



International
Labour
Organization

► Financial Inclusion for persons with disabilities

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► UN Convention on the Rights of Persons with Disabilities (2006)

- International **human rights treaty** of the United Nations
- Intended **to protect the rights and dignity** of people with disabilities.
- Parties to the Convention are required to **promote, protect, and ensure the full enjoyment of human rights** by people with disabilities and ensure that they **enjoy full equality** under the law.
- The Convention has served as the major catalyst in the global movement **from viewing people with disabilities as objects of charity, medical treatment and social protection towards viewing them as full and equal members of society, with human rights**
- Indonesia ratified the convention on 30 Nov 2011.



SOCIAL/ HUMAN RIGHTS CONCEPT

PHYSICAL/ ENVIRONMENT

ATTITUDE (INTERNAL & EXTERNAL)

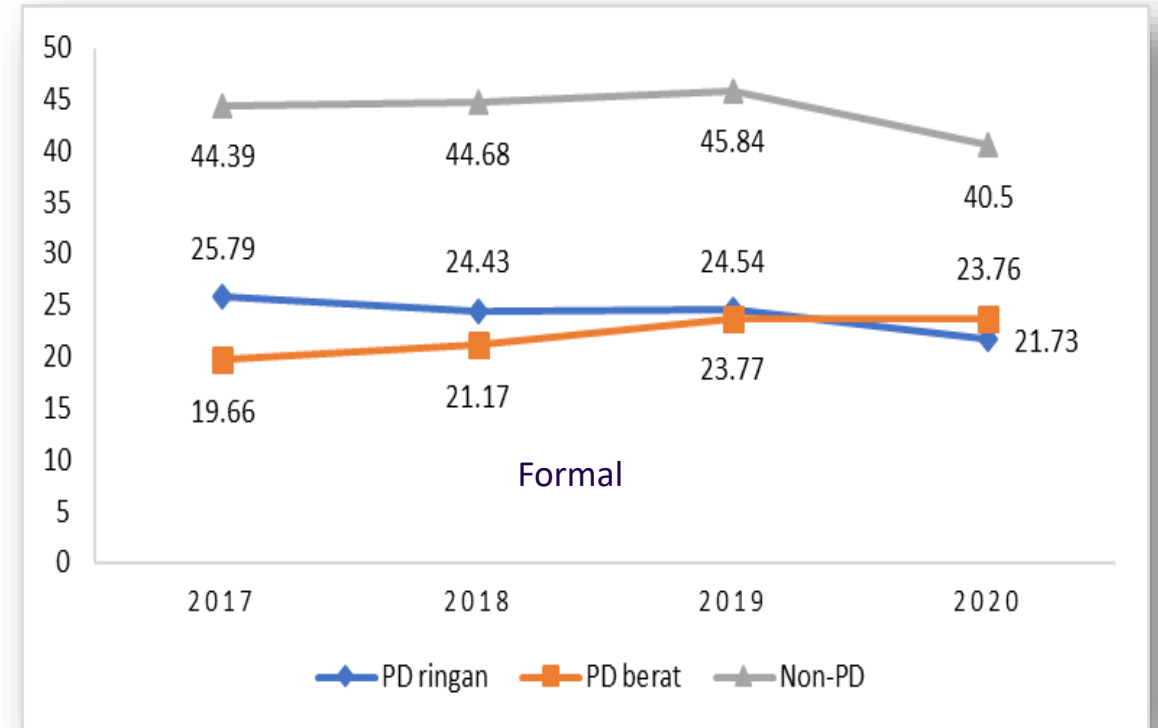
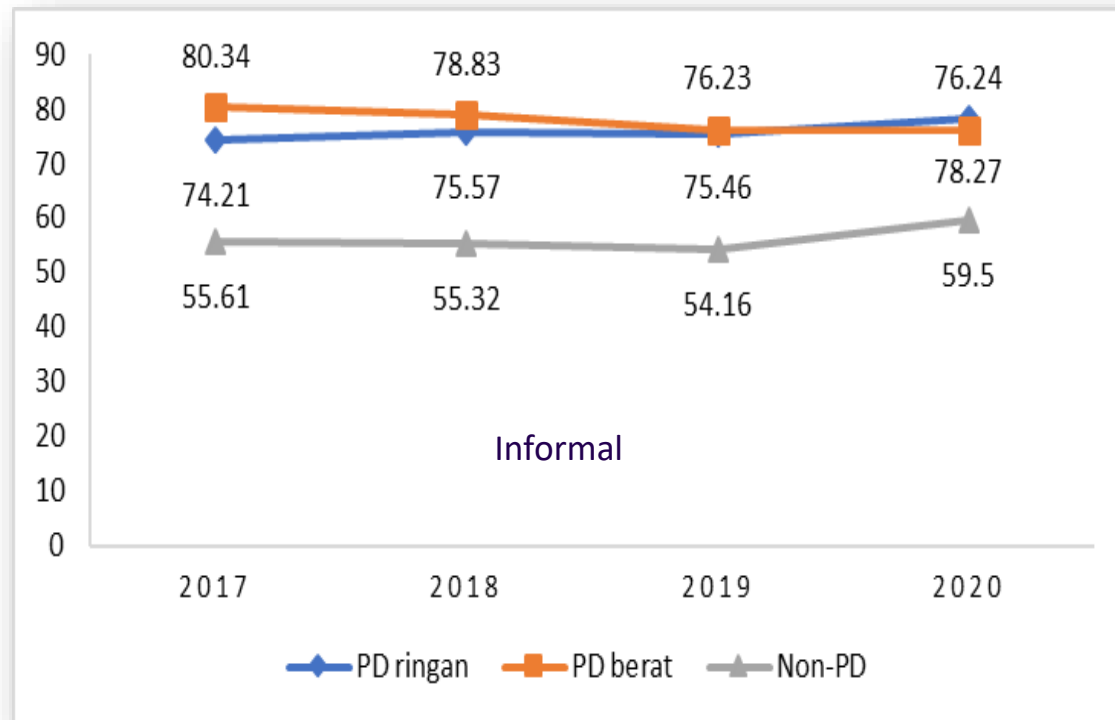


