

Original Article

Unemployment Amongst the Disabled: A Global Perspective

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Abstract - People With Disabilities (PWDs) continue to be on the fringes of the global labor market, with unemployment rates much higher than those of non-disabled people. This paper explores continent-wide differences using 2022 ILO data for Asia, Africa, the Arab States, the Americas, and Europe, with respect to the roles of gender and education. It was discovered that Asia had the lowest unemployment rate among disabled people, at 5.52 percent, followed by Africa (5.85%), the Americas (7.50%), the Arab States (24.49%), and Europe (26.03%). Low unemployment in developing countries is often a reflection of informal and unstable employment. Meanwhile, the higher rate in Europe reflected structural barriers. Additionally, gender differences introduce further complexities. In the Arab States, the unemployment rate for women with disabilities was more than 7 percentage points higher than that of men. In contrast, men did less well in Europe by about 5%. The Americas had very small gender gaps, while in Asia and Africa, men were slightly more unemployed than women. Moreover, in the Arab States, Africa, and Asia, higher education is associated with higher unemployment, known as the education penalty, with Asia having the most dramatic reversal, with advanced degree holders experiencing approximately 10.91 percent unemployment versus 4.88 percent for minimal education. By comparison, the Americas had the lowest unemployment for advanced education at around 7.06 percent. In Europe, the results were very different; unemployment for women with low education was above 50 percent, whereas the unemployment rate for highly educated men was the lowest in the region, below 25 percent. Thus, exclusion is not a result of a lack of skills but structural barriers, which need region-specific solutions.

Keywords - Disability Employment, Unemployment Disparities, Gender Inequality, Education Penalty, Regional Differences, Labor Market Exclusion.

1. Introduction

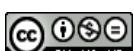
1.1. General Background

The employment gap for people with disabilities remains stubbornly high. In 2024, the International Labour Organization estimated that more than 402 million people were unemployed or underemployed worldwide. However, these numbers are just the tip of the iceberg when it comes to the prevalence of disability. In the United States, only 22.5% of people with disabilities joined the workforce in 2023, compared to 67.4% of people without disabilities [1]. However, this is not a problem isolated to America; it is a global issue. The issue for most people with disabilities goes much beyond a lack of employment. It is more about barriers that are established early in life and carried into adulthood.

The geographic representation of disability employment scholarship is shown to be severely limited. Current research is heavily focused on developed Western countries (especially the United States, the United Kingdom, and Northern Europe). It provides little empirical evidence from Asia, Africa, the Arab States, and Latin America.

This geographic concentration obscures the true significance of regional economic structures, institutional frameworks, labour market maturity, and cultural contexts in shaping employment outcomes for people with disabilities in global contexts. Furthermore, the literature almost never considers the simultaneous interaction between regional factors, gender, and education, which severely limits the explanatory power of the theory in understanding employment processes in non-Western contexts, where institutional arrangements differ fundamentally from those in developed economies. The world has come a long way from treating disability from a medical perspective. The World Health Organization and World Bank's World Report on Disability 2011 shifted this perspective entirely towards the social model of disability [2].

Instead of viewing disability as an individual issue, the world came to view the ways in which society creates barriers and excludes people. The legal systems have also changed over time. The United Nations Convention on the Rights of Persons with Disabilities (CRPD) [3] has been



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endorsed by more than 180 countries, with education (Article 24) and work (Article 27) being fundamental rights (UN Enable, 2024). Despite all the progress, the reality on the ground is different, and the statistical numbers are really depressing. According to the United Nations Disability and Development Report (2019) [4], the unemployment rate for working-age people with disabilities in the world is between 80% and 90%.

This population is marked by unemployment rates between 50% and 70% even in the rich countries. These statistics make it very clear that the problem is not individual abilities; it is systemic. The 2020 research showed how exclusionary education practices lead to lifelong barriers to employment [5].

The hiring process is one of the areas where bias is most likely to prevail. Another study found that employer misperceptions about disability continue to influence hiring decisions, and many workplaces still do not offer basic accommodations, such as flexible schedules or accessible equipment [6]. The basic assumption that “disability equals inability” means that many talented people are denied fair opportunities. Policy changes alone are not going to alter deeply held attitudes.

When disability is compounded with other forms of disadvantage, it creates a situation that is exponentially worse for the PWDs. Disabled women are also disadvantaged with regard to education and employment opportunities. Poor people, cast out, or discriminated against based on gender, as well as disability, have even more obstacles. According to the OECD, the average gap in educational attainment between people with disabilities and the general population is almost 15 years. When multiple disadvantages accumulate, finding stable employment becomes increasingly complex. Rather than addressing each issue in isolation, governments and institutions need intersectional policies that take into account the intersections between disability, gender, poverty, and other issues.

1.2. Literature Review

Many studies have focused on disability and employment, providing information on why disabled people are often excluded from work and how this can change. One important study analyzed the reasons for the difficulty of finding employment for people with disabilities and analyzed welfare policies in developed countries [7]. The researchers examined employment systems and support for decades. They discovered that most governments and researchers assume that everyone works like non-disabled people, without taking into account additional obstacles like inaccessible buildings and negative attitudes. The study concluded that there is a need for fundamental changes in the concepts of work, rather than attempts to accommodate people with disabilities into existing models. It also found

that welfare and labor systems tend to undervalue different forms of productivity and concentrate on individual disability rather than larger structural barriers. Employer discrimination, environmental barriers, and the design of welfare systems all combine to exclude disabled people from work, despite reform. The study revealed that the policy structures in different regions produce distinct patterns of exclusion.

