



REFORM

**Blended-Learning Educational Programme for Persons with
Disabilities**

2022-2-TR01-KA210-ADU-000094237

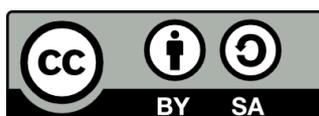
We want to be ready for today's ever-changing life –
developing skills of persons with disabilities for the 21st century

Content

1. Life skills for individuals in the 21st century	5
1.1. Personal Care and Daily Living Skills	5
1.1.1. Introduction	5
Personal Care and Hygiene	5
Home Management and Independent Living	6
Health and Safety Training	7
Transport and Mobility	8
1.1.2. References	9
1.1.3. Quiz	9
1.1.4. Practical Exercises - Worksheet	10
1.2. Personal and Interpersonal Capabilities, Social and Communication Skills	11
1.2.1. Introduction	11
Personal Awareness	11
Communication Skills	12
Social Interaction	13
Problem Solving and Decision Making	14
1.2.2. References	15
1.2.3. Quiz	16
1.2.4. Practical Exercises – Worksheet	17
1.3. Education and Learning Skills, Financial Literacy	18
1.3.1. Introduction	18
What is Financial Literacy?	18
Budgeting and Saving	21
Debt Management and Emergency Fund	22
1.3.2. References	24
1.3.3. Quiz	26
1.3.4. Practical Exercises – Worksheet	27
2. Skills for the labour market of the 21st century	28
2.1. Job Search Skills and Job Interview Preparation	28
2.1.1. Introduction	28
Job Search Skills	29
Using Job Search Resources	30
Application and CV Preparation	30

Job Interview Preparation	31
Conclusion	32
2.1.2. References	32
2.1.3. Quiz	35
2.1.4. Practical Exercises - Worksheet	36
2.2. Workplace Skills and Adaptation.....	37
2.2.1. Introduction	37
Workplace Skills.....	37
Adapting to the Workplace.....	40
Conclusion.....	42
2.2.2. References	43
2.2.3. Quiz	44
2.2.4. Practical Exercises - Worksheet	45
2.3. Entrepreneurship and Starting Your Own Business	46
2.3.1. Introduction	46
What is Entrepreneurship?.....	46
Challenges and Opportunities Faced by Individuals with Disabilities in Entrepreneurship.....	48
Steps to Consider When Starting Your Own Business.....	49
Support and Resources.....	50
Conclusion.....	50
2.3.2. References	51
2.3.3. Quiz	53
2.3.4. Practical Exercise - Worksheet	54
3. Life in the 21st Century.....	55
3.1. Social Participation and Active Citizenship	55
3.1.1. Introduction	55
Social Participation	55
Community Engagement	55
Civic Participation	56
Cultural Competence.....	56
Barriers to Social Participation and Active Citizenship and Their Overcoming.....	58
3.1.2. References	60
3.1.3. Quiz	61
3.1.4. Practical Exercise – Worksheet.....	62
3.2. Sustainable Development.....	63
3.2.1. Introduction	63

What does sustainable development mean?	63
Why is sustainable development important?	64
Caring for the environment: Small steps, substantial changes	65
Global communication and cooperation	66
3.2.2. References	68
3.2.3. Quiz	69
3.2.4. Practical Exercise - Worksheet	70
3.3. Media Literacy and Critical Thinking	71
3.3.1. Introduction	71
Ensuring media access for people with disabilities	71
Types of media and their impact	71
Why is media literacy important?	72
Critical thinking in media literacy	72
Disinformation and fake news.	75
3.3.2. References	76
3.3.3. Quiz	77
3.3.4. Practical Exercise - Worksheet	78



Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

1. Life skills for individuals in the 21st century

1.1. Personal Care and Daily Living Skills

1.1.1. Introduction

Personal care and hygiene are essential requirements for maintaining physical health and supporting psychological well-being. These practices not only serve to prevent disease but also enhance one's self-esteem and social interactions (Wilhelm, 2020). The relationship between personal hygiene and physical health is well established in the literature, with cleanliness playing a significant role in reducing the spread of infections (Fletcher et al., 2021). This module aims to help individuals learn hygiene practices in their daily lives, such as cleanliness, appropriate dressing, dental care, and skincare. Regular personal care habits not only reduce the risk of infections but also boost individuals' self-confidence, allowing them to participate more actively in social life. The training also aims to emphasize the importance of hygiene and help individuals develop healthy habits that positively impact their social relationships.

Personal Care and Hygiene

Personal care and hygiene are essential requirements for maintaining physical health and supporting psychological well-being. This module aims to help individuals learn hygiene practices in their daily lives, such as cleanliness, appropriate dressing, dental care, and skincare. Regular personal care habits not only reduce the risk of infections but also boost individuals' self-confidence, allowing them to participate more actively in social life. The training also aims to instill the importance of hygiene and help individuals develop healthy habits that positively impact their social relationships.

Importance of Personal Care: Personal care plays a critical role in individuals' physical and psychological health. It encompasses a range of practices that affect overall quality of life, not just bodily hygiene. Basic hygiene practices, such as cleanliness, appropriate dressing, dental care, and skincare, not only reduce the risk of infections but also enhance self-confidence. Personal care enables individuals to participate more effectively in social life, contributing to increased social interactions and personal development. Furthermore, regular personal care habits positively influence individuals' mental health. Individuals who practice self-care tend to have better self-esteem, which also positively affects their social relationships. When people

feel good about themselves, they are more open, sincere, and trusting in their interactions with others. Another significant aspect of personal care is its role in helping individuals develop independent living skills. For individuals with disabilities, personal care skills assist them in leading their daily lives more independently and autonomously. Ultimately, personal care profoundly impacts individuals' physical and psychological health and is a significant determinant in their social relationships and community participation. Cleanliness serves as the foundational principle of personal hygiene. Regular bathing and washing can significantly reduce microbial load on the skin and prevent dermatological conditions (Grice & Segre, 2011). Furthermore, cleanliness is closely associated with mental well-being. Individuals often report feeling more relaxed and less anxious when they maintain a clean-living environment (Kelley, 2018). This highlights the dual benefits of cleanliness on both physical and psychological levels.

Basic Hygiene Practices:

- **Tooth Brushing:** Participants will learn the importance of brushing their teeth at least twice a day and will be shown the correct brushing techniques. The use of dental floss and the necessity of regular dental check-ups will also be emphasized.
- **Bathing and Showering:** The importance of showering and bathing for skin health will be discussed. Participants will be taught how to select soaps and shampoos for bathing, the appropriate water temperature, and how to care for their skin after bathing.
- **Hand Washing:** Participants will be taught the correct techniques for hand washing and the critical times when hand washing is necessary (before meals, after using the toilet, and after coming in from outside). The role of hand washing in preventing illnesses will also be explained.

Home Management and Independent Living

Home Management and Independent Living is a training program designed to equip individuals with essential skills to effectively manage their living spaces. This program provides participants with practical information on topics such as organizing the home, budget management, cleaning, cooking, and simple repairs, helping them lead more independent daily lives. Additionally, vital skills like time management and problem-solving will be emphasized to boost participants' self-confidence. Thus, individuals become more active and independent in both their home environments and social lives.

Basic Principles of Home Management: Home management assists individuals in making their daily lives more efficient and organized. This section will focus on fundamental topics such as cleaning, cooking, and shopping.

