

SOCIAL AND ECONOMIC INCLUSION OF DISABLED INDIVIDUALS. A LITERATURE REVIEW

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Abstract. *Considering the vulnerable groups' economic, social and political life, the main aim of this research is to review the connection between the disabled individuals' social and economic inclusion and the economic development. Different from other papers, I have pointed out the background dissimilarities of disabled people among EU member states. The methodological research consists in employing a review of existing literature into this field, in order to draw up an integrative and substantiated approach of the disabled people. The main results of the paper bring a comprehensive contribution for the continuous struggle to improve the life standards of disabled individuals. Thus, this paper represents the foremost foundation for further research, for deepening the macro-econometric endeavor, in order to support the disabled individuals' social and economic inclusion, by reshaping the existing strategies and policies.*

Key words: *social and economic inclusion, disabled people, sustainable economic development, literature review.*

JEL Classification: A14, E71, P46

1. INTRODUCTION

Social inclusion is commonly deployed interchangeably with notions concerning social integration, cohesion and participation, as opposite to social exclusion. The social exclusion represents a contested notion, which encloses a great variety of phenomena and actions regarding poverty and deprivation, but it refers to marginalized and impoverished places and individuals. Economic inclusion implies the creation of sources of employment or favorable conditions for them, the provision of basic health and nutrition conditions, decent and

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safe housing, education and physical and legal security, among many other indicators that help the society as a whole to develop without social inequalities. The present article underlines the concepts of social and economic inclusion of disabled people, which interferes with their attempts to exercise their societal rights, based on the main results obtained by the researchers in the literature in these directions.

According to the European Union (EU) Strategy on disabled individuals for 2010-2020, around 80 million people in the EU, i.e. a share of sixth of its total residents suffer from some form of disability. These people are often prevented and discouraged to participate actively in social and economic life through barriers posed by their environment. The percentage of people suffering from disabilities is growing since the EU population is aging (Cristea and Mitrica, 2016). Although the developed and the evolving EU countries are primarily responsible for implementing measures beneficial to disabled people, the EU complements their efforts and creates the appropriate framework for continued progress in this area. The EU launched actions to benefit disabled people through which they analyzed applicable aspects of Member States (MS) policies. This attempt eases to clarify the needs of disabled people and EU legislation and policy enrichment. Therefore, the EU intends to guarantee that all disabled individuals can use all the rights that they have.

Research conducted in this area has also been the subject of Nobel Prize for Economics in 2019. The prize was jointly awarded to Abhijit Banerjee, Esther Duflo and Michael Kremer for their experimental approach to combating global poverty, according to the announcement by the Swedish Academy (Wearden, 2019). The purpose of the research was to make sure that the fight against poverty is based on scientific evidence. Their work has shown how to tackle poverty, questioning specific situations in areas such as education and health care, which makes problems easier to solve.

Amid such importance assigned to disabled individuals, the aim of this research paper is to review the relation between economic and social inclusion of the disabled and the manner in which it is reflected on the EU MS. The essential idea is that living with some form of disability requires social protection. As the degree of disability persists in society, there is a more acute need to understand its consequences for many aspects of social and economic inclusion. Throughout this paper the author is providing a thorough analysis of the transition to an acceptance of these human categories and consequences related to different features of social and economic inclusion.

As a scientific method of research for accomplishment of this material, the author has used the observation, by investigating the theories, concepts, models, and opinions, previously stated in the literature in the field.

After the introduction part, the present paper is structured in three parts: a literature review section, discussions and conclusions. The essence of the paper is concentrated in the second part, which includes debates on the concept of disability, the limits/barriers of social and economic inclusion of disabled individuals, the relation between disabled people and labor market, and the impact of disabled individuals' social inclusion on sustainable economic development.

2. LITERATURE REVIEW

2.1. The concept of disability

Thomas (1999) defines disability as a set of measures that limit disabled people and their accomplishments. It concerns both the prevention of the good performance of disabled people's daily activities, and their ranking as inferior from the standpoint of their intellectual abilities, but also of their ability to express their feelings and to respond to them. Thomas's definition emphasises the effects of the negative experience of disabled people on socio-human wellbeing. Most disabled people face difficulties in everyday life, being hired and private life fulfilment. This approach does not resemble the social model interpretation which claims that disabilities alone do not represent an obstacle in the performance of everyday activities, which do not prevent individuals from living and working comfortably and with dignity. Crow (1996) reinforces the ideas of this model, claiming that it is essential in strengthening the self-confidence of people with disabilities and that disability is just an issue of perception, all people being, thus, able to do remarkable things. In Shakespeare and Watson's (2002) vision, depreciations have a negative impact on activities and constitute barriers to services we consider to be normal.

