



UNLOCKING THE ECONOMIC POTENTIAL OF PERSONS WITH DISABILITIES IN MNA

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Introduction: According to the World Health Organization (WHO), there are currently more than 650 million People with Disabilities (PWD) globally. Their numbers grow daily due to chronic diseases, illness, injuries, violence, and aging. Of further note is the fact that, in general, PDWs have education attainment rates well below national averages, while illiteracy among children is well above national averages. Overall, there are low incentives to hire PWDs, especially in the private sector, and often income protection and rehabilitation programs are not extended in the degree to which they would meet their needs.

Impact: PWDs and the challenges they confront impact negatively on equity and social inclusion and cohesion in their societies. Significant challenges are also faced on the broader agenda for human rights and the more immediate issue of poverty. However, with the right policies and support mechanisms in place, disabled people have the potential to make significant contributions to economic growth and poverty reduction. GDP loss due to disabilities is estimated at 2 trillion US\$ worldwide.

The link to poverty of PWDs is well established. However, the agenda is to move beyond challenges in a manner that would emphasize achieving independence, unlocking their economic potential and employing and keeping PDWs active longer.

Social Protection Agenda for PWDs: The outcomes sought are social inclusion, equal opportunity and poverty prevention and alleviation. The means to achieve these outcomes include an agenda focusing on employability, inclusive education, universal

access, income protection, and medical care, rehabilitation and support services - including assisting devices.

Employability - Barriers to Getting Jobs: Unequal access to education and training programs are a major challenge that needs to be resolved. There are also prejudices or misperceptions on the productive capacity of PWDs. At the same time, low self esteem among PWD and overprotective families also act as barriers to greater inclusion, as do negative attitudes arising from ignorance, myths, stereotypes and fear. There are also issues of ensuring acceptance by workplace colleagues. In general, there is little legislative support and where there are laws and regulations in place there is a general lack of enforcement. There are areas where technology can provide some recourse, such as the internet for blind people to deal with barriers to communication and information Systems, but these are rarely available. Also scarce on the ground are appropriate databanks for job seeking and matching purposes

There are also risks related to the design, choice, and eligibility criteria of disability income programs, which may create **work disincentives** as PDWs opt for social welfare, social insurance, and mandated private pensions, etc. Support for job incentives is critical but policy remedies for greater participation will affect both the **supply and demand for workers** with disabilities (individual preferences, demand for leisure, low productivity, low wages, and disability benefits).

Employability of PWDs - Actionable Steps: These can be categorized into three steps: (i) skills development policies; (ii) vocational guidance and training; and (iii) employment services and promotion.

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Inclusive Education: The focus here is on some key principles such as (i) all children should have the same access to education; (ii) children learn best when learning together; and (iii) recognizing and celebrating diversity and enhancing opportunities for equal participation.

Inclusive Education - Measures/actions to Improve Access: An important part of the process is the training of teachers and ensuring that inclusive education is an integral part of school reforms. It is also important to mobilize and train parents and develop resource centers to provide needed training and materials. There is also a need to enhance the capacity of community based rehabilitation programs. For full efficiency and effectiveness, the focus should be on a decentralized funding process within a unified system of service delivery.

Universal Access - Challenges: Infrastructure is a key barrier to improving access. Inaccessible buildings and facilities remains a major issue in most countries. Aside from hard infrastructure, there are also access issues on the policy/soft side of the equation. For example, pension reforms need to include disability pensions. Disability programs need to be comprehensive to include preparing disabled workers to return to jobs in addition to the usual monetary compensations. Also needed are measures to avoid adverse selection and moral hazard challenges. Policymakers need to consider the inclusion of PWD as a target criterion of Social Safety Nets programs. Other significant challenges include the reluctance of employers to provide facilities and infrastructure in workplaces. Not an easy issue to grapple with but not impossible either with the right set of policies and incentives at hand.

Access to Transportation, Housing and Assistive Devices: Inaccessible transportation remains a key issue, particularly to and from workplaces. A number of policy and funding issues need to be addressed to move towards resolution in this critical area. Lack of suitable housing, especially near workplaces is another challenge for disabled people. Another issue is the lack of access to assistive devices, technology and support. All of these can make a critical difference in providing an easy transition to employment and a productive life. Areas to focus on to improve access in all these areas include legislation, but also making the funds available to ensure that there is adequate infrastructure, and the sensitization and education needed to change the behavioral environment in which disabled people live and work.

Income protection through Social Insurance: An important issue is that of workers who become disabled in the course of their careers and are covered by social security/social insurance programs. The goal here should be to ensure that these programs and/or systems provide income protection in the case of partial or total incapacity as well as assistance in employing and keeping workers with disabilities active for a longer time. It is also important to have programs in place to help rehabilitate disabled workers.

Income Protection - Social Insurance in MENA: Disability pensions and work related injuries are not a major focus of Social Insurance reforms in MENA. In general, social security systems in the region suffer from low coverage, financial disequilibria, (lack of financial sustainability) administrative inefficiencies, and poor governance. In many cases, discretionary disability assessment procedures result in excessive protection to some (i.e. with low degree of incapacity) and little or no protection to others (i.e. the really disabled). Also, inadequately designed assessment procedures may result in abuse and overlap with other social insurance programs. Note that all this is in the context of a fairly young population across the region; however, as populations age, disability rates will also increase.

Income Protection Outside of Social Safety Net Programs: The target populations here are those not covered by social security/social insurance programs such as: children, youth, dependents, workers in the informal sector. The objective is to provide income protection in the case of partial or total incapacity of groups of population not reached by formal social insurance/social security. Challenges on this front include group versus individual targeting (category versus means testing) with the danger of possible perverse incentives against rehabilitation and employability of PWD.

Social Protection for disabled persons in MENA - Actions: Disability programs need to be comprehensive to include preparing disabled workers to return to jobs in addition to the usual monetary compensations, and include Measures to avoid adverse selection and moral hazard issues. Pension reforms will need to include disability pensions. Countries will also need to consider the inclusion of PWD as target criterion of SSN programs.

Medical care, Rehabilitation and support services:

Social Insurance programs mostly focus on income protection while medical care is part of most Health Insurance programs. However, rehabilitation programs and support services are almost absent in many programs. Many of the MNA programs also suffer from lack of coordination and unclear responsibilities between the Health, Social Security and Social Development programs as well as those that focus on rehabilitation and support services.

Conclusions - Improving integration of PWD:

Progress in this arena requires a Comprehensive policy framework, which would include the points outlined below:

- Preventive care - both for mothers through nutritional interventions, and infants through nutrition and basic immunization coverage;
- Identifying people with disabilities as soon as possible;
- Early intervention and getting all children with special needs into school and giving them the skills to fully participate in family and economic life;
- Improve societal attitudes to people with disabilities by relying on public-private partnerships;
- Institute employment and skills development policies to enhance employability of PWD;
- Extend and improve Social Insurance mechanisms;
- Extend networks for Medical attention, rehabilitation and support services.

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