Cleaning and Organization:

- Home Cleaning: Participants will receive training on the materials used for home cleaning, how often cleaning should be done, and how to establish cleaning routines. The importance of cleaning different surfaces and keeping the home organized will be emphasized.
- Organization: Practical information will be shared on keeping belongings organized, decluttering unnecessary items, and making living spaces more functional. Participants will receive tips on organization techniques and how to apply them in their daily lives.

Cooking and Nutrition:

- Basic Cooking Recipes: Simple and healthy recipes will be shared, along with lists of ingredients and preparation steps. The idea that cooking can be an enjoyable activity will also be emphasized.
- Nutritional Information: Information on the importance of balanced nutrition, food groups, and portion control will be provided. Participants will learn methods for healthy shopping and tips for preparing meals at home.

[Health and Safety Training](#)

Health and Safety training aims to equip individuals with the necessary knowledge and skills to protect both their personal and environmental health. This program covers essential health information, how to respond in emergencies, hygiene rules, and ergonomic working habits. Participants learn practical strategies to adopt healthy lifestyles and reduce risks while understanding the importance of exhibiting safe behaviors in the workplace and daily life. Thus, individuals are empowered to lead healthy lives and enhance the safety standards in their surroundings.

Personal Safety: Providing individuals with the necessary information to ensure their own safety will help them understand the dangers they may encounter in daily life. This section will address what to do in emergencies, basic first aid information, and fire safety.

Health Check-ups: Information will be provided on the importance of regular health check-ups, how these check-ups should be conducted, and how often they should occur. Additionally, simple methods and tools that individuals can use to monitor their own health will be taught.

Transport and Mobility

Transport and Mobility training aims to equip individuals with important skills to move safely and carry objects. This program covers topics such as proper lifting techniques, how to carry loads safely, methods for ascending and descending stairs, and the use of mobility aids. Participants will gain practical information that helps them maintain independence in their daily lives by increasing their physical endurance. They will also be encouraged to understand the importance of safe movement and take necessary precautions to minimize the risk of injury, thereby adopting a more active lifestyle by enhancing both personal and environmental mobility.

Transport Methods: Participants will learn how to use public transport, ride bicycles, and walk safely. Practical information about how the public transport system works, route planning, and ticket purchasing will be conveyed to the participants.

Mobility Skills:

- **Safe Walking:** Information will be provided on key points to consider while walking, the use of pedestrian crossings, and traffic rules. The positive effects of walking on physical health will also be emphasized.
- **Bicycle Usage:** Practical information will be offered on how to use a bicycle safely, and participants will develop their cycling skills. Safe cycling techniques and considerations while on the road will be discussed.

1.1.2. References

1. Fletcher, M., et al. (2021). Hygiene practices and their role in infection control: A systematic review. *Journal of Infection Prevention*, 22(4), 142-154.
2. Grice, E.A., & Segre, J.A. (2011). The human microbiome: Our second genome. *Annual Review of Genomics and Human Genetics*, 12, 331-340.
3. Kelley, E. (2018). Cleanliness, organization, and mental health: A review. *Environment and Behavior*, 50(6), 715-731.
4. Wilhelm, H. (2020). A comprehensive overview of personal hygiene and its impact on health. *PubHealth Journal*, 29(1), 112-120.

1.1.3. Quiz

- 1) What is one of the most important benefits of personal care?
 - a) It only improves physical appearance
 - b) It increases individuals' self-confidence
 - c) It only reduces social interactions

- 2) In which area are participants provided with practical information in home management?
 - a) Time management and problem-solving skills
 - b) Only budget management
 - c) Only shopping techniques

- 3) Which information about safe walking is correct?
 - a) It is best not to use pedestrian crossings.
 - b) Attention must be paid to traffic rules while walking.
 - c) Walking harms health.

Answers: 1) b, 2) a, 3) b

1.1.4. Practical Exercises - Worksheet

Exercise 1: Brushing Techniques

- Method: Participants will be shown the correct tooth brushing technique. Suggestions will be given to encourage the habit of brushing teeth at least twice a day.
 - Practice: Participants will apply the correct tooth brushing technique on a model.
 - Question: Why is the use of dental floss important? How does it affect the cleanliness of your teeth?
-
-

Exercise 2: Hand Washing Techniques

- Method: Participants will be shown the correct hand washing techniques. The role of cleanliness in preventing infections will be explained.
 - Practice: Participants will follow the correct hand washing steps (first water, then soap, washing thoroughly including between the fingers).
 - Question: What are the most critical times to wash your hands? Discuss the role of hand washing in preventing diseases?
-
-

Exercise 3: House Cleaning

- Method: Information will be provided on the materials to be used for house cleaning, cleaning frequency, and cleaning routines.
 - Practice: Participants will select appropriate cleaning materials for different surfaces and perform cleaning.
 - Question: Which cleaning materials are eco-friendly? What are the advantages of using products that do not harm the environment in cleaning?
-
-

Exercise 4: Emergency Plan Preparation

- Method: Information will be given on what to do in emergencies (e.g., fire, earthquake).
 - Practice: Participants will prepare an emergency plan for their homes and take basic safety measures.
 - Question: What steps should be taken first in an emergency? What are the safety measures in your home?
-
-

1.2. Personal and Interpersonal Capabilities, Social and Communication Skills

1.2.1. Introduction

This training program is meticulously designed to enhance the personal and social life skills of individuals with disabilities. Aligned with the dynamics of the 21st century, it offers theoretical knowledge and practical strategies to help individuals strengthen both their personal and social interactions. The program focuses on communication, social interaction, and personal awareness to equip participants with independent living skills. It primarily aims to develop effective communication skills, providing participants with information on verbal and non-verbal communication methods, listening skills, and how to understand emotional expressions. Additionally, the use of different communication tools will be taught to enable individuals to express themselves better. Social interaction skills are also a crucial part of the program, which will offer practical applications in group interaction, collaboration, and conflict resolution. This process will assist individuals in expanding their social networks and actively participating in community life. Personal awareness contributes to individuals understanding their own strengths and weaknesses while enhancing their self-esteem and confidence. Throughout the program, participants will use various tools to explore their values and goals, thereby developing a more conscious and proactive approach in both their personal and social lives. Ultimately, this training program aims to improve the quality of life for individuals with disabilities and strengthen their social integration, making them more independent and effective individuals.

Personal Awareness

Personal awareness is an important skill that allows individuals to understand their own emotions, thoughts, and needs (Goleman, 1995; Schutte & Malouff, 2012). This process facilitates self-discovery and exploration of one's inner world, while also contributing to increased self-esteem and self-worth. Developing personal awareness supports individuals in being more effective in social interactions and establishing healthier communication in relationships. Understanding one's own emotions also enhances the ability to comprehend others' feelings, which increases empathy and strengthens social bonds. As individuals

recognize their emotional states and needs, they can build more harmonious and meaningful relationships with their surroundings. Furthermore, personal awareness enhances individuals' abilities to cope with stress, making them more resilient in the face of challenges. This leads to healthier decision-making in both personal and social life and fosters positive interactions. In summary, personal awareness not only helps individuals develop a better understanding of themselves but also deepens their social relationships, contributing to a more fulfilling life.