Another study examined the reasons why attempts to reduce the number of people on disability benefits have failed [8]. Using data from the labour market over several decades in developed countries, particularly Australia and other similar economies, the study examined employment trends and benefit applications. They found that when there were fewer surrounding full-time jobs, more people applied for disability benefits. As full-time employment declined, older workers applied for benefits despite not being fully disabled, suggesting that the more stringent rules did not save money because the real problem was a lack of suitable jobs. In countries with high welfare levels, unemployment statistics may accurately represent actual job-seeking, whereas in developing countries, a similar lack of statistics is often due to the absence of formal benefits to capture missing jobs. This explains why Asia and Africa sometimes have low unemployment rates.

The relationship between poverty and disability has also been examined globally [9]. They utilized data from disabled activists and poverty reduction programs to assess the effectiveness of these initiatives in various countries. The study concluded that most poverty reduction interventions fail to address the needs of disabled people. Disabled people are often subjected to additional costs for care and equipment, and disability can result in poverty, while poverty makes living with a disability even more difficult. The researchers stated that poverty reduction strategies should be developed by and for people with disabilities. They also pointed out that many anti-poverty programs fail to consider accessibility, assistive technology, and support services, which excludes people. The study suggested that people with disabilities should be involved in the development of these policies. It also concluded that in developing countries, education does not always lead to employment for disabled people if the labour market is not accessible. In addition, poor disabled people may not have the contacts necessary to translate their education into employment, as is the case in the developed world.

A study in South Africa examined the job search experiences and hiring barriers of people with disabilities [10]. In the early 2010s, researchers interviewed 72 people with various disabilities who were employed in a variety of industries. They discovered that despite protective legislation, many disabled job seekers still encounter unfair barriers. Applications are not always accessible, interviews

ask uncomfortable questions about disability, and companies use tests that do not consider disabilities. The study demanded radical changes in hiring to make equality a reality. It also highlighted some specific challenges in South Africa, such as transportation and access to workplaces, that contribute to global issues with ableist hiring. Disclosure of Disability, stigma in testing, and lack of accommodations in the hiring process all make it more difficult for qualified disabled candidates to find employment. The research showed that, despite the presence of legal protections, they are not always applied, and there are often no economic incentives. It is unclear whether these barriers are universal in Africa or specific to South Africa. However, the research suggests that African and Asian countries may face different types of employment barriers. A study in the UK examined the work experiences of disabled people in SMEs [11]. In the early 2000s, researchers conducted interviews with disabled workers and their employers across various industries. The study revealed that smaller firms can implement changes more quickly if they have flexible roles, open communication, and owner involvement; however, a lack of resources and formal policies can lead to inconsistency. Training managers and creating inclusive jobs will help retain workers and increase productivity, demonstrating that small businesses can include people with disabilities but need more support. A study in Indonesia examined the barriers disabled people encounter in attempts to enter the labor market despite the UN Convention on the Rights of Persons with Disabilities. Using data from the national census between the late 2000s and early 2010s, the study examined four labor market outcomes. They discovered that official unemployment rates for disabled people were too low because too many were not even in the labor force. Most workers were self-employed in informal employment, and severe disabilities made employment much less likely. Women in high-dependency families were particularly likely to leave the workforce. The study found regional and gender differences, with informality being a coping mechanism rather than a pathway to better jobs. Domestic responsibilities kept many women out of the labor force, and the nature and severity of disability played a large part in employment opportunities throughout Indonesia. The findings indicate that official unemployment rates may conceal actual exclusion, with women in high-dependency families being particularly affected. It is essential to understand the trends in Asia and Africa, where low unemployment rates may mask the extent of labour market exclusion if there are no formal benefit systems in place to capture the missing workers. Another study examined the impact of disability on employment, wages, and work participation globally [13]. This study utilized data from national labor surveys, longitudinal studies, and policy analyses in the US, UK, and other high-income countries from the 1990s to the mid-2000s to examine employment trends. They found that disabled people are underrepresented in the workforce, and they make less money than non-

disabled people. Some of this disparity is due to health or skill differences, but discrimination is also a significant factor; therefore, solutions must incorporate financial assistance, medical support, job training, and fair hiring practices. The review found that these disadvantages persist even after accounting for other factors. It also concluded that policy interventions are most effective when used in combination - wage subsidies, accommodation support, and enforcement are more effective than single interventions. Early interventions and policies to keep people working can minimize long-term loss of work. The study emphasizes the importance of policy design for employment outcomes, beyond individual capabilities. Regional differences in unemployment rates might be due to policy choices and welfare systems, rather than to job opportunities or disability rates. The evidence of the effectiveness of combined policy actions suggests that the local context plays a crucial role in success.

A quantitative study in Cyprus examined the relationship between disability type and education level on employment for people with disabilities [14]. The researchers gathered data from 117 people with physical disabilities using online questionnaires in the early 2010s. They found that the type of disability is strongly related to employment status, and education is a strong predictor of job level and wages. Barriers to education and unequal access to higher education continue to exclude many disabled people from the workforce. The study also found that the level of education influences the quality of jobs, that the availability of workplace accommodations and employer attitudes also impact the quality of jobs, and that transportation and accessibility issues constrain job searches. There are also gaps in support for the transition from education to work, indicating a need for specific job programs and employer engagement in Cyprus. The study found that structural discrimination, not just ability differences, was the primary cause of exclusion, indicating that policy change must target whole systems, not just legislation. The marginalisation of workers in the UK is likely to be replicated in other developed countries, as the practices and benefit structures of the labour market are similar across countries.

