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| ANED Country report on Social Protection and Article 28 | |
| **Turkey** |  |
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The [Academic Network of European Disability experts](http://disability-europe.net/)[[1]](#footnote-1) (ANED) was established by the European Commission in 2008 to provide scientific support and advice for its disability policy Unit. In particular, the activities of the Network support the development of the European Disability Strategy 2010-2020 and practical implementation of the United Nations Convention on the Rights of Disabled People in the EU.

This country report has been prepared as input for the synthesis report on Social Protection and Article 28 UNCRPD.

 

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# PART A: FACTUAL DATA

# Standard of living

The Turkish Statistical Institute[[2]](#footnote-2) publishes income and poverty gap data at national and regional levels, using a similar basis to Eurostat, but this is not broken down by disability status. It also publishes disability survey data[[3]](#footnote-3) but this is not broken down by poverty indicators. This means that no data is available on people with disabilities’ standard of living, apart from a couple of small-scale research studies based on in-depth interviews with beneficiaries of disability allowance.[[4]](#footnote-4)

However, there is evidence indicating that the standard of living for people with disabilities may not be promising, as the labour force participation of people with disabilities is low and the unemployment rate among people with disabilities is rather high. According the first and the last nationally representative [Turkey Disability Survey](http://www.turkstat.gov.tr/Kitap.do?metod=KitapDetay&KT_ID=11&KITAP_ID=14),[[5]](#footnote-5) 21.71% of disabled people participated in the labour market. In 2002, the labour force participation rate in Turkey was 49.6%. In 2002, the unemployment rate among disabled people was 15.46%. For the same year, the unemployment rate for the general population was 10.3%. These figures indicate that people with disabilities in Turkey do not have equal opportunities for income generation with the general population.

Another evidence that shows that the standard of living for people with disabilities may not be promising is that people with disabilities demand higher cash support from the state. According to [the Survey on Problems and Expectations of Disabled People](http://www.turkstat.gov.tr/PreHaberBultenleri.do?id=6370),[[6]](#footnote-6) around 38.4% of people with disabilities (sampled from those registered in the National Disability Database) receive regular cash transfers from the state. But still 85.7% of people with disabilities report that they want the state to increase social assistance and support.

# Overview of disability protection systems

The main features of the existing system include:

* Income support scheme for very poor people with disabilities
* At-home care allowance
* Early retirement for workers with disabilities

According to [the Social Insurances and General Health Insurance Law](http://www.mevzuat.gov.tr/Metin.Aspx?MevzuatKod=1.5.5510&sourceXmlSearch=&MevzuatIliski=0),[[7]](#footnote-7) Turkey has a compulsory universal public health insurance, which is based upon contributions from salaries or monthly incomes of individuals. Given the fact that both the labour force participation rate, as well as the employment rate of disabled people, are below the national average, this contribution-based health insurance model runs the risk of excluding people with disabilities.

However, in Turkey’s health care system, if an individual is found to live below the poverty line (which is defined quite restrictively), then the state pays her/his contributions to the health insurance fund from the general budget. The main [eligibility criterion](http://www.mevzuat.gov.tr/MevzuatMetin/1.5.5510.pdf)[[8]](#footnote-8) for this scheme is living below the poverty line defined as having a monthly income per person below one-third of the minimum wage. This scheme was introduced first in 1992, which was called the [‘Green Card’ scheme](http://www.saglik.gov.tr/TR/belge/1-437/tarihi18061992--sayisi3816--rg-tarihi03071992--rg-sayis-.html)[[9]](#footnote-9) then. The ‘Green Card’ title is not used any more. Instead, [the new social insurances and social health insurance law](http://www.mevzuat.gov.tr/Metin.Aspx?MevzuatKod=1.5.5510&sourceXmlSearch=&MevzuatIliski=0)[[10]](#footnote-10) defines the beneficiaries of this scheme as ‘those whose social health insurance premiums are paid by the state’.

While the Social Security Institution does not provide the exact number of people with disabilities whose premiums are paid by the state, it would not be surprising to see the majority of people with disabilities on this scheme, or as dependents of their mothers, fathers or partners, due to the fact that the majority of people with disabilities are either unemployed or outside of the labour force.

In Turkey, the Social Security Institution does not provide any data on the budget and social expenditures for the people with disabilities on the medical tools and health assistance. Therefore, it is not possible to have a final say on the question of whether the health assistance and expenditures are sufficient.