Reeve (2004) claims that the psychological aspects of disabled people's personal experience strengthen the barriers which prevent them from participating actively in communities. They can have neither an independent life, nor control over the decisions they make regarding the way they live. It leads to discrimination of the person concerned by the society, and implicitly, to the reduction of their freedom of expression and action. Johnston (1997) notices that the social model helps in finding solutions for improving the lives of disadvantaged people, by encouraging them to take control and exert their actions, tasks, and participation in life situations. He considers that rehabilitation therapists give the individual the opportunity to become emotionally stable, avoid prolonged isolation, overcome the stages of traumatic experience negation and become a socially and relationally active person. Therapies themselves boost the level of confidence and assurance that there is a chance of having a normal life concurrent with a form of disability, helping them amplify their motivations and rhythm of change.

The perspective based on rights provides a model which focuses on disabled people's integration in a society which would perpetuate equal human rights, without judging or condemning those who are not even given the chance to have a decent life. Miles (1999) believes that social inclusion and support of disabled people represents the basis for equal rights for everyone. Observing and defending human fundamental rights, it is mandatory to involve people with disabilities in the activities of regular people and to encourage them to develop similarly to those who are capable. It implies more than a mere encouragement.

2.2. Limits/barriers of the economic and social inclusion of disabled individuals

The social and economic inclusion of disabled people represents a real preoccupation regarding disability worldwide (Barnes, 1998). The World Bank (2003) considers that institutional unification and granting of benefits in order to facilitate various people's access to a normal life, full of opportunities and equal rights to participate to all aspects of life, is the right definition of social inclusion. This definition promotes equality and removes discrimination based on disability, eliminating the differential treatment vulnerable people receive from institutions that do not offer them the same opportunities as those of

other people. Hence, there results the inequality between the vulnerable and especially the disabled and the people with the labor power results (Barnes, 1991). Disabled people wish, in their turn, for things the rest of the world benefits from normally, they want to participate to the process of normalisation. Social inclusion targets disabled people's accessibility to the public environment. Accessibility is actually the first condition in reaching a real inclusion of these people, in order to stimulate an independent life. It brings great benefit to the community for people with disabilities to be exposed as much as possible to the public and have access to development within the society, even if to a small extent, but each step is a plus towards social integration and people must be aware of the existence of such people.

Life tries us all and with difficult times. Yet, in the case of disabled people, these barriers affect them the most. There are still multiple obstacles that can make disabled people's performance extremely difficult and even impossible: prejudice, attitude, communication, transportation, education, discrimination and so on (Oliver, 1996). Sometimes, several of them happen simultaneously. Elimination of these barriers is very important in the reduction of extensive and complex problems. One should neither avoid or run from disabled people, nor reject them. They live in the society as being different, abnormal, inferior, marginalised, not by choice, but by the others' perception and attitude which needs to change.

Society, culture and circumstances draw certain risk factors of social vulnerability, which provoke, especially in the case of poverty, an obvious situation of social exclusion by a person and even by their entire community. Researches targeting the situation of people with disabilities in the context of poverty are influenced by these circumstances. Even financial institutions impose them. Handicap International (2006) highlighted the fact that mechanisms of exclusion in financial institutions are reflected in the percentage of disabled clients that is lower than 0,5%, considering that most countries have a percentage of 10% of disabled people. Bank service suppliers consider that disabled people cannot align to the measures of protection against the risk of default they impose and do not grant them the quality of good credit. Moreover, these policies are inclined to exclude the most needy members of society and disabled people own a significant share, these categories of vulnerable people being considered to be problematic. Disabled people's inclusion in the process of education is limited (Jonsson and Wiman, 2001). For disabled people, the barriers of the approach to teaching and participation allow us to satisfy the necessities of students who are vulnerable to the exclusion processes from the educational system. Barriers in the cultures of learning and participation affect disabled children's life and even that of the entire society.