Finally, another study was carried out in the USA to see if people with disabilities are more likely to lose jobs involuntarily during economic crises [16]. Using six waves of the Current Population Survey Displaced Worker Supplement data (N [?] 34), a study in the USA investigated whether people with disabilities are more likely to lose their jobs during economic crises [16]. Using data from the Current Population Survey Displaced Worker Supplement in the early 2000s, the researchers compared the job-loss rate of workers with and without disabilities during major downturns. They found that disabled people were twice as likely to lose their jobs as non-disabled workers. The gap was 6.5 percentage points during the Great Recession and 5.8

points during the time of the pandemic, showing that disabled workers are especially vulnerable during difficult times and need special protections.

1.3. Research Gaps and Rationale of the Study

Although there is much research on employment and disability, many important questions about the real experiences of disabled workers remain unanswered. Most studies focus on developed Western countries, such as the UK, the US, and Cyprus, while developing countries are often overlooked. This produces a geographic bias and ignores the different economic and cultural backgrounds in which most disabled people live. Few long-term studies follow disabled workers over time, making it difficult to understand their career journeys. Research rarely looks at how disability combines with race, age, gender, and socioeconomic status to create additional difficulties in finding work. As a result, there is no global analysis that takes into account regional differences, gender, education, disability, and employment. This study attempts to address these gaps by looking at the unemployment rates of people with disabilities in five major regions of the world and by investigating the role of disability and gender in influencing issues of employment. Current research also does not provide unemployment data by region, gender, and education simultaneously, making it impossible for policymakers to determine whether employment barriers are uniform across all groups or whether they vary by location. Unemployment among people with disabilities is important to understand for the sake of promoting inclusive economic growth; Disabled people continue to be left out of work but are often excluded from labour policy and statistics. According to Mont (2019) [17], exclusion of people with disabilities from the workforce perpetuates the poverty and social isolation of families and communities. This exclusion also has a negative impact on economies. Mitra and Kruse (2016) [18] estimated that the exclusion of people with disabilities from the workforce costs countries 3-7% of their GDP each year, a tremendous loss. This study will examine unemployment among people with disabilities worldwide and how structural and demographic factors influence their employment prospects.

1.4. Novel Contributions and Differentiation

The current study contributes to the disability employment scholarship by offering a unique, multidimensional analytical model that combines regional, gender, and educational aspects simultaneously. The literature has focused on studying individual variables separately (regional differences, gender differences, or educational effects), which has significantly constrained the ability to explain the interactions between these dimensions. This study is a concomitant study of overlapping geography, gender, and education influences on patterns of disabled unemployment using International Labour Organization ILOSTAT data aggregated in five continental regions. This methodology enables cross-regional comparisons that were

not possible in single-country or regionally limited studies, providing comparative information on the geographic heterogeneity of mechanisms of employment exclusion.

The methodological approach generates some important innovations. Qualitative records of South African barriers to hiring, including disclosure dilemmas, psychometric testing processes without disability accommodations, and the accessibility of transport, were reported by McKinney and Swartz (2019). Their geographically limited study, however, was unable to determine whether the identified mechanisms are consistent across African regions or are characterized in different ways depending on the level of economic development and institutional maturity. Their study is further developed by quantifying similar measures of unemployment in five continental regions at once, which demonstrates that employment exclusion processes differ significantly by regional economic organization. As an illustration, the unemployment rates in Asia and Africa are remarkably similar (5.52% and 5.85%, respectively), despite the assumed institutional differences, which suggests that the two regions have a similar structure of their informal economies and measurement artifacts. However, the 18.53 percentage point difference in unemployment rates between Africa and Europe indicates that the two regions have fundamentally different labor market institutions, not just quantitative ones.

Past gender-centered research by Moghadam (2003) had documented gender inequalities in the labor markets of the Arab States, but it had not conducted a disability-specific analysis. The intersectional disability-gender effect is isolated in this research as it shows that women with disabilities in Arab States have 30.95 percent unemployment, a 7.35 percentage point disadvantage over men, which is significantly greater than gender differences in non-disabled groups. This observation implies that the mechanisms are not the same and that women with disabilities are not subject to additive disadvantage but to multiplicative exclusion in which gender-specific barriers are compounded by disability. The statistics indicate that the disabled female unemployment rate of the Arab States is nearly twice the rate of the male one. In Europe, the opposite trend is observed, with the disabled male unemployment being 4.56 percentage points higher than the female one, which suggests that the interactions between gender and disability are observed to be quite different in the institutional settings.

Evidence-based scholarship by Jones (2008) was able to synthesize evidence that showed the generally protective effect of education on employment in developed economies. Nevertheless, the geographic focus of this study was still primarily on high-income countries, where human capital investments are more likely to be converted into access to employment. This study extends its investigation to developing countries and presents an important discovery that contradicts the universal human capital theory: the

education-employment correlation in Asia, Africa, and the Arab States is inverted. The unemployment rates of advanced degree holders are 2-7 times higher than those of their minimally educated counterparts. The sharpest inversion is observed in Asia, where the unemployment rate among holders of advanced degrees was 10.91 percent, compared to 4.88 percent for their minimally educated counterparts. This discovery is qualitatively different from the knowledge of the prior studies that implied that education enhances job opportunities everywhere. Instead, it demonstrates how institutional environments, namely, dual labor markets in oil-reliant economies, divisions in the informal-formal sector of employment, and inflation of credentials in limited formal sectors, dominate the otherwise protective impacts of educational credentials.