Disability benefits are available only to Turkish citizens.

## Services, devices and assistance

### Devices (including assistive technologies)

Public health insurance in Turkey provides financial protection for people with disabilities if they are in need of assistive technologies. People with disabilities can only get access to subsidised or free assistive devices if they receive a medical report indicating that they need a specific assistive device due to their medical conditions. The Social Security Institution issues Health Implementation Directives annually that specify which assistive devices will be subsidised by the state under which medical conditions. With these directives, the Social Security Institution annually determines which assistive technologies are covered as part of the public health insurance and the maximum prices that assistive technologies are to be covered.

[Disability rights groups often file complaints](http://www.engellilersitesi.com/haber/67960)[[11]](#footnote-11) against the Social Security Institution of Turkey as it leaves some devices out of public health insurance coverage.

Health Implementation Statements also determine the rate of contributory payments to be paid by people with disabilities in order to top up their public health insurance. As the [Disability Rights Monitoring Report](http://www.engellihaklariizleme.org/tr/yayinlar.html)[[12]](#footnote-12) suggests, Health Implementation Statements introduced different rates of contributory payments for people with same type of disabilities according to the time of appearance and/or causes of their disabilities. To exemplify, different rates of contributory payments are charged from people with congenital disabilities, people with subsequent disabilities and veterans.

### Personal assistance

Disability policies in Turkey lack personalisation and a user choice and control perspective. For instance, income means-tested 'at-home care allowance' is paid to the caregiver directly, who is predominantly the female member of the person with disability’s family; rather than the person with disability who is in need of assistance.

Institutional care has been traditionally limited in the Turkish context. Without developing an institutional care policy, Turkish governments strengthened the unequal and gendered division of labour within Turkish families, where women are expected to provide care unpaid. Since 2005, the Turkish government has based its care policy for disabled people on cash transfers. ‘At-home care allowance’ for disabled people was introduced to support families that are already providing care for their disabled members. Until recently, people with disabilities who are registered in social security were not eligible for at-home care allowance. With the [changes](http://www.aile.gov.tr/data/5404eb05369dc3119090f853/genelge.doc)[[13]](#footnote-13) in 2014, people with disabilities who are covered by social security are also allowed to apply.

[The Ministry of Family and Social Policies](http://eyh.aile.gov.tr/data/551169ab369dc57100ffbf13/engelli_ve_yasli_bireylere_iliskin_istatistiki_bilgiler_2016.pdf)[[14]](#footnote-14) reported that the total number of disabled people benefitting from ‘at-home care allowance’ exceeded 500,000 in 2015. The amount of at-home care allowance in the second half of 2016 is approximately 275 Euros. According to the same statistical bulletin, the total number of disabled people residing in public institutional care was roughly 6,000 and the number of those residing in private sector institutional care was around 10,000 in 2015.

The Ministry of Health announced a [National Mental Health Action Plan](http://www.saglik.gov.tr/TR/dosya/1-73168/h/ulusal-ruh-sagligi-eylem-plani.pdf)[[15]](#footnote-15) in 2006. With this Plan, the government promised to change the backbone of mental health policy from institution-based mental health services to community-based mental health services. In 2011, the government announced that Community Mental Health Centres would be established in towns and cities where more than 100,000 citizens reside. According to the government’s targets, total number of Community Mental Health Centres will be 236 all over the country.

### Other forms of service/Assistance

No data available on this.

## Income protection

The Republic of Turkey has a complex system of contributory and non-contributory benefit schemes for income protection. Turkey has a contributory pension system that is funded out of contributions of both employers and employees. Within this system, people with disabilities are entitled to pension benefit earlier than other citizens (see later, retirement benefits).

The Republic of Turkey introduced income means-tested non-contributory income support scheme in 1976. According to the [Law no. 2022](http://www.eyh.gov.tr/tr/html/8182/2.3),[[16]](#footnote-16) people with disabilities are entitled to a monthly paid income support scheme provided that they are not employed and that they live below a poverty threshold. For people with disabilities found to have the capacity to work by medical authorities, the government introduced the conditionality to the non-contributory income support scheme to be registered with the Turkish Employment Institution and actively seek employment. Three target groups have been identified for this scheme:

* Persons with disabilities who have a disability ratio between 40 and 69 percent
* Persons with disabilities who have a disability ratio that is more than 70 percent
* Relatives of children with disabilities who are younger than 18.

