



BANQUES ET
ASSURANCES

CFDT Federation of Banks and Insurance

Integration of disabled people into
the financial sector in France



CFDT and the Federation of Banks and Insurance

- Since 2018, the CFDT (Confédération Française Démocratique du Travail) has been the leading trade union organisation at national level in France, with 30.32% of the votes (representativeness), ahead of the CGT, the historic trade union in France (24.86% of the votes) and FO (Force Ouvrière), with 15.59% of the votes.
- The Banking and Insurance sector represents 600,000 employees in France, 60% of whom are women.



BANQUES ET
ASSURANCES

CFDT and the Federation of Banks and Insurance

- In the financial sector, the CFDT is the leading trade union organisation, with 26,000 members and 30% representation in professional elections.
- In the insurance sector, the CFDT is in first place among managers (40% representativeness in professional elections).
- However, it is increasingly threatened by the banking (National Banking Union) and insurance (SNFIA) branches of the CGC (General Confederation of Managers), a trade union that represents only 10% at the national level but which has been growing rapidly in recent years in our sector.



CFDT and the Federation of Banks and Insurance

- The **values** of the CFDT are **solidarity**, the rejection of inequalities, the fight against exclusion and all forms of discrimination; **independence** from the State and political and religious groups, **emancipation** (acting for the respect of the dignity and freedom of individuals, equality between women and men) and **democracy** (representing all members in their diversity)



BANQUES ET
ASSURANCES

Our action

- In companies, our role is to negotiate working conditions, wages and professional training. Since the last labour laws, a new body of employee representatives called the Economic and Social Committee (ESC) has been created to deal with respect for employee rights, the management of the company's social and cultural activities, the improvement of working conditions, individual and collective complaints and economic and social issues.
- Negotiate new laws in the professional sectors and at national and European level.



BANQUES ET
ASSURANCES

Situation of the integration of disabled people

- The situation in France for disabled workers is not brilliant: of the 5.5 million unemployed, 2.6 million are long-term unemployed, and among disabled workers, 470,000 are unemployed, 100,000 leave the education system each year without any qualifications.
- French law requires companies to recruit at least 6% of disabled workers, but there are many bypasses and most companies prefer to pay fines (which are quite high) rather than comply with the law. In the banking and insurance sector, the average recruitment rate is 4% for people with disabilities.



BANQUES ET
ASSURANCES

Situation of the integration of disabled people

- Initiatives have been taken in the AFB (Association Française des Banques) commercial banking branch, with measures to recruit disabled workers:
- Handiformabanques, which targets people recognised as disabled and in the process of retraining. For a period of 7 weeks, it is a question of appropriating the company's codes and discovering the professions. Since its creation in 2007, only 600 people have been able to benefit from it. The problem is the increasingly high level of education for recruitment in banks, while the majority of disabled people are poorly qualified, especially those born with disabilities.



BANQUES ET
ASSURANCES

Situation of the integration of disabled people

In insurance, the French Insurance Federation has created a Mission Handicap, similar to what is done in banks. Here again, the efficiency of the system is low: in 2016, only 50 people in total were hired in a sector with 600,000 employees... These associations are essentially employers' associations and trade union organisations have no influence on the matter. In companies, the issue of disability is not really monitored: the management announces initiatives but there is not enough control and therefore abuses.



BANQUES ET
ASSURANCES

Example of BNP Paribas

An agreement on disability was signed, which set up a disability mission and the objective of expecting 6% recruitment of disabled people in 3 years. In reality, only 160 people were recruited and BNP used the consultants of the Handiformabanques association only to "force" certain employees to acknowledge their disability (often they do not want to do so for fear of being discriminated against) and thus increase the number of employees to over 6 %.

But the company boasts an exemplary policy in terms of disability.



BANQUES ET
ASSURANCES

Conclusion

There is essential work to be done with regard to representations of disability. It is important for companies to support employees in recognising their disability. It is also necessary to work on the maintenance in employment and professional careers of disabled workers. We must also strengthen the involvement of workers' representatives on this subject and this European initiative will help us to do so.

Thank you for your attention !