Strategies:

- **Emotion Journal:** An emotion journal allows participants to record their feelings each day, helping them understand the reasons behind these emotions. For example, if they feel anxious in the morning, they might note, "I'm worried about tomorrow's presentation." This process helps them identify the triggers of specific emotions and develop healthy coping mechanisms.
- **Meditation and Mindfulness:** Meditation and mindfulness assist in achieving mental tranquility and emotional balance. Participants can practice deep breathing for 5-10 minutes each day. Letting go of thoughts helps enhance personal awareness. Mindfulness walks provide an opportunity to carefully observe their surroundings. These practices reduce stress while helping participants remain calmer and more balanced.

Communication Skills

Communication is the effective sharing of thoughts, feelings, and information. Efficient communication strengthens individuals' social relationships and enables them to establish more effective interactions within society. Good communication skills play a critical role in personal and professional success. Individuals with disabilities become more active in social settings thanks to their ability to express themselves, which also boosts their self-confidence. Moreover, effective communication offers opportunities to develop empathy and forge deeper connections with others, thus supporting their social integration. Developing these skills contributes to individuals leading more independent and satisfying lives in their daily activities.

Strategies:

- **Effective Listening:** Effective listening forms the foundation of communication and helps understand others' thoughts and feelings. Participants can become more attuned

to what others are saying by using active listening techniques. For example, they can use the "paraphrasing" technique to restate what they have heard in their own words. This makes the other person feel understood. Additionally, using body language, such as maintaining eye contact and nodding during active listening, makes communication more effective. Developing these skills helps participants deepen their social relationships and build stronger connections.

- **Body Language:** Body language plays a significant role in communication and is a critical element in expressing emotions. Teaching participants the nuances of body language and its proper uses can enhance their communication skills. For instance, an open and relaxed posture creates a sense of confidence, while crossing one's arms may convey defensiveness and closure. Participants can learn how to effectively use elements of body language, such as eye contact, facial expressions, and hand gestures while communicating. Understanding these aspects allows individuals to express themselves better and engage more effectively with others. Furthermore, by grasping the meaning of body language, they can interpret others' emotional states more accurately and develop greater empathy.

Social Interaction

Social interaction refers to the mutual relationships and communication between individuals, which includes the ability to form and maintain friendships. Healthy social relationships help individuals find emotional support, and the development of social skills allows them to integrate into society. Active participation of individuals with disabilities in social life contributes to their sense of self-worth and boosts their self-confidence. Furthermore, social interactions provide opportunities for the development of important skills such as empathy and collaboration. This way, individuals with disabilities become part of societal life and find opportunities to express themselves.

Strategies:

- **Role-Playing:** Role-playing allows participants to engage in specific social situations. For instance, a group of participants can take on the roles of customer and cashier in a grocery store scenario. In this context, they have the opportunity to practice social skills such as communicating while shopping, expressing gratitude, or asking for help. Thus,

they develop their abilities to handle different social situations while also learning to empathize with others.

- **Group Games:** Group games are an effective method for enhancing social interaction. For example, the "Goal Setting" game encourages participants to work together on specific objectives. Such games facilitate communication, collaboration, and collective problem-solving among participants. Additionally, by building trust within the group, these activities create an enjoyable environment while developing individuals' social skills. These types of events strengthen social ties while enhancing participants' social abilities.

Problem Solving and Decision Making

Problem solving is the process of finding logical and effective solutions to challenges encountered. This process involves analyzing problems, developing alternative solutions, and implementing the most suitable one. Decision making, on the other hand, is the ability to choose the best option among alternatives, which often requires gathering and evaluating information. It is crucial for individuals with disabilities to possess these problem-solving and decision-making skills to enhance their independence in daily life. These skills improve their ability to cope with challenges, boost their self-confidence, and enable them to engage more actively in social settings (Gould & Redfern, 2014; Meyer & Turner, 2014).

Strategies:

- **Situation Analysis:** Participants should be guided in analyzing the problems they face and developing solution proposals. For example, if a participant has difficulty communicating with friends at a social event, they can be assisted in analyzing the situation. By identifying the causes of the problem (such as anxiety or lack of communication skills), concrete steps can be developed to address these issues. This way, participants can adopt a more constructive approach in their problem-solving processes.
- **Decision Trees:** Using decision trees to evaluate different options helps participants make more informed decisions. For instance, when deciding which activity to pursue in their daily routine, a participant can visually assess various options (such as going for a walk or reading a book) using a decision tree. By listing the advantages and disadvantages of each option, this method simplifies the process of determining the best

choice. This approach aids in enhancing decision-making abilities and increasing their independence.

1.2.2. References

1. Goleman, D. (1995). *Emotional Intelligence: Why It Can Matter More Than IQ*. Bantam Books. - This foundational text introduces the concept of emotional intelligence, emphasizing the importance of self-awareness as a critical component of personal and interpersonal effectiveness.
2. Gould, L., & Redfern, S. (2014). Empowering individuals with disabilities through decision-making skills. *Disability & Society*, 29(6), 935-949. - This research explores the connections between decision-making skills and empowerment for individuals with disabilities, demonstrating that effective decision-making is crucial for autonomy and social participation.
3. Meyer, G. A., & Turner, C. W. (2014). The Role of Problem Solving in Rehabilitation: The Importance of Cognitive Skills. *Journal of Rehabilitation*, 80(4), 26-30.
1. 4. Schutte, N. S., & Malouff, J. M. (2012). Measuring Emotional Intelligence and Related Constructs. *International Journal of Human-Computer Interaction*, 28(1), 75-84. - This article discusses various emotional intelligence measurement tools, highlighting the relevance of self-awareness in understanding emotions and interpersonal dynamics.

1.2.3. Quiz

- 1) What is one of the most important benefits of personal awareness?
 - a) Effectively understanding the thoughts of others
 - b) Developing a deeper understanding of oneself
 - c) Increasing social media usage

- 2) What situation does effective listening skills improve?
 - a) Becoming insensitive to others' thoughts
 - b) Deepening social relationships
 - c) Making the use of communication tools more difficult

- 3) What opportunity does role-playing provide participants?
 - a) Just a chance to have fun
 - b) The opportunity to interact by simulating specific social situations
 - c) Failing to develop problem-solving skills

Answers: 1)b, 2)b, 3)b

1.2.4. Practical Exercises – Worksheet

Exercise 1: Emotion Journal

- To Do: Participants will be asked to record their feelings in a journal each day. For example, when they feel anxious in the morning, they will note it as "I am worried about today's presentation." This process will help them understand their emotional triggers and develop healthier coping strategies.
- Questions
 - What emotions did you experience today?
 - What situations triggered these emotions?
 - What strategies did you use to cope with these emotions?

Exercise 2: Body Language Analysis

- To Do: Participants will be taught about body language and its role in communication. In the following examples, emotions are conveyed through body language:
 - Open and relaxed posture: Creates a sense of trust.
 - Crossed arms: May convey defensiveness and closure. Participants will observe their partners' body language and try to decipher the correct meanings.
- Questions:
 - What body language can you observe to better understand the message of someone with crossed arms?
 - What does eye contact communication make the other person feel?

Exercise 3: Group Interaction

- To Do: Participants will be divided into small groups to collaborate on a task (e.g., event planning, problem-solving). Each group member will be allowed to express their ideas, and a solution will be developed where everyone contributes.
- Questions:
 - What challenges did you face while sharing your ideas with the group members?
 - How can you work more effectively while collaborating?
 - How can you show more empathy towards others' ideas?