According to this categorization, the higher one’s disability ratio the higher the amount of disability allowance that he/she is entitled to. The amount of disability allowance paid to persons with disabilities who have a disability ratio that is above 70 percent in 2016 is approximately 145 Euros. For persons with disabilities who have a disability ratio between 40 and 69 percent and relatives of children with disabilities who are younger than 18, the amount of disability allowance is 96 Euros.

The share of expenditures on these cash transfers and the number of beneficiaries have been increasing since 2005. Despite this increase, the high demand of people with disabilities for cash transfer policies described in the previous section might be interpreted as a clue for a high level of poverty risk among people with disabilities and the relative ineffectiveness of these policies in lifting people with disabilities out of poverty.

## Disability-related expenses

The Republic of Turkey does not have any benefit scheme targeted to help people with disabilities to meet the additional costs of living with impairment, beyond basic income maintenance and tax allowances. Municipalities provide discount cards for people with disabilities.

## Housing costs

Turkey’s Housing Development Administration (TOKİ), originally established to solve the housing shortage and provide affordable housing opportunities for middle and lower income groups, implements positive discrimination measure in allocating houses for people with disabilities.

The next-home-owners have been identified with the lottery including people with disabilities (assessed as at least 40% disabled). According to the [regulations](http://www.toki.gov.tr/basvuru-sartlari),[[17]](#footnote-17) 5% of houses is allocated to people with disabilities and only those who will win the lottery can become a homeowner.

In addition, the Ministry of Family and Social Policy provides sheltering assistance in cash for people who live in old, uncared and unhealthy houses with very poor conditions. The Ministry [announced](http://sosyalyardimlar.aile.gov.tr/sosyal-yardim-programlarimiz/barinma-yardimlari)[[18]](#footnote-18) that many people with disabilities have utilized this type of social assistance and improved their housing conditions.

There is no systematic housing benefit that assists with the cost of housing rent, other than the basic income maintenance benefits.

## Retirement benefits

Turkey has a contributory pension system that is funded out of contributions of both employers and employees. According to [the Social Insurances and General Health Insurance Law](http://www.mevzuat.gov.tr/Metin.Aspx?MevzuatKod=1.5.5510&MevzuatIliski=0&sourceXmlSearch=%C3%BC),[[19]](#footnote-19) people with disabilities are entitled to pension benefit earlier than other citizens. The minimum amount of time that a person with disability is expected to contribute to the system (thus to continue working) in order to become eligible for pension benefit is 15 years.

## Other social protection measures

Anecdotal evidence suggests that municipalities also implement social protection measures for people with disabilities. However, similarly anecdotal evidence indicates also that these measures are generally discretionary and there is no reliable evidence on the scope and impact of such measures.

## Disability discrimination in social protection measures (including, in particular, social protection measures which are not disability specific)

The [Law on Persons with Disabilities (Law no. 5378)](http://www.mevzuat.gov.tr/MevzuatMetin/1.5.5378.pdf)[[20]](#footnote-20) has been the first comprehensive law on disability rights that established equal rights of people with disabilities in policy domains including education, vocational training, employment etc. while openly prohibiting discrimination on the grounds of disability. Constitutional amendment on 12 September 2010 added a paragraph to the Article 10 (on the Equality before the law) of [the Constitution of the Republic of Turkey](https://global.tbmm.gov.tr/docs/constitution_en.pdf)[[21]](#footnote-21) proclaiming that ‘measures to be taken for children, the elderly, disabled people, widows and orphans of martyrs as well as for the invalid and veterans shall not be considered as violation of the principle of equality’. This article provided a legal basis for positive discrimination measures targeting disability equality.

Article 4 of the [Law on Persons with Disabilities (Law no. 5378)](http://www.refworld.org/docid/4c445e652.html)[[22]](#footnote-22) prohibits discrimination on the grounds of disabilities in all domains of social policies including employment policies. Article 14 of the [Law on Persons with Disabilities (Law no. 5378)](http://www.refworld.org/docid/4c445e652.html)[[23]](#footnote-23) specifically addresses non-discrimination principle in the employment of people with disabilities.