The concurrent examination of gender and education in the regional settings demonstrates the effects of interaction that are not apparent in the univariate analyses. Intermediately educated women in Europe have about 44 percent unemployment compared to 16 percent among men at the same levels, and the Americas have almost equal (around 8 percent) unemployment between the two genders. These different trends cannot be attributed to education or gender as independent variables; they are indicative of the way regional institutional arrangements, European welfare-state design versus American market-based arrangements, create different gendered employment opportunities. This institutional-demographic interaction effect is more than the explanatory ability of past regional or gender-specific studies that analyzed these dimensions separately.

Moreover, the conclusion that the considerably high unemployment rates (26.03) in Europe compared to Asia (5.52) are not indicative of better employment inclusion, but instead indicative of differentials in measurement artifacts, is specifically methodological innovation. Autor and Duggan (2003) argue that in the case of advanced welfare states, statistical traps of unemployment exist, in which the disabled are officially registered as job-seeking longer due to the eligibility criteria for benefits, which artificially inflate the measured unemployment rate even in the presence of strong support systems. On the other hand, the low unemployment rates in Asia and Africa conceal a deep-seated structural exclusion from subsistence, informal piecework, and family farming income-generating systems that do not provide security and benefits. This study demonstrates that unemployment data are not reliable proxies for quality of inclusion, but rather a formalization of the economy, and that a basic reinterpretation of comparative disability employment findings based on raw statistical comparisons is necessary.

2. Methodology

2.1. Research Aim and Objectives

This study aimed to examine unemployment trends among Persons With Disabilities (PWDs) across global

regions, focusing on the effects of gender and education level. The objectives include:

- Comparing regional disparities in unemployment rates among PWDs.
- Identifying gender-based differences in unemployment within these populations.
- Analyzing the relationship between education level and unemployment outcomes for PWDs across different regions.
- Analyzing the relationship between education level and gender on the unemployment outcomes for PWDs across different regions.

2.2. Data

The study is based on secondary and cross-sectional data from the International Labour Organization (ILO) ILOSTAT database. The dependent variable in the study is the unemployment rate of people with disabilities by gender and education, expressed as a percentage. The data is the most recent available as of 2022 and includes information on five global regions: Asia, Africa, the Arab States, the Americas, and Europe.

2.3. Data Analysis Method

After sorting the variables, the data from each region were organized in tables by gender and education level. For each region, the values for all available countries were averaged to obtain representative unemployment rates for each group, such as women with intermediate education in Africa. This method provided comparability and consistency, particularly in regions where data were scarce. These averages were then used to create bar graphs illustrating unemployment trends by region, gender, and educational level.

3. Results and Discussion

Figure 1 shows unemployment rates for Persons With Disabilities (PWDs) in five regions, which are categorized as developing regions (Asia, 5.52%, Africa, 5.85%), mixed economies (Americas, 7.50%), and advanced or resource-dependent regions (Arab States, 24.49%, Europe, 26.03%). The small difference between Asia and Africa suggests similar informal economic structures, while the significantly higher rate in Europe indicates different labour market dynamics. In Europe, unemployment rates are higher in countries with more generous welfare systems that encourage formal job-seeking and disability benefits. This situation creates what Autor and Duggan (2003) call a statistical “unemployment trap,” where PWDs stay registered as job seekers in order to keep collecting benefits, artificially increasing reported unemployment rates even though there are extensive support systems in place [19]. OECD research (2010) says “the lower the level of disability benefits, the more likely disabled people are to be employed and the smaller the disability employment gap.