1.3. Education and Learning Skills, Financial Literacy

1.3.1. Introduction

Education and learning skills are crucial for individuals to enhance their ability to acquire, understand, and apply knowledge. These skills form the foundation of learning and contribute to lifelong learning processes. Especially for individuals with disabilities, strengthening these skills provides a significant advantage in leading an independent life and participating in social life. Financial literacy, on the other hand, is a competency that enables individuals to make informed and effective decisions when managing their finances. Improving the financial literacy of individuals with disabilities increases their economic independence and helps them play a more active role in society. This training program aims to provide participants with fundamental knowledge on both education and learning skills, as well as financial literacy. Participants will learn topics such as budgeting, saving, and debt management, enabling them to better manage their financial situation. In doing so, the goal is for them to become more conscious and active individuals both in their personal lives and in society.

What is Financial Literacy?

Financial literacy is the ability of individuals to understand financial information and use it effectively. This skill encompasses not only how money is earned but also how it is managed, spent, and saved. Financial literacy enables individuals to make informed and effective decisions regarding financial matters. Financial literacy refers to the ability of individuals to understand and effectively manage their financial resources through various skills and knowledge sets. This concept encompasses awareness, knowledge, behaviors, and attitudes required to make informed financial decisions, ultimately achieving financial well-being. A comprehensive definition provided by the OECD defines financial literacy as "a combination of awareness, knowledge, skill, attitude, and behavior necessary to make sound financial decisions and ultimately achieve individual financial well-being" (Bajaj & Kaur, 2022). The multifaceted nature of financial literacy includes critical components such as financial knowledge, skills, behaviors, and attitudes that collectively influence an individual's ability to navigate financial environments effectively (Fanta & Mutsonziwa, 2021).

One significant aspect of financial literacy is its role in enabling individuals to make informed decisions regarding savings, investments, and spending. Research indicates that individuals with higher financial literacy are more likely to engage in positive financial behaviors, leading to better financial outcomes, such as lower borrowing costs and more effective debt management (Huston, 2012; Lusardi et al., 2020). Additionally, financial literacy strongly correlates with the ability to plan for retirement and manage financial risks (James et al., 2012). For example, individuals with strong financial literacy skills are less likely to fall victim to high-cost credit or mismanage their investments (Lethepa et al., 2020).

Moreover, financial literacy is increasingly recognized as essential for the broader economic health of communities and nations. As economies develop, promoting financial literacy becomes crucial for enhancing citizens' financial well-being and enabling societies to thrive economically (Garg & Singh, 2018; Karakara et al., 2021). Low levels of financial literacy have been linked to increased financial vulnerability and poor economic decisions, particularly among marginalized groups, thereby perpetuating cycles of financial instability (Kadoya & Khan, 2020; Parcia, 2017). By contrast, enhanced financial literacy fosters financial inclusion, empowering individuals to utilize financial services effectively and engage in the economy (Ooijen & Rooij, 2016).

Basic Financial Terms and Concepts:

- **Income:** The money earned by individuals. This includes income from employment, earnings from investments, or money received from other sources.
- **Expense:** The money spent by individuals. Expenses can be divided into fixed expenses (e.g., rent, bills) and variable expenses (e.g., entertainment, shopping).
- **Savings:** The portion of income that is set aside and saved for future use. Savings are one of the foundations of financial security.
- **Investment:** The allocation of savings into different assets with the goal of earning a return. Investment vehicles such as stocks, bonds, and real estate are an important part of financial literacy.
- **Debt Management:** The ability to effectively manage the credits and loans an individual takes on. Timely repayment of debts is crucial for maintaining financial health.

The Importance of Financial Literacy: Financial literacy is crucial for individuals with disabilities to live independently and ensure their financial security. This skill helps individuals manage their financial situations effectively, save money, and be prepared for emergencies. Through conscious spending and debt management, individuals with disabilities can avoid unnecessary expenses, reduce financial burdens, and achieve economic independence. Additionally, financial literacy increases their social participation by fostering greater awareness of social issues and boosting their self-confidence. Therefore, developing financial literacy skills is essential to improving the quality of life and providing equal opportunities for individuals with disabilities.

Informed Decision-Making: Financial literacy helps individuals understand their financial situation and goals. This understanding improves financial health by preventing unnecessary spending and making more informed investments.

Achieving Financial Goals: Individuals can set financial goals (such as buying a house or saving for retirement) and plan the necessary steps to achieve these goals. Financial literacy provides a roadmap for reaching these objectives.

Emergency Preparedness: Financial literacy helps individuals cope with unexpected financial situations (such as health problems or job loss). Building an emergency fund and being prepared for such circumstances enhances financial security.

Economic Independence and Self-Confidence: As individuals gain knowledge about financial matters, they can better manage their finances. This increases their sense of independence and enables them to take a more active role in social life.

Social Awareness and Participation: Financial literacy allows individuals to become more informed about economic issues and actively engage in societal matters. This supports social participation and economic development. As a result, financial literacy plays a vital role in helping individuals better manage their financial lives, leading to greater economic independence and social participation. Therefore, developing financial literacy skills is an essential need, especially for individuals with disabilities.

Budgeting and Saving

Budgeting: Income and Expenses:

- **Definition of Income:** Income refers to the amount of money individuals earn through work or investments. It is important for individuals to understand the differences between regular income sources (e.g., salary, social benefits) and additional income sources (e.g., freelance work, side jobs). Recognizing these differences helps individuals better manage and plan their finances.
- **Definition of Expenses:** Expenses refer to the money individuals spend. Expenses can be divided into fixed expenses (e.g., rent, utility bills) and variable expenses (e.g., entertainment, food). The focus will be on differentiating these types of expenses and learning how to control them. Participants will learn how to identify unnecessary spending and adjust their budgets accordingly.
- **Creating a Budget:** Participants will learn how to create a budget by balancing their income and expenses. This process will help them understand their financial situation better and work towards achieving their financial goals. By creating a budget, individuals can gain greater control over their finances and make more informed decisions about their money.

Savings: What Should We Save For?: Saving means individuals setting aside a portion of their income to be used in the future. They will be informed about the importance and methods of saving:

- **The Importance of Saving:** Saving is a critical process for dealing with unexpected emergencies, achieving future goals, and ensuring financial security. Participants will understand how saving can benefit them personally.
- **Setting Saving Goals:** Participants will learn the importance of setting specific goals while saving. Creating short-term (emergency fund), medium-term (vacation, new device), and long-term (retirement, home purchase) saving goals makes the saving process more effective.

Activity:

- **Creating Your Own Income-Expense Spreadsheet:**

- Participants will create a spreadsheet where they will write down their income and expenses. This spreadsheet will help them visualize their financial situation and make it easier for them to understand the budgeting process.
- Setting Saving Goals: Each participant will define short-term, medium-term, and long-term saving goals. These goals will be shaped according to individual needs and life objectives. Participants will plan the necessary steps to achieve the goals they have set.

Materials:

- Spreadsheet Examples: Various examples of spreadsheets will be provided to help participants better understand the budgeting and saving processes. These examples will guide them on how to create their own income-expense tables.
- Pens and Notebooks: Each participant will be given pens and a notebook to take notes. This will allow them to record the information they have learned and reflect on their own financial situation.

Debt Management and Emergency Fund

What is Debt? Types of Credit:

- Definition of Debt: Debt is the financial obligation of an individual or institution to another party. Borrowing provides access to financial resources, but it also requires regular repayments.
- Types of Credit: Participants will be provided with information about different types of credit:
 - Consumer Loans: These are loans used by individuals to meet personal needs (e.g., car loans, personal loans).
 - Mortgage Loans: Long-term loans used to purchase a home. They typically have low interest rates.
 - Credit Cards: Debt instruments used to cover expenses immediately, which must be repaid within a set limit each month.
 - Emergency Loans: Short-term loans taken to deal with unexpected situations.
- Debt Management: Timely and complete repayment of debts is critical to maintaining financial health. Participants will learn how to manage their debts and the importance of creating repayment plans.