The Republic of Turkey implements positive discrimination measures concerning the employment of people with disabilities. Article 30 of [the Labour Law (Law no. 4857)](http://www.mevzuat.gov.tr/MevzuatMetin/1.5.4857.pdf)[[24]](#footnote-24) proclaims that all employers hiring more than 50 employees has to hire at least 3% of their employees from people with disabilities. Turkish Employment Institution is responsible for finding the right candidates for job positions and is authorised to fine companies that do not comply with this article. According to Article 53 of [the Civil Servants Law (Law no. 657)](http://www.mevzuat.gov.tr/MevzuatMetin/1.5.657.pdf),[[25]](#footnote-25) all public institutions are required to hire at least 3% of all their employers from people with disabilities.

The absence of any targeted support for the additional costs of living with disability might be regarded as systematically discriminatory.

# Case studies

## Case study 1 – childhood

Eva is 10 years old. She lives at home with her parents and younger sister. One of her parents is working full-time on the median wage and the other is not in paid employment. They live in a rented house in the private sector. Eva has intellectual, physical and sensory impairments. She needs support and assistance to eat, dress and walk.

### Services, devices and assistance (including personal assistance and specialist technical devices)

1. Devices (including assistive technologies)

Eva has to get a medical report first as evidence of her disabilities. She can get necessary assistive devices and technologies by using her parent’s public health insurance.

1. Personal assistance

Her parent who is not employed can apply for at-home care allowance in return for providing her care for her child.

1. Other forms of service/Assistance

Her parents may benefit from discounts on internet bill, public transport etc. depending on the municipality.

### Income protection

Given the fact that one of her parents is employed with a median wage, she will not be eligible for means-tested income support for households with children with disabilities.

### Disability-related expenses

There is no provision of additional disability-related expenses, with the exception of possible discounts from local travel etc.

### Housing

Her parents may make use of priority quota for the Housing Development Agency’s houses.

### Poverty line

Given the fact that one of her parents is employed with a median wage, and if Eva has no siblings, then her household will probably not fall below the poverty line.

### Additional comments about the social protection of disabled children

Public authorities do not have sufficient know-how about living with multiple disabilities and Eva might suffer from this lack of knowledge and expertise.

## Case study 2 - adulthood (in work)

Sam is 35 years old. He is married and lives with his spouse. They are both working and each of them earns half the median wage. They are buying their own home with a loan from the bank. Sam uses a wheelchair for mobility.

### Services, devices and assistance (including personal assistance and specialist technical devices)

1. Devices (including assistive technologies)

Sam can use his public health insurance to buy necessary devices and assistive technologies. However, he may need to top up public health insurance to buy good quality devices and assistive technologies.

1. Personal assistance

He is not eligible for personal assistance.

1. Other forms of service/Assistance

No data.

### Income protection

He is not eligible for income support. He may benefit from discounts on his Internet bill and/or public transport, depending on their municipality.

### Disability-related expenses

Depending on the city and the district he lives in, he may not use public transport due to the fact that not all public transport facilities are accessible. This may add on to his monthly expenditures but there is no system for compensating such costs.

### Housing

He may make use of quota for people with disabilities in the Housing Development Agency’s houses.

### Poverty Line

His household will probably not fall below the official poverty line.

### Additional comments (working age adults)

Not available.

## Case study 3 - Working age adulthood (not in work)

Betti is 45 years old and lives alone. She has severe depression and chronic fatigue syndrome. She left her job three months ago because of the time off she needed because of her health. She does not feel well enough to look for other work.

### Services, devices and assistance (including personal assistance and specialist technical devices)

1. Devices (including assistive technologies)

Betti’s public health insurance may not be active as she left her job three months ago. Betti should apply for means-testing to get an exemption from paying premiums to public health insurance. Probably because of her health condition, she could not complete this process. Due to the lack of social work system in Turkey, her condition will not be known by public authorities. She will be left alone without necessary public support.

1. Personal assistance

She has two options to get care. First, she has to find someone to look after her and then the caregiver candidate should apply for cash-for-care support. Second, Betti may apply to public authorities to move into a public care unit or get cash support to move into a private sector care institution.

1. Other forms of service/Assistance

Not available.

### Income protection

She may benefit from income support, provided that she completes application and means-testing processes that will prove her income poverty.

### Disability-related expenses

Not available.

