabilities; it also makes participation easier and more effective for 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. Likewise, 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 persons with disabilities from having access to your organisation and the initiatives it carries and/or supports. This has proven to be most effective and avoids costly changes to initiatives, programmes, and venues.

In addition, the Design-for-All methodology gives a new approach, overcoming accessibility policies. It shifts the focus of disability from the person to the environment in which this person lives and works. Design-for-All is a methodology dealing with the process of decision-making within an organisation and not just at the level of the specific operative department that has the responsibility for ensuring accessibility.

Design-for-All aims to achieve the recognition of the Enabling Interface that a person uses to function within life. This enabling interface calls for an enabling environment, enabling society and enabling processes. Design-for-All breaks the process of such decision-making into:

- Awareness
- Consultation
- Impact assessment

The traditional view of "disability" is the medically defined loss of a bodily function. The Design-for-All methodology defines "disability" as the disablement that such a person encounters in his/her workplace due to the fact that the interface that he/she uses is not enabled by the environment in which the person is operating. Therefore, this methodology focuses on the interfaces and what environmental factors will enable the person with disabilities to function in society.

E-Accessibility

Access to information has become an essential need in today's knowledge society. Overcoming the technical barriers and difficulties that people with disabilities and others experience when trying to participate on equal terms in the Information Society (IS) is known as "eAccessibility."

This is part of the broader inclusion concept, which also addresses other types of barriers, such as financial, geographical, or educational.

Accessible websites and accessible adapted ICT equipment are essential to ensure equal opportunities for people with disabilities.

Some practical ideas to overcome these challenges:

Built environment

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

\[\text{Ensure that the environment takes into account the needs and requirements of people with disabilities and is free from barriers.}\]

**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 building or site in 
question. 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” 
methodology. 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) and allow them to 
participate in any mainstream activity 
that takes place in them. For this 
purpose it is important that design, 
the activities taking place at these 
environments, and/or staff attitudes do 
not prevent people from doing all 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 can steps for wheelchair 
users; and
  - 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 
is a 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 
esential, 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-to-read 
format, CD-ROM, hard copy.

- Provide the information through different 
means such as subtitled 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 their 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.
3.8. Horizontal issues

It is also important to provide accessible and affordable equipment to workers/members of organisations, adapted to their capacities and needs.

Access to adapted equipment is as important as adapted software. For this, social prices for ICT-adapted equipment should be established in order to guarantee accessibility.

Website

Make sure that your website complies with accessibility and usability criteria. Some features commonly used in 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.
- Therefore, ensure that your organisation’s or enterprise’s website is accessible, taking into consideration the Guidelines included in the Web Accessibility Initiative (WAI), which can be downloaded at www.w3.org/WAI/.

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 also makes documents 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 colours so that there is a significant contrast between them.

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 (in formal conversations, speeches, etc)

Keep language simple by avoiding jargon and using simple words; explain complex
terms whenever it is necessary to use them.

- Do not speak at a high speed and make short breaks.
- Facilitate sign language interpretation when possible.
- When talking to persons with hearing difficulties, remove pencils, gum, and cigarettes from your mouth; if you have a beard or a moustache, consider the fact that they can interfere with their ability to speech-read you; make eye-to-eye contact and use facial expressions and body language to communicate the emotion of a message.
- Ensure that only one person speaks at a time.
- Let the person with disabilities choose the best seating or standing arrangement to see the speaker and the interpreter, if there is one.
- Point to the person you are talking about, if you are talking to a person with hearing difficulties.
- Do not pace while giving a presentation and do not speak while you are writing on a blackboard, as that will make difficult to read your lips for those with hearing problems.
- Incorporate visual aids, demonstrations, flip charts, written agendas and handouts into your presentations and make sure that minutes or notes are taken to ensure that your audience gets all the information.
- When dealing in particular with people with intellectual disabilities, take into account some addition requirements: explain one idea per sentence, use the same term for the same concept; do not give too much information on one sheet of paper or in too short a period of time.
- Remember that people with disabilities, even if they have specific requirements, are adults and not children, therefore treat them like adults when you speak with them.