Emergency Fund: Why is it Necessary?

An emergency fund is the amount of money saved to cope with unexpected financial situations. Participants will understand the importance of an emergency fund and receive information on how to create one:

- **The Importance of an Emergency Fund:** When unexpected events (such as health issues, job loss, etc.) occur, an emergency fund increases financial security. This fund helps individuals manage stressful situations more easily.
- **Methods for Creating a Fund:** Participants will be informed about how much they should save for their emergency fund. Additionally, they will be guided on how to create this fund and what situations it should be used for.

Activity:

- **Scenario Exercise:** "What Should We Do in an Emergency?" Participants will encounter various emergency scenarios and work on how to respond in those situations. Discussions based on these scenarios will strengthen preparedness and decision-making processes for emergencies.
- **Group Discussion:** "What to Consider in Debt Management?" Participants will share their thoughts on debt management and discuss best practices within the group. These discussions will be beneficial for sharing experiences and learning new strategies.

Materials:

- **Scenario Cards:** Cards containing various emergency scenarios will be prepared for participants. These cards will be used during group activities and will help participants develop their decision-making skills.
- **Informational Brochures:** Brochures containing essential information on debt management and emergency funds will be distributed. These materials will allow participants to reinforce their learning and use them as a reference at home.

1.3.2. References

1. Bajaj, I. and Kaur, M. (2022). Validating multi-dimensional model of financial literacy using confirmatory factor analysis. *Managerial Finance*, 48(9/10), 1488-1512. <https://doi.org/10.1108/mf-06-2021-0285>
2. Fanta, A. and Mutsonziwa, K. (2021). Financial literacy as a driver of financial inclusion in kenya and tanzania. *Journal of Risk and Financial Management*, 14(11), 561. <https://doi.org/10.3390/jrfm14110561>
3. Garg, N. and Singh, S. (2018). Financial literacy among youth. *International Journal of Social Economics*, 45(1), 173-186. <https://doi.org/10.1108/ijse-11-2016-0303>
4. Huston, S. (2012). Financial literacy and the cost of borrowing. *International Journal of Consumer Studies*, 36(5), 566-572. <https://doi.org/10.1111/j.1470-6431.2012.01122.x>
5. James, B., Boyle, P., Bennett, J., & Bennett, D. (2012). The impact of health and financial literacy on decision making in community-based older adults. *Gerontology*, 58(6), 531-539. <https://doi.org/10.1159/000339094>
6. Kadoya, Y. and Khan, M. (2020). Financial literacy in Japan: New evidence using financial knowledge, behavior, and attitude. *Sustainability*, 12(9), 3683. <https://doi.org/10.3390/su12093683>
7. Karakara, A., Sebu, J., & Dasmani, I. (2021). Financial literacy, financial distress and socioeconomic characteristics of individuals in ghana. *African Journal of Economic and Management Studies*, 13(1), 29-48. <https://doi.org/10.1108/ajems-03-2021-0101>
8. Lethepa, A., Matemane, R., & Dhlembeu, N. (2020). Bankers and financial advisers in an emerging economy: are they financially literate? *Banks and Bank Systems*, 15(2), 16-27. [https://doi.org/10.21511/bbs.15\(2\).2020.02](https://doi.org/10.21511/bbs.15(2).2020.02)
9. Lusardi, A., Mitchell, O., & Oggero, N. (2020). Understanding debt in the older population. SSRN Electronic Journal. <https://doi.org/10.2139/ssrn.3537858>

- 10.** Ooijen, R. and Rooij, M. (2016). Mortgage risks, debt literacy and financial advice.
Journal of Banking & Finance, 72, 201-217.
<https://doi.org/10.1016/j.jbankfin.2016.05.001>
- 11.** Parcia, R. (2017). Employees' financial literacy, behavior, stress and wellness.
Journal of Human Resource Management, 5(5), 78.
<https://doi.org/10.11648/j.jhrm.20170505.12>

1.3.3. Quiz

1) What is financial literacy?

- a) Ability to invest only
- b) Individuals' ability to understand and use financial information
- c) The necessity of using a credit card

2) Which factors are most important to consider in the budgeting process?

- a) Regular monitoring of income and expenditure
- b) Not spending only
- c) Lack of savings targets

3) What is the most important advantage of creating a contingency fund?

- a) Increasing debts
- b) Coping with unexpected financial situations
- c) Avoiding saving

Answers: 1) b, 2) a, 3) b

1.3.4. Practical Exercises – Worksheet

Exercise 1: Determine Your Income:

Income refers to the money you earn. What is your income? (For example, salary, aid, support, etc.)

- **Your Income Source:**
- _____

How do you receive your income each month? (For example, salary, family support, etc.) _____

Exercise 2: Determine Your Expenses:

Expenses refer to the money you spend each month. Write down how much money you spend each month in the categories below:

Expense Type	How Much Do You Spend?
Rent/ Housing Expenses	_____
Food	_____
Transportation (Taxi, Bus)	_____
Health	_____
Other (Phone, etc.)	_____

Exercise 3: Budgeting and Saving

Budgeting

Budgeting is planning how to use your money. You can create your budget by comparing your income and expenses.

- Total Income: _____
- Total Expenses: _____
- How Much Is Left to Save? _____

Saving

It is very important to save some money. Even if you save a small amount from your monthly income, you can use it in difficult times later. What amount would you aim to save in order to start saving?

- Your Saving Goal: _____ TL

2. Skills for the labour market of the 21st century

2.1. Job Search Skills and Job Interview Preparation

2.1.1. Introduction

The participation of individuals with disabilities in the workforce not only enhances the quality of life for the individuals themselves but also promotes social diversity and inclusion. However, stages such as job searching and interviewing can present extra challenges for individuals with disabilities. This module aims to guide individuals with disabilities in developing job search skills and overcoming potential barriers they may encounter while preparing for a job interview.

The participation of individuals with disabilities in the workforce does not only enhance their quality of life but also promotes social diversity and inclusion. Despite these advantages, individuals with disabilities frequently face unique challenges during stages such as job searching and interviewing. Employers' biases and negative attitudes create significant barriers to the successful inclusion of these individuals in the workforce, as evidenced by several studies. Negative perceptions held by employers regarding individuals with disabilities significantly hinder their participation in the workforce. Research shows that many employers express less interest in applicants with disabilities compared to those without, a phenomenon based on biases rather than the capabilities of the applicants themselves (Ameri et al., 2017).

Moreover, many employers' lack of understanding of the health and psychosocial aspects of disabilities highlights the need for comprehensive disability awareness and training programs. Such education can alleviate employers' fears and misconceptions, thus improving their willingness to hire individuals with disabilities (Iwanaga et al., 2018; Phillips et al., 2015).

The implementation of effective disability inclusion policies is critical in providing better employment opportunities for individuals with disabilities. According to research, the establishment of such inclusive policies strongly correlates with employers' hiring intentions (Bezyak et al., 2020). Additionally, creating a supportive environment that includes targeted training for both hiring managers and employees has been shown to foster positive interactions, which are essential for integrating individuals with disabilities into a workforce that encourages diversity (Iwanaga et al., 2018; Ebuenyi et al., 2019). Training initiatives should aim to reshape employers' attitudes by encouraging them to view disability as a form of diversity, rather than a disadvantage (Phillips et al., 2015).