- Disability is a natural part of human diversity
- People with disability have the same rights as everyone else in the society
- **Disability is caused by the way society is organised**

DISABILITY is an evolving concept and that disability **results from the interaction** between persons with impairments and attitudinal and environmental barriers that hinders their full and effective participation in society on an equal basis with others

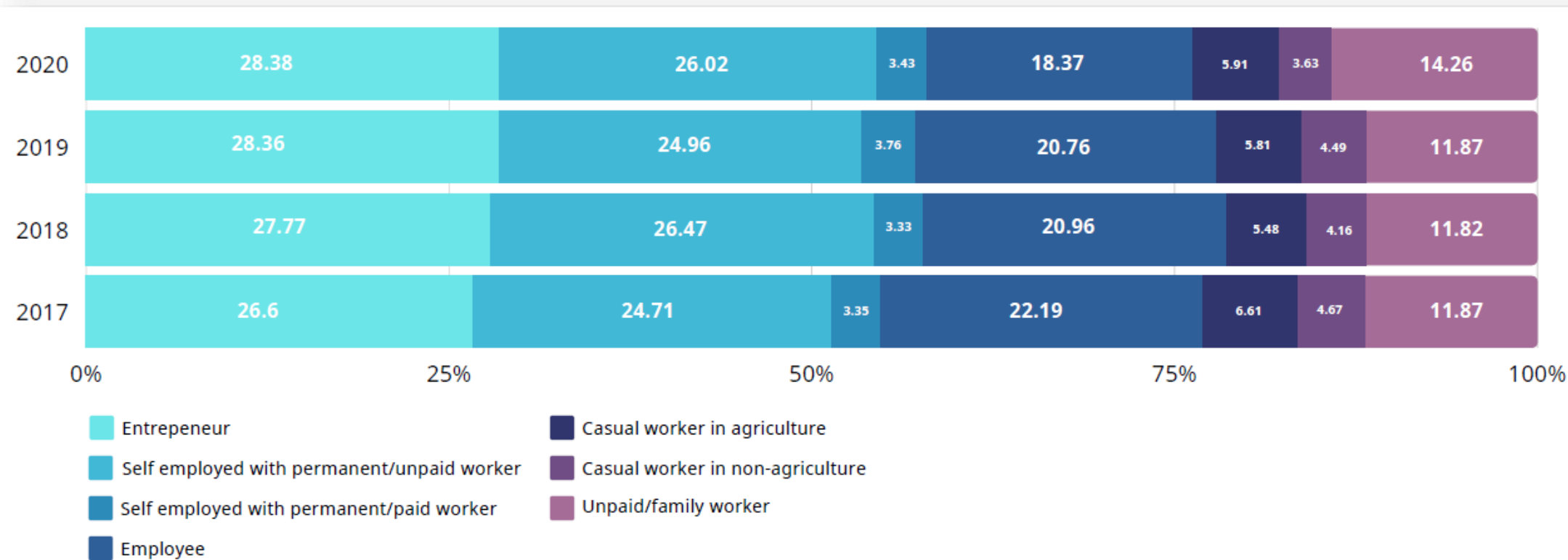
The majority of people with disabilities work in the informal sector and the percentage has increased during the pandemic