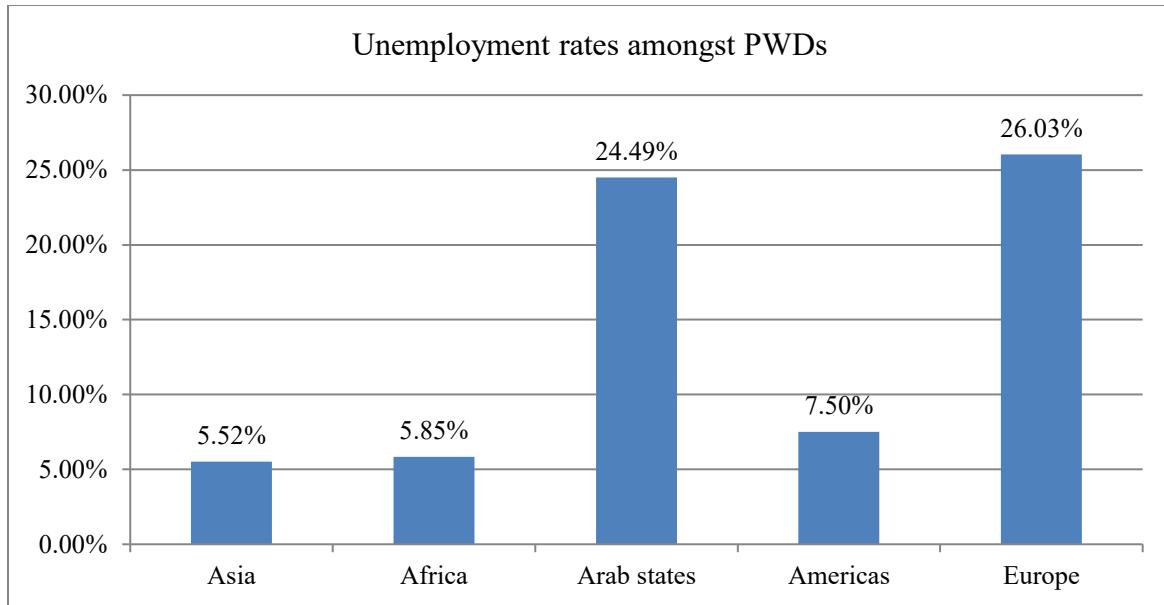


Fig 1 . Regional Unemployment Rate Amongst PWDs

In Asia and Africa, low unemployment rates hide actual exclusion, as many PWDs are engaged in informal employment (e.g., subsistence farming, street vending, or piecework), which are poorly paid and not reflected in official statistics. ILO (20) states that “a very large share of persons with disabilities in developing countries have informal jobs, which are generally characterized by a lack of security and benefits.” Family support also tends to decrease the need to seek formal employment. In the Arab States, institutional barriers are evident in the high unemployment rate, which stands at 24.49%. As Sidani (2005) [21] notes, oil-based economies have two distinct labor markets: one for high-skill jobs, typically held by expatriates, and another for low-productivity jobs, often filled by locals. PWDs are

frequently left out of both, with no new sector qualifications and no access to expatriate employment, leaving them chronically unemployed. In the Americas, the moderate rate of 7.50% is driven by legislation, such as the Americans with Disabilities Act, and a market-driven economy that helps promote some integration. However, Acemoglu and Angrist (2001) [22] argue that legislation is insufficient to overcome employer concerns and costs without additional incentives. Overall, these patterns suggest that unemployment rates are more indicative of the level of economic formality than of the actual level of PWD inclusion, highlighting the need to consider measures of job quality and actual economic inclusion in addition to employment rates.

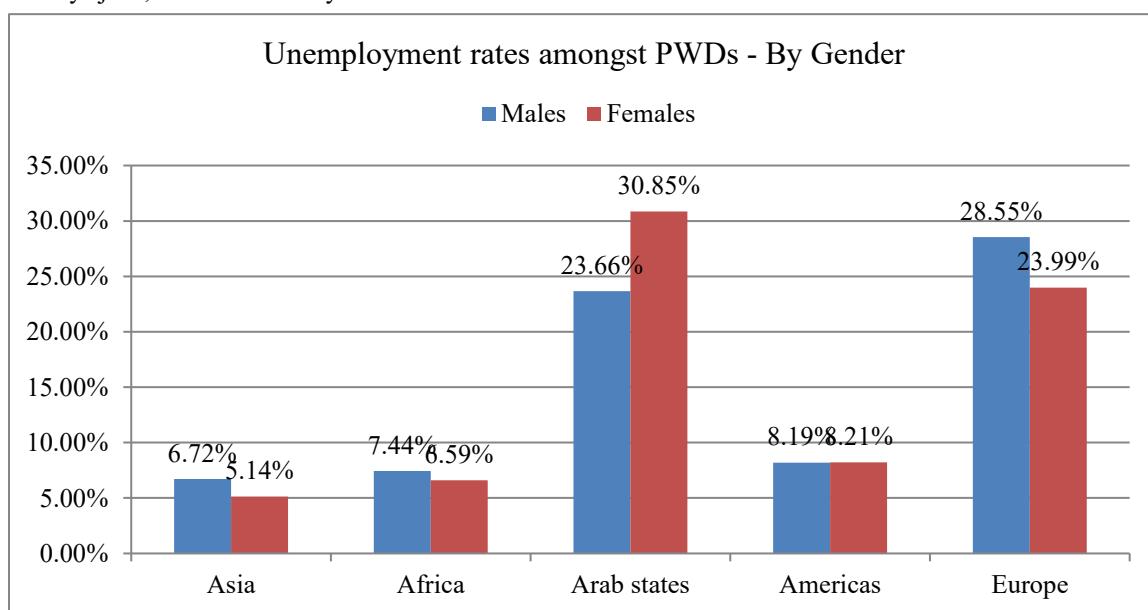


Fig. 2 Gender Based Unemployment Rates Amongst PWDs

Figure 2 presents the unemployment rates of PWDs by gender in five regions. Gendered unemployment reveals the extent to which patriarchal structures multiply exclusion based on disability. The Arab States have the widest gender gap, with women with disabilities being 7.35 percentage points more unemployed than men (30.95% vs. 23.60%). This gap is explained by mobility restrictions and social norms that further limit opportunities for women with disabilities [23]. Research indicates that “traditional social norms discourage women from working and many women do not have the support of their families to join the workforce,” and that “gender-mixing is often seen as a violation of religious and cultural values” [24]. In addition, poor transport, family control over employment decisions, and gender-segregated workplaces further restrict women’s access to employment regardless of their qualifications. In Europe, the situation is reversed: unemployment among men with disabilities is 4.56 percentage points higher than for women (28.55% vs 23.99%), the largest male disadvantage in the world. This is largely due to the concentration of women in fields such as healthcare, education, and administration, which are more accessible and better

accommodated [25]. European Commission data confirm that “the healthcare workforce is predominantly female” and that “more than 13.1 million women worked in the healthcare sector in 2010, accounting for more than three quarters of the health workforce in the EU” [26]. Men with disabilities are less likely to be in industries like manufacturing and construction. In the Americas, the gender gap is very small (8.21% vs. 8.19%), suggesting that strong legal protections can be effective in closing gender gaps among job seekers. However, some studies caution that this apparent equality may disguise underlying differences in caregiving responsibilities and career progression [27]. In Asia and Africa, men with disabilities are marginally more unemployed (1.58 and 0.85 percentage points, respectively), which is likely because of societal expectations for men to participate in formal employment. In contrast, women with disabilities are more likely to be engaged in unrecorded domestic work. These results indicate that disability and gender interact to create unique barriers and that policy responses need to be able to address these specific barriers and not simply address general accessibility.