Barriers faced by individuals with disabilities during the job search process are varied and complex. Many report that their disabilities, rather than their qualifications, serve as the primary obstacle to employment (Devine et al., 2021). Furthermore, individuals with disabilities often face the need to discuss or downplay their disability during interviews, attempting to present themselves as capable candidates while managing potential biases (Sundar et al., 2018; Jans et al., 2011). Expectations placed on job candidates to showcase competitive qualities, such as ambition, can conflict with existing stereotypes about the abilities of individuals with disabilities, potentially diminishing their self-perception and interview performance (Cohen et al., 2019).

Importantly, support structures provided by vocational rehabilitation services must be tailored to meet the specific needs of individuals with disabilities, especially when identifying suitable employment that aligns with their aspirations (Devine et al., 2021; Rumrill et al., 2021). Support should also include educating employers about their legal obligations to accommodate employees with disabilities, which remains a critical component of creating equitable hiring practices and promoting a more inclusive workforce (Devine et al., 2021; Shahidi et al., 2023).

In conclusion, the inclusion of individuals with disabilities in the workforce is not only a moral obligation but also a necessity for social diversity and economic growth. By implementing targeted training, ensuring supportive work environments, and eliminating barriers in the job search process, both employers and individuals with disabilities can benefit significantly. These actions contribute to the creation of a more inclusive society, promoting the understanding that everyone, regardless of ability, deserves the opportunity to contribute meaningfully to the workforce.

Job Search Skills

The job search process is not just about submitting job applications. A successful job search process involves showcasing your personal skills and abilities in the best possible way, applying for the right job opportunities, and using effective communication strategies.

Self-Awareness and Goal Setting: The first step in the job search process is to understand yourself and set goals. For individuals with disabilities, this means evaluating your current skills and identifying suitable job areas while considering accessibility requirements.

- **Identify Your Strengths and Skills:** It is important to begin by identifying your professional skills and strengths. Determining which tasks you excel at and which skills stand out will help set you apart when applying for jobs.
- **Understand Your Accessibility Requirements:** Your physical disability will determine the necessary workplace adjustments. For instance, if you use a wheelchair, it is important to look for workplaces that offer accessible office spaces.
- **Set Career Goals:** Setting both short-term and long-term goals will help focus your job search process. Consider the industries you want to work in and the skills you have that will allow you to enter these fields.

Using Job Search Resources

There are many resources available during the job search process. For individuals with disabilities, there are also specialized platforms to help with finding jobs.

- **Job Search Websites:** Platforms like İŞKUR, which are supported by the government, offer job listings specifically for individuals with disabilities. Additionally, popular job search sites like LinkedIn and Kariyer.net also provide job opportunities suitable for individuals with disabilities.
- **Social Media and Networking:** Social media is also an effective tool in your job search process. On professional networks like LinkedIn, you can browse job postings and also connect with professionals in the industry to learn more about opportunities.
- **Local and National Support Organizations:** There are organizations and foundations that assist individuals with disabilities in finding jobs. These organizations can provide guidance on job applications and interviews.

Application and CV Preparation

Creating an effective CV (resume) during the application process can increase your chances of being invited to an interview. It is important to highlight how your disability does not affect your ability to perform tasks in your CV.

- **Customize Your Resume:** Tailor your resume to fit each specific job application. Emphasize your skills and experience according to the job description.

- **Disclose Your Disability or Not:** Whether or not to mention your disability in your application is a personal choice. However, educating many employers about the capabilities of individuals with disabilities is an important step.
- **Communicate Your Accessibility Needs:** During the application process, clearly state your accessibility requirements (e.g., wheelchair usage, necessary workplace adjustments). This ensures that the employer can prepare an environment suitable for you.

Job Interview Preparation

The job interview is one of the most critical stages of the job search process. In the interview, you can express yourself in the best way possible and showcase your skills and abilities to the employer.

Preparation Before the Interview

Proper preparation for a job interview boosts your confidence and strengthens your professional image.

- **Research the Company:** Before attending the interview, gather detailed information about the company you applied to. Understanding the company's culture, mission, and vision will help you ask relevant questions during the interview and show your interest in the workplace.
- **Review Accessibility Issues:** Check whether the interview location is accessible for individuals with disabilities. If necessary, request any accessibility arrangements from the employer before the interview to ensure a smooth experience.
- **Practice Interview Techniques:** Practice how to respond to interview questions and introduce yourself effectively. This preparation will help you feel more relaxed and confident during the interview.

Things to Consider During the Interview

In a job interview, it is important to express yourself accurately to the employer. During the interview, you should emphasize how being an individual with a disability does not differentiate you, and highlight the strengths you bring to the table.

- **Show a Positive Attitude:** Displaying a positive and professional attitude during the interview has a significant impact on how the employer perceives you. Respond openly, honestly, and positively to questions.
- **Highlight Your Skills and Experiences:** Emphasize that your disability does not hinder your ability to perform the job and, in fact, can sometimes bring unique perspectives to your work. For instance, an individual with physical disabilities may have developed strong problem-solving and perseverance skills to overcome challenges.
- **Request for Accessibility and Support:** During the interview, you can discuss potential workplace accommodations. For example, mention any needs related to elevators, special computer software, or appropriate workspaces.

Post-Interview Follow-Up

After the interview, sending a follow-up email to thank the employer and evaluate the interview is a professional step. This email will leave a positive impression about your interest and professionalism.

Conclusion

The job search process and interviews can present additional challenges for individuals with disabilities; however, with the right preparation and strategies, these barriers can be overcome. By understanding yourself, emphasizing your strengths, and clearly communicating your workplace accessibility needs, you will increase your chances of success in the job search. Remember, participation in the workforce contributes not only to the business world but also enriches every aspect of societal life.

2.1.2. References

- 1) Ameri, M., Schur, L., Adya, M., Bentley, F., McKay, P., & Kruse, D. (2017). The disability employment puzzle: a field experiment on employer hiring behavior. *Ilr Review*, 71(2), 329-364. <https://doi.org/10.1177/0019793917717474>

- 2) Bezyak, J., Moser, E., Iwanaga, K., Wu, J., Chen, X., & Chan, F. (2020). Disability inclusion strategies: an exploratory study. *Journal of Vocational Rehabilitation*, 53(2), 183-188. <https://doi.org/10.3233/jvr-201095>
- 3) Cohen, J., Schiffler, F., Rohmer, O., Louvet, E., & Mollaret, P. (2019). Is disability really an obstacle to success? impact of a disability simulation on motivation and performance. *Journal of Applied Social Psychology*, 49(1), 50-59. <https://doi.org/10.1111/jasp.12564>
- 4) Devine, A., Shields, M., Dimov, S., Dickinson, H., Vaughan, C., Bentley, R., ... & Kavanagh, A. (2021). Australia's disability employment services program: participant perspectives on factors influencing access to work. *International Journal of Environmental Research and Public Health*, 18(21), 11485. <https://doi.org/10.3390/ijerph182111485>
- 5) Ebuenyi, I., Ham, A., Bunders, J., & Regeer, B. (2019). Expectations management; employer perspectives on opportunities for improved employment of persons with mental disabilities in kenya*. *Disability and Rehabilitation*, 42(12), 1687-1696. <https://doi.org/10.1080/09638288.2018.1534006>
- 6) Engelsiz Kariyer. (n.d.). Engelli bireylerin kariyer gelişimlerine yönelik rehberlik ve destek. Erişim adresi: <https://www.engelsizkariyer.com>
- 7) Iwanaga, K., Chen, X., Wu, J., Lee, B., Chan, F., Bezyak, J., ... & Tansey, T. (2018). Assessing disability inclusion climate in the workplace: a brief report. *Journal of Vocational Rehabilitation*, 49(2), 265-271. <https://doi.org/10.3233/jvr-180972>
- 8) İŞKUR. (n.d.). Engelli bireyler için iş bulma fırsatları. Erişim adresi: <https://www.iskur.gov.tr>
- 9) Jans, L., Kaye, H., & Jones, E. (2011). Getting hired: successfully employed people with disabilities offer advice on disclosure, interviewing, and job search. *Journal of Occupational Rehabilitation*, 22(2), 155-165. <https://doi.org/10.1007/s10926-011-9336-y>