Distribusi Penyandang Disabilitas Berdasarkan Sektor Informal/ Formal (%), 2017-2020



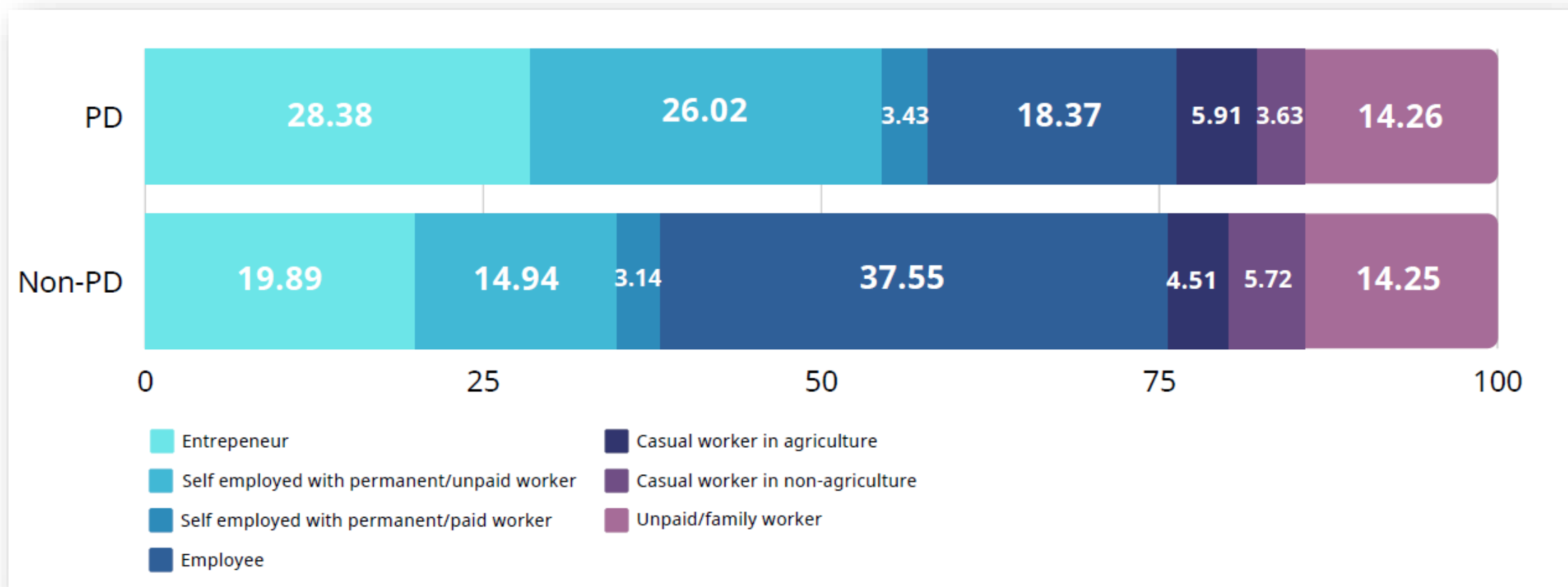
Increasing trend of the proportion of persons with disabilities who are self-employed, decreasing trend for those who works