Meetings and events

- Regarding the physical environment, check the section “built environment”.
- Regarding speech, check the section “oral communication”.
- Regarding reference and support documents, provide at least those which are crucial for understanding and following an event in different formats upon request or send them in advance so that people with disabilities attending the meeting can adapt them to their needs. If there are people with learning disabilities in your audience, consider using easy-to-read documents.
- Allow for a range of communication formats so that everyone has an opportunity to communicate in some way.
- Visual aids such as Power Point, slides or flip charts facilitate understanding. However, when you use such material, make sure that whatever is written is easy to understand. Use pictures whenever appropriate, use concrete symbols (photos, images, drawings, etc), and 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 and discussion.
- Whenever it is possible, use the system of accessibility cards (each one with a different shape) to make sure that everyone understands what the speaker is saying:
  - Green card: participants agree with what the speaker says.
  - Yellow card: the speaker is speaking too quickly and 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.
Lack of awareness, prejudices, and attitudinal barriers

A lack of awareness, prejudices, and negative 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, and partners about the importance and benefits of diversity. Use positive images showing people with disabilities in active roles in your publications (newsletters, brochures on good practice, reports/studies, web 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), partners, customers, as well as other stakeholders.
- Organise training sessions whenever it is necessary.

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 grant-making organisations, include a horizontal clause in your grant-making 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 lifelong 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 and any of these activities can also include a disability approach.
- Ask specifically how equality and diversity issues in general and disability issues in particular will 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.

**Consultation and involvement of people with disabilities and organisations representing them**

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

Further information on the national councils on disability as well as other relevant organisations in the disability field in Europe is available on the European Disability Forum (EDF) website at http://www.edf-feph.org/en/welcome.htm
IV. Conclusions

Is it possible for any organisation to take into consideration and integrate people with disabilities and disability issues into their structures and activities? The answer is YES. And by doing so, they can enormously contribute to the full integration of people of disability without changing their objectives or areas of work.

This is the key message that we wanted to transmit through this Guide. We hope that the practical guidelines outlined give you ideas on how to do so. There are many ways to integrate people with disabilities and disability issues into the structures and activities of an organisation. Although some are more specific and difficult to implement, others can be set up quite easily with minimal cost and effort. If it is not possible to implement the most complex changes or at least not immediately, do not hesitate to phase in these changes; you can start testing little changes and then move forward.

Complementing these guidelines, the case study examples clearly illustrate how several Social Economy enterprises and organisations are already promoting this approach, in many cases in partnership with other stakeholders. They are developing and/or supporting initiatives in the areas covered in the publication – employment, education and training, goods and services, health care, leisure activities, financial services and funding and housing – as well as in other areas, for example in promoting mainstreaming of disability issues in policies or empowering people with disabilities.

However, the different challenges encountered during the development of this publication showed that there is much more room for action and improvement regarding the mainstreaming of disability.

Firstly, much more effort is needed to raise awareness and understanding of the definition and implications of the term “mainstreaming”.

Secondly, as a result of this lack of understanding and awareness, it is difficult for organisations to identify and apply actions that implement the disability mainstreaming approach and it is therefore complicated to document what is being done, particularly in certain areas, which is why the information in some sections is more comprehensive than in others.

Thirdly, mindful of the complexity of the disability field and the fact that people with disabilities are not a homogeneous group, the definition of guidelines that cover all types of disabilities is a key challenge. Therefore, although these guidelines aim to consider all types of disabilities and a wide array of issues of importance for everyday life, it is impossible to take into account all the specificities of any type of disability and to anticipate every eventuality. Thus, we are aware that these guidelines are not fully 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 some types of disabilities are more difficult to perceive from the outside and should not be underestimated and further efforts should be made to take them into account.

Finally, we should not forget that an approach based on the mainstreaming of disability should not exclude disability-specific actions, which are also necessary and for certain persons with disabilities, essential.

In this context, we consider this publication to be an additional contribution in this process. We hope that it serves to raise awareness on the issue and to encourage reflection on how to improve the integration of people with disabilities and disability issues in society as a whole. We hope that the guidelines and examples will give ideas to organisations that have not tried this approach yet and will help organisations already applying it to better understand what they are doing and encourage them to share this with other organisations.
The key is to try to look at each of the different elements of the organisation (working environment, training policy, activities, labour relations, etc.) and the activities carried out and/or supported from the disability standpoint, and from the outset whenever possible. Check if all elements recognise, respect, and meet the needs of people with disabilities – whether employees, customers or users – and if they provide the same opportunities to all citizens. It is also essential to consult and involve people with disabilities and the organisations representing them at all stages. They are the real experts in this field and the ones that can provide you the best support to get involved in this area. And do not forget, the challenge is to remember to be inclusive!
List of resources

This section includes selected documents and reference materials consulted in the writing of this publication. Space limitations prohibit a full listing of all the valuable resources consulted during the entire process of drafting this guide.


20. La discriminación por razones de discapacidad en la contratación de seguros/Luis Cayo Pérez Bueno. – Madrid: Comité Español de Representantes de...
Personas con Discapacidad (CERMI), 2004. www.cermi.es


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