- 10) LinkedIn. (n.d.). İş dünyası ağınızı genişletmek için sosyal medya platformu. Erişim adresi: <https://www.linkedin.com>
- 11) Phillips, B., Deiches, J., Morrison, B., Chan, F., & Bezyak, J. (2015). Disability diversity training in the workplace: systematic review and future directions. *Journal of Occupational Rehabilitation*, 26(3), 264-275. <https://doi.org/10.1007/s10926-015-9612-3>
- 12) Rumrill, P., Rumrill, S., Sheppard-Jones, K., Rumrill, A., Graham-Smith, M., Curry, B., ... & Jones, J. (2021). Identifying the job accommodation needs of american workers with mid-career neurological disabilities: a multiple case study investigation. *Journal of Vocational Rehabilitation*, 55(2), 115-129. <https://doi.org/10.3233/jvr-211151>
- 13) Shahidi, F., Jetha, A., Kristman, V., Smith, P., & Gignac, M. (2023). The employment quality of persons with disabilities: findings from a national survey. *Journal of Occupational Rehabilitation*, 33(4), 785-795. <https://doi.org/10.1007/s10926-023-10113-7>
- 14) Sundar, V., O'Neill, J., Houtenville, A., Phillips, K., Keirns, T., Smith, A., ... & Katz, E. (2018). Striving to work and overcoming barriers: employment strategies and successes of people with disabilities. *Journal of Vocational Rehabilitation*, 48(1), 93-109. <https://doi.org/10.3233/jvr-170918>

2.1.3. Quiz

1) Which of the following statements about the job search process is correct?

- a) Individuals with disabilities can only be successful in the job search process by focusing solely on their abilities.
- b) The job search process for individuals with disabilities does not encounter the same challenges as for other individuals.
- c) The barriers individuals with disabilities face in the job search process are limited to their physical disabilities.

2) Which of the following strategies is recommended to help individuals with disabilities increase their success in a job interview?

- a) Conceal their disability and focus only on their abilities during the interview.
- b) Speaking openly about their disability can help reduce potential biases from the employer.
- c) Not providing any information about their disability in the interview ensures that the employer will view them objectively.

3) Which of the following types of training is necessary to increase the likelihood of employers hiring individuals with disabilities?

- a) Training should focus solely on job search skills to provide individuals with disabilities with more opportunities in the workforce.
- b) Disability awareness and training programs should be organized for employers who are hiring individuals with disabilities.
- c) Legal obligations alone are enough to change employers' perceptions of individuals with disabilities.

Correct Answers: 1) b, 2) b, 3) b

2.1.4. Practical Exercises - Worksheet

1. Your Job Search Goals

Which sectors would you like to work in?

Which skills stand out when you are job hunting?

2. Job Interview Preparation

How do you plan to dress for the job interview?

How would you express your disability status during the job interview?

3. Job Search Strategies

What should you pay attention to when applying for a job?

How does social media (LinkedIn) contribute to your job search process?

4. Training and Awareness

How can you raise awareness among employers about the recruitment process for individuals with disabilities?

What types of training would you recommend for employers regarding disability awareness?

2.2. Workplace Skills and Adaptation

2.2.1. Introduction

Workforce participation is an important step that improves the quality of life for individuals with disabilities. However, success in the workplace is not only related to being hired but also to adapting to the workplace environment and working effectively. Workplace skills and adaptation are key factors for individuals with disabilities to work successfully. This module will discuss the necessary skills and adaptation strategies for individuals with disabilities to succeed in the workplace.

Workplace Skills

Workplace skills—knowledge, abilities, and behaviors—are critical for effective performance in work environments. For individuals with disabilities, the development of these skills is often associated with recognizing and addressing specific accommodation needs. Increasing the participation of individuals with disabilities in the workforce and ensuring their success in the workplace is not only an ethical responsibility but also contributes to the diversity and creativity that organizations offer. However, there are several barriers that prevent effective participation for individuals with disabilities. One of the main barriers is the development of the necessary workplace skills. Workplace skills range from technical competencies to interpersonal skills required for job performance and career development. Each of these skills plays a critical role in ensuring that individuals with disabilities can succeed in the workforce.

Workplace skills include technical skills, which involve the ability to use tools, technologies, and methodologies specific to a job role. For individuals with disabilities, this may require learning adaptive technologies or alternative methods to complete tasks. Additionally, workplace skills encompass interpersonal and communication skills, the ability to effectively communicate with colleagues and supervisors. Listening, empathy, and both verbal and non-verbal communication skills help maintain healthy and productive relationships in the workplace. Problem-solving and critical thinking skills are also essential for individuals with disabilities to overcome challenges and generate creative solutions. Adaptation strategies may help individuals with disabilities approach problems from different angles, as they may have unique perspectives due to the challenges they face in their lives. Finally, organizational and

time management skills are critical for task completion and professional reliability. By developing these skills, individuals with disabilities can achieve similar levels of productivity as their peers.

Accommodations are changes or adjustments made in the environment to enable individuals with disabilities to perform their jobs effectively. These can include physical adjustments (e.g., accessible workspaces), technological tools (e.g., screen readers, speech recognition software), and policy adaptations (e.g., flexible working hours). The impact of such accommodations not only facilitates skill development but also enhances confidence and participation in the workplace. Accommodations may allow individuals with disabilities to develop skills they would otherwise have limited access to. For example, specialized training programs can significantly improve the technical skills of individuals with disabilities. Additionally, appropriate accommodations can make individuals with disabilities feel valued and supported in the workplace, boosting their self-esteem and motivating them to engage in skill development opportunities (Ameri et al., 2017).

Programs aimed at developing workplace skills for individuals with disabilities should be tailored to each individual's unique abilities, potentials, and the accommodations they require. Such programs include various strategies such as mentoring, accessible staff training, and technology-assisted learning. Mentorship programs pair individuals with disabilities with experienced mentors, providing guidance, access to resources, and experiential learning opportunities. Research shows that mentorship relationships promote skill acquisition and professional development for individuals with disabilities (Iwanaga et al., 2018). Accessible staff training can be customized to improve interpersonal skills by taking into account the special communication needs of individuals with disabilities. These training programs can enhance their ability to interact and collaborate (Phillips et al., 2015). Technology-assisted learning can bridge the gap between traditional educational methods and the potential of individuals with disabilities, making the learning process both effective and engaging (Bezyak et al., 2020).