### Housing

Given the fact that she does not have regular monthly income, she will not benefit from quota for people with disabilities in the Housing Development Agency’s houses as buying a house from the Housing Development Agency requires a regular monthly income.

### Poverty line

She will probably fall below the official poverty line.

### Additional comments (adults not in work for disability-related reasons)

Not available.

## Case study 4 – older age

Jon is 75 years old. He lives alone. He is retired after working his whole career as a teacher. He owns his own apartment. Recently he became totally blind.

### Services, devices and assistance (including personal assistance and specialist technical devices)

1. Devices (including assistive technologies)

As a pensioner, Jon can use his public health insurance to buy necessary devices and assistive technologies. However, he may need to top up public health insurance to buy good quality devices and assistive technologies.

1. Personal assistance

He is not eligible for personal assistance.

1. Other forms of service/Assistance

Not available.

### Income protection

He is not eligible for income support. He may benefit from discounts on Internet bill and/or public transport.

### Disability-related expenses

Not available.

### Housing

He has his own house, so he will not need housing support. In case he needs reasonable accommodation of his house, he has to purchase necessary services from the private sector.

### Poverty line

He will not probably fall below the official poverty line.

### Retirement

He is already retired.

### Additional comments (older people)

Care services for older people are quite limited in Turkey. Biological families of older people are expected to look after older people. No public support is provided. This will apply to Jon’s case too.

# PART B: CRITIQUE AND EVALUATION

# Critique and evaluation of specific benefits/schemes

## Services, devices and assistance

1. Devices (including assistive technologies)

The Social Security Institution issues Health Implementation Directives annually that specify which assistive devices will be subsidised by the state under which medical conditions. With these directives, the Social Security Institution annually determines which assistive technologies are covered as part of the public health insurance and the maximum prices that assistive technologies are to be covered. Rights-based disability rights groups should have a say on the amount of public expenditures to be spent on devices and assistive technologies and which devices and assistive technologies are covered in public health insurance’s benefit package.

1. Personal assistance

Turkey needs to adopt an individual rights based approach in care services for people with disabilities. This perspective would empower people with disabilities and increase their options.

1. Other forms of service/Assistance

Not available.

## Income protection

In employment, majority of people with disabilities seem to be economically inactive. Employment rate of people with disabilities are comparably low. Unemployment rates for people with disabilities are higher than people without disabilities.

In poverty and social inclusion, no reliable data is available to depict the current situation of people with disabilities in these domains. However, alternative data indicates that people with disabilities express their need for cash transfer support from the state. Given the fact that roughly one-third of people with disabilities already receive cash transfers from the state, the former finding might be seen as an indicator for considerable level of income poverty among people with disabilities.

According to the findings of monitoring work on public disability spending, conducted at Istanbul Bilgi University between the years 2006 and 2011, public spending on disability has increased both in absolute terms and as a proportion of the GDP.

However, insufficient public data is available on the income and living conditions of people with disabilities and impact assessments of policies targeting people with disabilities, or including people with disabilities within the target group, are still lacking. These two factors limit the analysis made on the effectiveness of policies intact and making evidence-based policy recommendations.

## Disability-related expenses

Turkey has to reach its accessibility targets in public transportation as soon as possible which will decrease disability-related expenses in transportation.

## Housing costs

Turkey has to introduce social housing options that are not based upon home ownership. Otherwise all individuals including people with disabilities in this condition will not be able to benefit from social housing projects.

Compliance with accessibility requirements for all new housing construction should be closely monitored. This will decrease the costs for decent and accessible housing for people with disabilities in the medium term.

## Retirement benefits

Retirement benefit is the best working policy in action.

## Disability discrimination and social protection measures (including, in particular, measures which are not disability specific)

Turkey has almost finished making its national legislation compliant with the Convention on the Rights of People with Disabilities. Independent public bodies have to be established to monitor progress. Disability rights groups have to be given the opportunity to participate in policy making, monitor progress and file complaints in case of non-compliance.