Distribution based on working status (%), 2017-2020



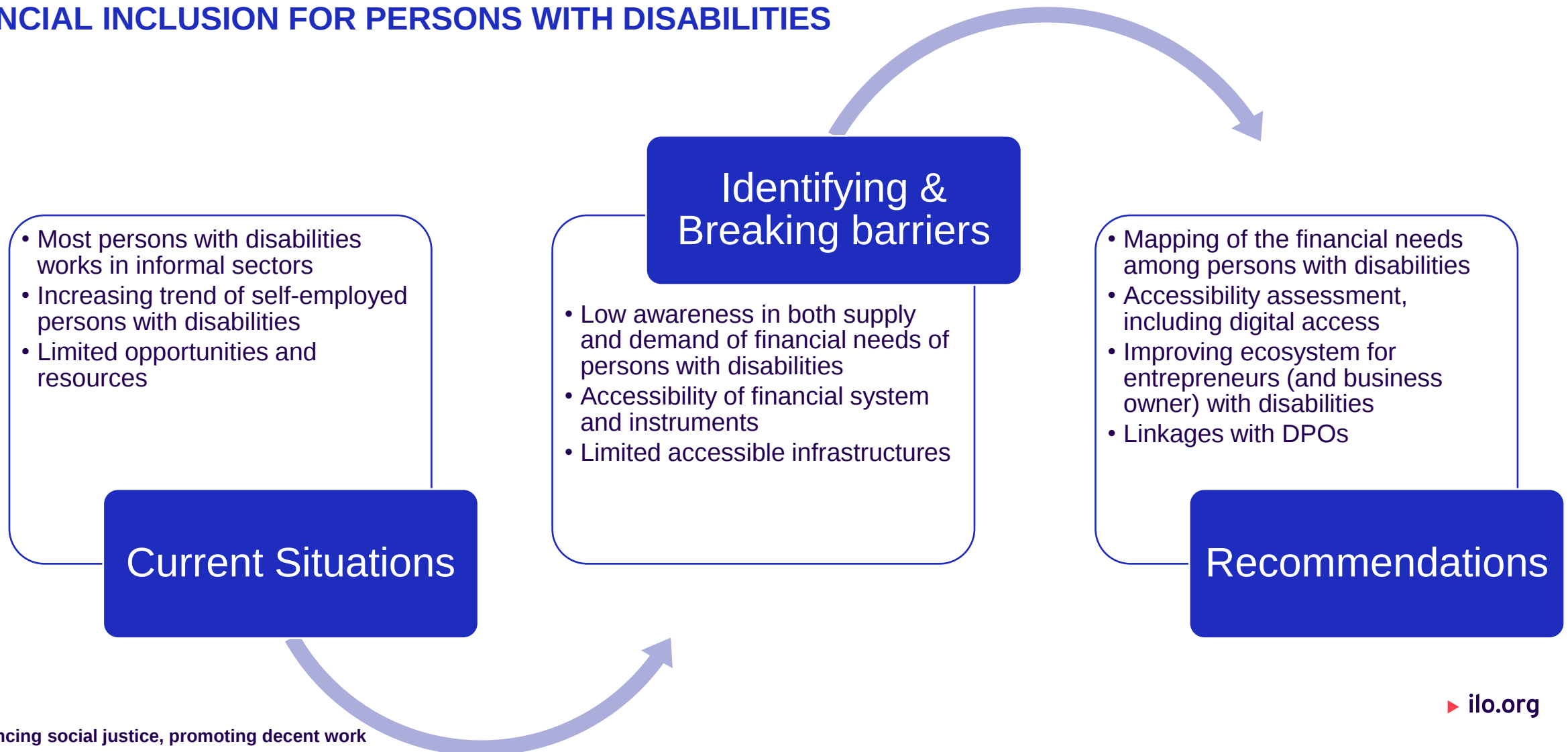
The proportion of persons with disabilities who are self-employed is 1.5 times higher compared to non-disabled persons

Comparison, distribution of working status (%), 2020



Sumber: Sakernas, Perhitungan Penulis

► FINANCIAL INCLUSION FOR PERSONS WITH DISABILITIES



Who would be able to remove the barriers to financial inclusion for persons with disabilities?

THANK YOU

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