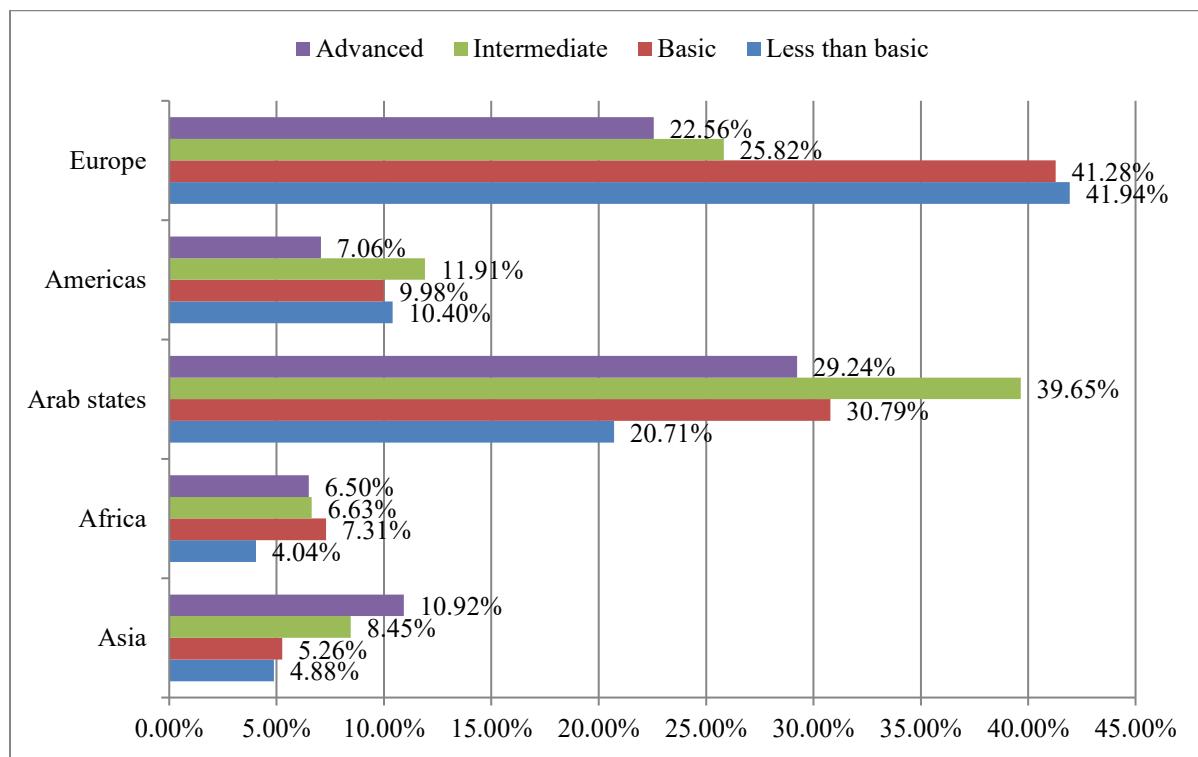


Fig. 3 Educational Attainment and Employment Outcomes for PWDs

Figure 3 displays the unemployment rate of PWDs by education level in various regions. The link between education and employment for PWDs is a complex and at times counterintuitive one. In Europe and the Americas, higher education is negatively correlated with unemployment. For instance, in Europe, unemployment

rates range from 41.94% for those with less than basic education to 22.36% for those with advanced education, with little variation in between. This trend indicates that secondary education is a critical threshold [28]. The Americas exhibit a monotonic decrease in unemployment with education (from 10.40% to 7.06%), which is consistent with studies that suggest

that laws such as the Americans with Disabilities Act and a market economy allow PWDs to leverage their education to find employment [29]. In these areas, higher education lowers the risk of unemployment for PWDs, suggesting the effectiveness of strong legal protections that could remove the barriers that would otherwise exclude educated PWDs from formal employment.

In contrast, the Arab States, Asia, and Africa have an “education penalty,” where higher education is associated with higher unemployment. In the Arab States, the unemployment rate is 20.71% for those with little education, 39.65% for those with basic education, and 68.3% of disabled workers are informally employed [28]. In Asia, the unemployment rate for those with a higher education is 10.91% and the unemployment rate for those with the lowest level of education is 4.88%. These patterns are closely tied to economics.

In oil-based economies, the formal private sector employs only 10-15% of the workforce, with up to 90% in the public sector, which results in credential inflation that increases the qualification requirements for even simple jobs and excludes many PWDs [30]. Informal employment accounts for 48-72% of nonagricultural employment in developing countries [31]. For PWDs with lower education, informal employment is more accessible because of the absence of credential requirements, whereas those with higher education have more difficulties in accessing formal employment [31]. In Africa, these trends are influenced by rural-urban dynamics: individuals with low levels of education tend to reside in rural areas and work in agriculture, where family farming accommodates individuals with disabilities, whereas those with higher levels of education, often found in urban areas, face more barriers to formal employment [32].