# Critique and evaluation of overall situation and cumulative effect - standard of living

Turkey has a solid legal basis for the improvement of disabled people’s living conditions including the realisation of their right to work, right to education and right to decent living conditions. Not only is Turkey party to the UN Convention on Rights of People with Disabilities, but also Turkey has a special Law on Disability that ensures disabled people’s rights are protected legally. Disability rights are also part of the policy agenda. Top-level policy papers including but not limited to the Development Plan of the country includes special clauses on the improvement of disabled people’s living conditions covering the domains of employment, education and poverty alleviation. Turkey has employment (minimum employment requirement), education (integration of children with special needs into mainstream schools and classrooms and the provision of special needs education when needed) and poverty alleviation policies (cash transfer schemes) that either specifically targets or openly aims at mainstreaming disability rights in the broader policy domain in question.

Despite the availability of legal guarantees on the equal rights of people with disabilities, the visibility of disability-related targets in policy papers and the existence of policies for or including people with disabilities as their target groups, the empirical data presented here demonstrates that most people with disabilities in Turkey are still lacking access to education, employment and decent living conditions and Turkey lags far behind European Union averages on these policy domains. In employment, the majority of people with disabilities seem to be economically inactive. Employment rates of people with disabilities are comparably low. Unemployment rates for people with disabilities are higher than people without disabilities. In education, the share of early school leavers among people with disabilities is comparably high in Turkey, whereas tertiary educational attainment rate for people with disabilities between the ages of 30-34 is much lower than the EU average. In poverty and social inclusion, no reliable data is available to depict the current situation of people with disabilities in these domains. However, alternative data indicates that people with disabilities express their need for cash transfer support from the state. Given the fact that roughly one-third of people with disabilities already receive cash transfers from the state, the former finding might be seen as an indicator for considerable level of income poverty among people with disabilities.

# PART C

# Key points

## Examples of good practice

Despite the advances of social protection mechanisms for people with disabilities in the last decade, social protection mechanisms for people with disabilities in Turkey are income means-tested and thus remain residual. In addition, social protection mechanisms for people with disabilities have a familialistic character that might not always lead to the empowerment of people with disabilities as individuals. Therefore, examples of good practice noted here are not directly related to the social protection system, but focuses on inclusion policies in education and in employment.

The Turkish Higher Education Council and Turkish universities’ recent efforts in ensuring accessibility and inclusivity of higher education for students with disabilities are noteworthy. Increasing access of young people with disabilities to higher education can contribute to the breaking the cycle of people with disabilities systematically lacking higher educational attainment and working in jobs requiring low skill jobs only.

Positive discrimination policy intact for people with disabilities in employment contributes both to the social inclusion of people with disabilities and to the lifting of those employed from income poverty.

## Concerns

Gender equality is not mainstreamed in disability policies in Turkey, which generally leaves women with disabilities behind.

Both means-tested income support schemes for the very poor and cash-for-care schemes for the poor people with disabilities in need of care do not let beneficiaries to work while continue benefiting from these schemes. The requirement of not working might be creating a disincentive for people with disabilities to get a job due to their fear of losing a regular income source in exchange for an insecure job.

## Recommendations

* Turkey should regularly collect data on the income and living conditions of people with disabilities (in compliance with EUROSTAT) and share it with the public (as well as data on the employment situation and educational attainment).
* Independent bodies should be authorized to conduct impact assessment of social protection policies targeting people with disabilities or including people with disabilities within the target group. Impact assessment of such policies should include the subjective evaluation of these policies by people with disabilities that benefit from these policies.
* Disability rights groups should be given the opportunity to participate in decision making related to which devices and assistive technologies will be covered inn public health insurance’s benefit package.
* Cash-for-care schemes are not sufficient to meet the care needs of people with disabilities. Personalized care/assistance services should be supported.
* Cash support should be given to persons with disabilities, rather than to the caregiver; in order to empower persons with disabilities within the household.
* Living below the income poverty threshold should be removed from the eligibility criteria for the cash-for-care scheme. Universal care benefits should be developed and implemented.
* Levels of income support for people with disabilities should be increased to lift beneficiaries out of poverty.
* The physical accessibility of public transport facilities should be ensured to reduce the additional costs of living with disability.
* The share of young people with disabilities who do not continue their education after the completion of their secondary schools should be decreased with the introduction of new incentives and supportive mechanisms for them (i.e. scholarship schemes) to increase their chance of earning a living from employment.
* Income support schemes targeting poor individuals with disabilities should not lead individuals to turn away from employment. People with disabilities benefiting from income support schemes should continue benefiting from these schemes after they take up a job opportunity.
* Gender disparities should be eliminated through a gender mainstreaming approach to all disability and social protection policies.

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