2.3. Associating disabled individuals with the labor market

Disabled people face exclusion from work and from a productive life, which represents a factor of discrimination, but it also represents a significant cost to the countries. Among the barriers of entry into the labour market, there are: educational gap between disabled people and the able-bodied population, psychological barriers which are reflected in the negative attitudes towards this group and difficulties disabled people have in accessing the available data effectively and in participating in a selection process. In order to overcome these barriers, it is mandatory to provide disabled individuals' access to professional training programmes, which help them to integrate economically. (Coleridge, 2006). Depending on the job opportunities and economic branches developed

in the area they live in, vulnerable people must participate in proper mechanisms in order to satisfy the local need of labour force. They can, thus, participate in professional training courses which develop their technical, economic and digital competences, by acquiring basic information on reasonable accommodation in the area of employment. The percentage of disabled workers varies greatly from one job to another, being under-represented in certain jobs and over-represented in others. Considering their inferior level of training and qualification, disabled people are disposed disproportionately as regards their access to labour market via jobs where the best paid competences are not evaluated, such as those related to abilities of informing, knowledge and communication, besides the fact that there are jobs which do not usually require previous experience. In its turn, the frequency of underemployment, to which disabled people are forced, leads them to small wages and lower security and stability.

In order to enter labour market, it is mandatory to have self-respect, self-esteem and competences “and the skill discrepancy in connection with the modifying complexity of the skills required by employers and effects of 2008 economic crisis” (Cristea and Noja, 2018, p. 720, referred to in “The New Skills Agenda for Europe Strategy”). Many disabled people do not get a job because of their lack of confidence, as they may believe that their situation would not allow them to make progress in different fields of their lives. Then, if they themselves hardly appreciate their abilities, they will never search for a job, losing, thus, the capacity to make the others see their abilities.

Most disabled people do not get a job, as companies must have a support programme or social responsibility. There must be changes in order to instruct the staff who recruits employees, the manager, the executive, so that we promote awareness of disabilities. Here arise the perceptions, attitudes and assessment by colleagues in their work group, which can negatively influence disabled people’s expectations, perceived ability and performance, all these causing, in their turn, real effects on their self-perception and judgement about themselves, negatively affecting the level of self-efficacy, emotional adjustment and their performance. They must understand that disabled people can work in the best possible way even if they have a different physical aspect or face difficulties in using transportation means. In the event in which disabled individuals are hired by a company, they may face a working environment which is not adapted to their needs or employees end up believing that such people are not productive enough for their companies and not take in consideration the latter’s promotion or hierarchic growth (Arthur and Zarb, 1995). Most entrepreneurs, who are not familiar with the conditions or have no knowledge of how to cope with them, reject disabled people. Many countries worldwide have now set as their main aim to offer disabled people opportunities to enter labour market. Political regulatory and strategic frames with a positive impact include measures of active integration in the formal sector.

There is still the case in which society members deal with the situation when they are confronted with extremely profound and complex deficiencies and, thus, cannot cope with the interactions and requests imposed by the economic activity, thus, never being able to get hired. From Abberley’s (1999) viewpoint, development policies and strategies that support the employment of people with disabilities, may still risk to marginalise those who might never be hired. It goes without saying that disabled people are often unsuitable or unemployed, as compared to able-bodied people, and employment rates in most countries continue to be disproportionate from the general population (Barnes, 1999). He also underlined the fact that positive attitude and lack of constraints on

disabled people must not depend on their success in the economic activity, the personal plan remaining distinct from the professional one. These problems must be discussed by specialists who provide support and assistance, hence the necessity of the idea according to which disability can influence the ability to be integrated into social life and that it should not have severe repercussions, which require a significant degree of support and assistance.

There are people who have a form of disability from birth and people who acquire it at a certain point in their life. Even though people display a disability in both cases, they face situations differently, because there are different stages of life which affect the rest of their lives. Although it has enough consequences for life, a disability which is acquired at a certain point in life, at an older age, gives that person the possibility to accumulate aptitudes, seniority and experience in the professional life up to that age (Powers, 2008). It is completely normal for an individual, after having suffered an accident or a disease, which put them in a wheelchair, to feel incapable of living on their own and consider that they should constantly depend on another person on a daily basis, and, thus, it is essential to analyse this experience individually, not homogeneously. Local factors may support these situations in order to modify the conditions of development and socialisation totally.