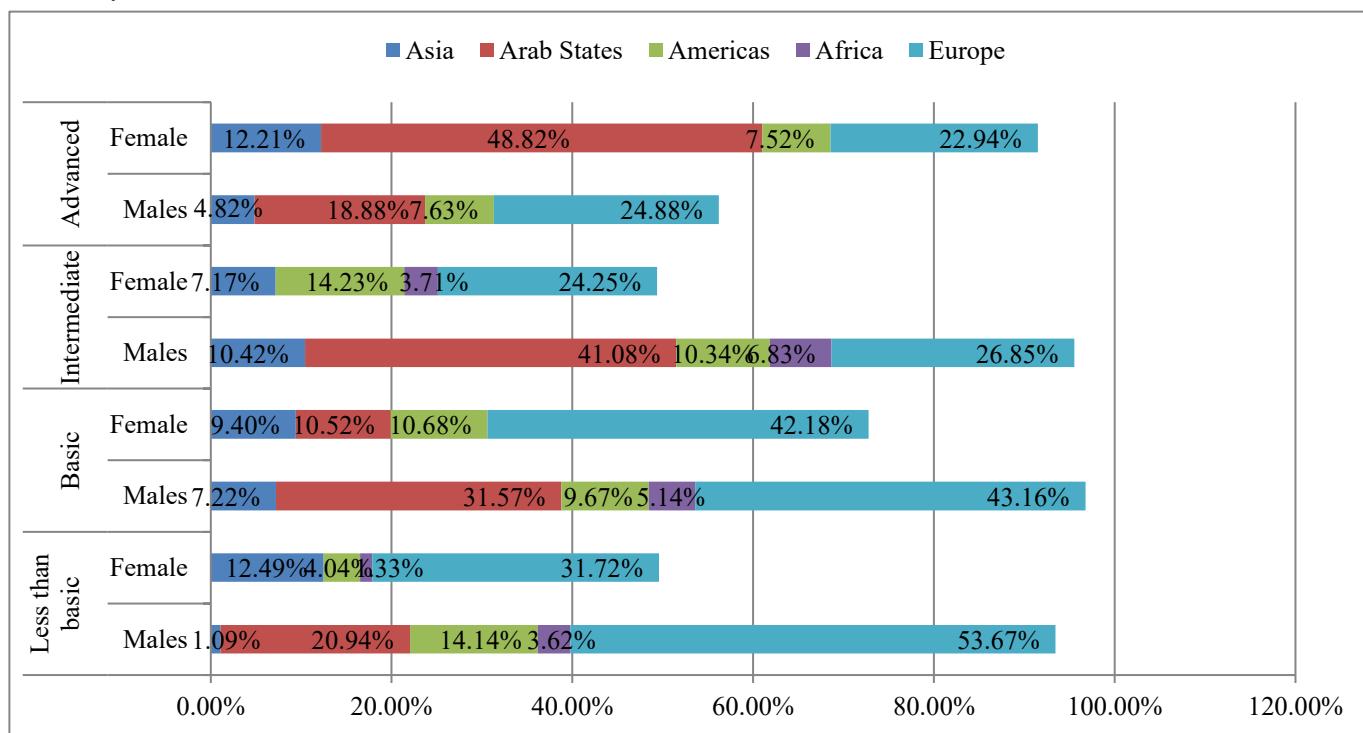


Fig. 4 Unemployment Rates among PWDs based on Education and Gender

Figure 4 shows unemployment rates for PWDs by gender and education for five regions. The intersection of gender and education exacerbates disadvantages. In Europe, women with only a basic education have unemployment rates of more than 50%, mainly because of low digital skills, caring responsibilities, discrimination by employers, and welfare policies that disincentivise part-time work. Meekosha (2011) shows that these factors continue to disadvantage women [33]. At the intermediate education level, unemployment rates are significantly higher for European women (approximately 44%) than for men (approximately 16%), indicating that women with

intermediate education may be overqualified for entry-level jobs but lack the credentials for professional jobs that require more support. The difference between low-educated European women (over 50% unemployment) and highly educated men (under 25%) suggests that higher education can help to level the gender playing field, as long as women have sufficient family support to continue their studies at a higher level. Varga (1989) characterizes this as class distinctions within the PWD community, categorized by educational level [34].

Data indicate that many women with disabilities in the Arab States are absent from most levels of education, which

implies withdrawal from the labor force. Moghadam (2003) attributes this to cultural factors that create “invisible populations” of women with disabilities [35]. The absence of data for low-educated women with disabilities in the Arab States also points to exclusion from formal employment. When unemployment rates exceed 40%, many more individuals are not counted and are even more isolated and dependent on their families. Abu-Habib’s study in Jordan concludes that women with disabilities “are subjected to double discrimination based on gender and disability” and have “high illiteracy rates, and thus they cannot compete in the labor market” [36]. In Asia and Africa, few women with disabilities have access to higher education because of both educational barriers and cultural limitations on women’s employment. In Asia, many PWDs with low education levels are engaged in family farming or subsistence activities that do not require formal qualifications, which is consistent with the fact that informal employment accounts for 48-72% of nonagricultural employment. OECD data show that the gap in education between people with disabilities and others is, on average, almost 15 years, and even larger for women [37]. Cultural barriers to women’s employment mean that many educated women with disabilities are involved in home-based work that is not reflected in official statistics, which creates data gaps in higher education categories. In Africa, low representation is a reflection of rural-urban divides, with low education linked to rural life and agricultural work, where families are often inclusive of disabilities. Poverty, gender discrimination, and disability interact to exacerbate the challenges for PWDs, especially women, who are additionally disadvantaged in education and employment [38]. Intersectional analysis reveals that poverty, caste, or gender discrimination, compounded by disability, pose multiple barriers, often excluding African women with disabilities from higher education and formal employment. In the Americas, the distribution of gender and education is more equal, with men concentrated in the basic and intermediate levels and women distributed across both basic and advanced levels. Research shows that women need higher education to achieve employment equality with men [39]. In the United States, 30% of low-educated women with disabilities are unemployed, compared to 8% of college-educated men, demonstrating the role that limited early education plays in creating long-term economic disadvantage. Other research has shown that women with disabilities who are denied educational opportunities because of discrimination or family decisions suffer long-term disadvantages in the labor market [40].