Enfield and Harris (2003) consider that the difficulties which prevent one from professional development are of three types. Those with the greatest impacts are related to the physical environment, followed by those imposed by institutions and those related to attitudes and each person's degree of improvement. These barriers must lead people to different types of rehabilitation in order to become less dependent on their family members, such as their spouses, children or parents. These barriers are normal and expected, however, they are neither clear, nor in any specific order. People differ in the way in which they overcome these inconveniences. Some do better than others, some may skip a stage or overcome them in a different order. As regards the physical environment, barriers are structural obstacles in natural or man-made environments, which obstruct mobility or access (Braithwaite et al, 2008). Proper transportation, elements of technology and means of providing information are essential to disabled people's social and economic integration. Helaakoski and Merilainen (2001) distinguish the obstacles between the entrance in man-made environments and accessibility to this environment without another person's help. They argue that the manner of construction in developing countries did not take into account the two aspects, and, thus, there are stairs and turns which impede access to buildings or sidewalks of people with disabilities. Arthur and Zarb (1995) also focus on the improvement of life quality by a simultaneous accomplishment of types of accessibility in order to facilitate employment.

With a view to facilitating unhindered access to a job, the Code of practice on handling disability at work (ILO, 2001) suggests the presence of the following: accessible means of providing information, adapted toilets, adapted laundries, individualised intervention measures, audio and video life-saving signals and first aid, signal lamps and buttons.

In the future, the insurance of *people's* physical accessibility to the socio-economic *infrastructure* must be covered since the initial stage of project. Berman-Bieler (2010) considers that adapting infrastructure to disabled people's needs is pricier than their suitable design in the initial stage.

Communication barriers are also barriers created by the environment, which affect employment and must be supported by a series of services in this respect. They affect all human senses, and information must be transposed in various communication means in order to satisfy all forms of disabilities (Miles, 1999).

Albert et al. (2004) underline the fact that proper technological support in the shape of equipments and services can be used in order to favour the functional capacities of disabled people in their independent life. They claim that there are relevant and important technological resources especially designed to allow disabled people's accessibility. Metts (2000) believes that disabled people can access technologies of communication and information, such as computers or tablets. These means do not have as their main aim to provide disabled people's accessibility, but they have gradually incorporated several elements, applications and innovations which favour inclusion, which is more accessible than the design of specialised technologies.

Institutional barriers are developed by administrative tools and capacities and work procedures of specialised institutions in the society (Enfield and Harris, 2003). Institutions do not exercise their social responsibility appropriately towards the *disabled people's needs, they are often not taken into consideration and face discrimination from authorities* (Barnes, 1991). Institutions which are especially relevant for economic empowerment include education institutions, professional training, and financial institutions, such as banks.

Arthur and Zarb (1995) describe the discriminatory processes at work, which can affect security at work, chances of promotion, but also prevention of entrance into the labour market. Macfadyen and Ncube (2006) also comment upon these discriminatory processes, noticing that, although a young disabled person succeeds in finding a job, they may be given lower wages or benefits.

3. DISCUSSIONS

Strategies of economic empowerment for development, as Coleridge (2006) notices, should take into account and be influenced by the local cultural and economic conditions.

A rapidly ageing global population and chronic health conditions favour a future rise of the number of disabled people. Thomas (2005) points out that the older people get, the more accentuated are the reasons of disability growth. Moreover, progress in the field of medicine can generate better survivor rates for disabled children, leading to a rise of the number of people who need daily assistance from others (World Health Organisation, 2001).

While the progress in the promotion and protection of disabled people's rights is of paramount importance for social inclusion, but also for the economic development, we must not overlook the fact that increasing number of disabled employees can benefit the economy of the entire society.

Powers (2008) highlights that the increase in the stage of disabled people's integration into the labour market raises both the quantitative level of supplied services and goods, and the services and goods demanded, contributing, thus, to the general welfare, in which there is an increase in the demand and supply in economy. This idea is considered to be an incertitude and it is supported by the statistics made by the World Bank in 2000, which claim that the global GDP to which other important economic variables are compared is diminished annually because of the disability, with values between 1,37 trillion USD and 1,94 trillion USD (Metts, 2000). Studies on this topic were conducted also by Buckup (2009). All EU states have switched to the recalculation of the historical values of the main macroeconomic indicators. Buckup presented a new methodology of calculating the main macroeconomic variables by using data on prevalence disability rates and the

employment rate in ten low- and middle-income countries. Buckup (2009) showed, thus, that the economic loss resulting from the exclusion of people who have a form of disability from work is between 3% and 7% from GDP. These studies emphasise the high costs of the lack of disabled people's participation in economy. It all happens because of the disabled people's attitude and the attitude towards disabled people, because they deal with several difficulties during the employment process. The focus must be on the group's general integration in the society as much as possible.

Disabilities are highly diverse. While some health problems related to disabilities result in poor health and major needs of healthcare, it does not happen to others. Some disabled people have a greater need of care, affecting also the life of close persons, family, obliging them to withdraw from their job in order to offer them the necessary support. (Braithwaite et al., 2008). Most vulnerable people cannot have an independent life, have no control over their everyday life. But there are also people who do not need any help or need others only for complex problems, such as money management, not for everyday life activities.

As such, the author considers that disabled people's economic integration and access to a job market are based on the fundamental human right which promotes reforms which guarantee an appropriate due process and ensure the right to equality and non-discrimination. Disabled people's rights provide a framework in order to meet the needs of survivors and provide full compliance with their human rights and observance of their dignity. Respecting them represents a tool in creating sustainable economic growth.

4. CONCLUSIONS

The author can observe from literature the fact that disability is a complex phenomenon, reflecting an interaction between the properties of the human body and those of the society it lives in. Disability has been regarded in very different ways over the years. The society we live in now has made great steps towards the understanding of disability and its relation with the environment. Overcoming the old prejudices related to disability facilitates social interventions, broadens concepts about people with the greatest limitations and modifies the vision of the human being, harnessing difference and diversity. Moreover, it strengthens the idea that nobody lives in exclusion, as we are looking for equal opportunities regardless of age, gender, ideology, ability and interests. It is true that the society is increasingly informed about disability, but we must not forget that it is still a language which lacks respect and discriminates.

Results prove that disabled people have a much lower level of economic and social inclusion and imply the fact that socio-economic policies should focus on disabled people's heterogeneity, depending on the respective transitions in disability and their duration.

Local employers should participate in the development of competence development programmes, as required in the "matching" model of the winner of the Nobel Prize in Economics, Pissarides (2010, p. 397), respectively "a process whereby both workers and firms search for each other and jointly either accept or reject the match seemed to be closer to reality".

The author pointed out the importance of different approaches in the development of abilities and tied up that it is mandatory to pay attention to which abilities disabled people should have in order to increase their opportunity of being hired.

It is a loss for the society that millions of people in developing countries are not provided the means to fulfill their wishes or fully contribute to the societies they belong to. The potential of local communities, including disabled people's families, should not be underestimated. Research, via viable and sustainable solutions, will contribute visibly to the continuous fight to improve life conditions for all disabled people. Thus, the present research constitutes a valuable theoretical framework for further research regarding the empirical analysis of the relation between disabled people and economic and social welfare, distinctly analysed for developing and developed countries.

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SOCIJALNA I EKONOMSKA INKLUZIJA OSOBA SA INVALIDITETOM. PREGLED LITERATURE

Imajući u vidu ekonomski, društveni i politički život ranjivih grupa, glavni cilj ovog istraživanja je da se osvrne na vezu između socijalne i ekonomske inkluzije osoba sa invaliditetom i ekonomskog razvoja. Za razliku od drugih radova, autor je istakao različitosti osoba sa invaliditetom među različitim državama-članicama EU. Metodologija istraživanja se sastoji u prikazu postojeće literature iz ove oblasti, ne bi li se sastavio integrativni i potkrepljeni pristup problem osoba sa invaliditetom. Glavni rezultati rada donose sadržajni doprinos trajnoj borbi za poboljšanje životnog standarda osoba sa invaliditetom. Stoga, rad predstavlja pre svega osnovu za buduća istraživanja, za produbljanje makro-ekonometrijskih napora, da bi se podržala socijalna i ekonomska inkluzija osoba sa invaliditetom, ponovnim promišljanjem postojećih strategija i politika.

Ključne reči: socijalna i ekonomska inkluzija, osobe sa invaliditetom, održivi ekonomski razvoj, pregled literature