4. Conclusion

This paper has explored how regional variations, gender, and educational level affect the employment opportunities of people with disabilities worldwide - a significant step towards a more inclusive global economy.

This study analyzed the employment opportunities of people with disabilities (PWDs) in 5 major regions of the world, including Europe, the Americas, Arab States, Africa, and Asia, and compared the local unemployment rates, found gender-based disparities in employment outcomes, evaluated the role of education level in employment opportunities of PWDs, and provided visual data to inform disability inclusion policies. The research utilized secondary ILO data on unemployment among people with disabilities as of 2022, where data from various locations within each area were averaged to generate representative data. It also gave bar charts of regional, gender, and educational level comparisons. The findings revealed significant differences in all variables under study, with the highest unemployment rates of 5.52% in Asia, 26.03% in Europe, 5.85% in Africa, 7.50% in the Americas, and 24.49% in the Arab States. The difference between genders was especially high in Arab States, with women with disabilities experiencing an unemployment rate of 30.95% as opposed to 23.60% in men, a gap of 7.35 percentage points.

In contrast, Europe had the opposite situation, with men experiencing unemployment rates of 28.55% and women experiencing rates of 23.99%. The Americas had almost perfect gender parity with a difference of 0.02 percentage points between men (8.21%) and women (8.19%). Patterns of education also showed significant differences with Europe showing a decrease in unemployment of 41.94 to 22.36 as the level of education increased to advanced degrees, and Asia showing the opposite of the education penalty, with advanced degree holders experiencing 10.91 to 4.88 unemployment. The most extreme intersectional disadvantage was observed in the case of European women with basic education, who had more than 50% unemployment, and highly educated men in Europe had less than 25% unemployment. The complicated trends of higher education resulted in poor employment outcomes in developing regions because of structural constraints, where informal sectors with 48-72 percent of nonagricultural jobs offer more opportunities to PWDs with low levels of education, and educated PWDs seek inaccessible formal sector jobs. It was found that unemployment statistics are inversely correlated with economic formalization and not inclusion quality, and that the high rates in Europe are indicative of welfare state institutions that entrap individuals in unemployment by making them dependent on benefits, and that the low rates in Asia and Africa are indicative of deep exclusion from subsistence production. The institutional fragmentation of Arab States generates two labor markets that systematically deny PWDs access to expatriate-dominated sectors, and the interaction of gender and education generates multiplicative rather than additive disadvantages in all regions. These trends are indicative of bigger economic systems, institutionalized systems, and cultural practices that lead to systematic marginalization of individuals with disabilities, indicating that employment issues are not limited to particular abilities but must be systematically adjusted to meet the challenges of structural barriers. On the whole, this paper has shown that

disabled people have serious employment issues on the global level. However, the level of these problems varies depending on the place of residence, gender, and the level of education, which means that the local solutions should be tailored to the specifics of the region, but not the universal ones.

6. Policy Implications and Limitations

Findings indicate that there should be regional strategies to provide more job opportunities to persons with disabilities. Asian and African policies should aim at enhancing access to quality education, more effective data collection tools to track the quality of employment, and programs to assist people in transitioning between informal and formal employment with the right benefits and protection, since low unemployment rates can conceal informal employment and lack of access to the formal job market. The Arabian states need to decrease extreme gender disparities through cultural change programs, enhancing transportation and movement choices of females, establishing women-only workplaces or flexible working plans that do not violate cultural standards but also offer financial chances, and investing a lot in training access for females with disabilities. Europe has robust welfare systems, yet needs to restructure its benefit systems to deter work disincentives, better match services to people with disabilities with the right job opportunities, and collaborate with employers to curb discrimination and

enhance workplace accommodations. As most of the results are gendered, the Americas can serve as an example for other regions to share best practices in legal frameworks and enforcement mechanisms, and to fill the gaps in educational access and quality of employment. Rather than addressing these problems separately, every region must strive to achieve intersectional solutions that acknowledge the presence of disability in relation to economic status, education level, and gender to generate problems that require concerted efforts in policy domains.

Results of such research must be interpreted with consideration of several major limitations. To begin with, the study utilized only secondary data from the ILO database and thus could not account for variations in information quality across nations or regional differences in disability and unemployment definitions, as well as reporting methods that differ from place to place, which likely biased local averages. The research will next use cross-sectional data for 2022, which is only a snapshot in time and cannot show trends over time or the impact of financial changes, policy changes, or global events such as the COVID-19 pandemic on employment patterns for people with disabilities. In addition to focusing on unemployment rates, the study did not examine work quality, job satisfaction, income levels, types of accommodations offered, or experiences with people who have left the workforce in full, so it might not capture employment challenges and opportunities for people with disabilities worldwide.

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