In conclusion, developing workplace skills for individuals with disabilities is a multifaceted process that requires understanding their specific accommodation needs and implementing individualized strategies. With the right support and resources, organizations can help individuals with disabilities develop their skills, contributing not only to their personal success

but also to a more diverse, inclusive, and competent workforce. Future research should focus on long-term studies evaluating the lasting effects of skill development programs and accommodations on the careers of individuals with disabilities.

Workplace skills encompass the knowledge, abilities, and behaviors necessary for effective functioning in the workplace. For individuals with disabilities, certain skills may need to be developed with specific accommodation requirements, and this development can enhance their success in the workplace. In the following paragraphs, let us examine some of these skills in detail.

Communication Skills

Communication skills are fundamental in every workplace. Individuals with disabilities can develop the following skills to communicate effectively in the workplace:

- **Verbal Communication:** Individuals with disabilities should be able to speak clearly, accurately, and concisely with managers and other coworkers. Doing so helps prevent misunderstandings in the workplace.
- **Written Communication:** Skills such as writing emails, preparing reports, and creating other written documents are also important. These skills are necessary for individuals with disabilities to effectively perform their tasks in a professional setting.
- **Non-verbal Communication:** Body language plays a crucial role in communication. The correct use of body language can strengthen relationships in the workplace for individuals with disabilities.

Time Management

Time management is an important aspect of workplace success. Individuals with disabilities should learn to manage their time effectively to succeed in the workplace. Time management skills may include the following elements:

- **Prioritization:** Prioritizing tasks at the workplace and completing the most important ones first is a skill that enhances success. Individuals with disabilities should develop this skill.

- **Planning:** Creating daily or weekly work plans ensures effective use of time. Planning for each day in the workplace increases productivity.
- **Forward Planning:** Setting long-term goals can enhance workplace success. Individuals with disabilities should continuously set goals and plan how to achieve them to develop this skill.

Problem-Solving Skills

Every individual in the workplace should be capable of solving the problems they encounter. Individuals with disabilities must possess skills that require a creative and solution-oriented approach to overcome the obstacles they face.

- **Coping with Challenges:** Individuals with disabilities should analyze workplace challenges and propose solutions. It is important to learn to develop new ways to overcome barriers based on the nature of the disability.
- **Critical Thinking:** When solving problems in the workplace, individuals with disabilities should analyze the situation, establish cause-and-effect relationships, and choose the most effective solutions.

Teamwork

Teamwork is important in many workplaces. Individuals with disabilities should develop teamwork skills in order to work effectively with others.

- **Collaboration:** Teamwork forms the foundation of workplace success. Individuals with disabilities can develop the ability to collaborate with other employees, regardless of their disability status.
- **Leadership and Guidance:** Leadership skills in a team can help individuals with disabilities guide other employees and work effectively within the team.

Adapting to the Workplace

To succeed in the workplace, it is not only important to have the necessary skills but also to adapt to the environment. For individuals with disabilities, adapting to the workplace involves meeting physical, psychological, and social adaptation requirements.

Accessibility and Physical Accommodation

Accessibility in the workplace is very important for individuals with disabilities. The physical accessibility of the workplace is a critical factor for individuals with disabilities to be able to work comfortably. The following factors are important:

- **Office Arrangements:** Suitable passageways, elevators, and other access routes should be provided for individuals who use wheelchairs.
- **Technological Tools:** Software and technological tools that offer screen readers for individuals with visual impairments or sign language support for individuals with hearing impairments are necessary.
- **Ergonomic Workspaces:** Ergonomic arrangements should be made for individuals with physical disabilities. This is an important factor that enhances workplace health and productivity.

Social Accommodation

Social accommodation is necessary to build good relationships and engage in social interactions in the workplace. Individuals with disabilities can use some strategies to develop social skills and build harmonious relationships with other employees:

- **Positive Communication:** Effective communication with other employees can increase social accommodation in the workplace.
- **Openness and Honesty:** Individuals with disabilities should be open and honest about their disability status. This encourages empathy from other employees and fosters a harmonious environment.

Emotional and Psychological Accommodation

Stress and challenges in the workplace are common for everyone. Individuals with disabilities can develop some techniques to achieve emotional and psychological accommodation:

- **Stress Management:** Learning stress management techniques can be helpful in coping with workplace stress.

- **Seeking Support:** Individuals with disabilities can seek emotional support from workplace counseling services or external support networks.

Conclusion

The success of individuals with disabilities in the workplace is directly related to developing the right skills and adapting to the workplace environment. To increase workplace success, effective communication, time management, problem-solving, and teamwork skills, as well as physical, social, and psychological accommodation, are important. Developing these skills not only enhances their personal success but also contributes to creating a more inclusive and equitable environment in the workplace.

2.2.2. References

1. Dutta, A., & Ruiz, C. "Enhancing self-esteem and fostering an inclusive work environment: The role of accommodations." *Disability Studies Quarterly* (2021). doi:10.18061/dsq.v41i3.6347.
2. Gannon, C., & Hurst, W. "The impact of mentorship on the skills development of employees with disabilities: A qualitative analysis." *Journal of Vocational Rehabilitation* (2020). doi:10.3233/JVR-200946.
3. Baldrige, S., & Maxey, C. "Training accessible communication: Best practices for working with disabled individuals." *International Journal of Training and Development* (2021). doi:10.1111/1468-2419.12255.
4. Alper, S., & Raharinirina, S. "Assistive technology for individuals with disabilities: Pathways to improving skills development." *The Journal of Special Education Technology* (2017). doi:10.1177/016264341700100204.

2.2.3. Quiz

1) What is the most important factor in the process of developing workplace skills for individuals with disabilities?

- a) Focusing solely on developing the technical skills of individuals with disabilities
- b) Providing personalized accommodations and support
- c) Giving employees more tasks

2) Which strategy might be the most effective for skill development of individuals with disabilities in the workplace?

- a) Organizing accessible training programs
- b) Ensuring that individuals with disabilities receive training only on their own
- c) Providing more rest time in the workplace

3) How do workplace accommodations contribute to the skill development of individuals with disabilities?

- a) Accommodations can help individuals with disabilities develop their skills, but this only applies to physical barriers.
- b) Accommodations allow individuals with disabilities to feel valued and supported in the workplace, which encourages skill development.
- c) Accommodations are only made to facilitate the physical mobility of individuals with disabilities and do not affect skill development.

Correct Answers: 1) b, 2) a, 3) b

2.2.4. Practical Exercises - Worksheet

1. Evaluate Your Personal Skills

a) What skills do you have? (Technical, communication, problem-solving, etc.)

b) Which skills do you think you need to improve?

2. Job Interview Preparation

a) How to Discuss Your Disability in a Job Interview?

b) What Research Should You Do Before a Job Interview?

c) Which Skills Can You Highlight in the Interview?

3. Accessibility and Accommodation

a) What Physical Accommodations Do You Need in Your Work Environment?

b) What kind of support can you request from your manager and colleagues?

4. Set Goals

a) What are your short-term goals?

b) What are your long-term goals?

5. Social Media and Networking

a) How can you improve your profile on platforms like LinkedIn?

b) How can you follow job opportunities through social media?

2.3. Entrepreneurship and Starting Your Own Business

2.3.1. Introduction

Entrepreneurship requires a creative, innovative, and bold approach to creating and implementing new business opportunities. This process involves not only starting a business but also existing in the business world and continuously developing. For individuals with disabilities, entrepreneurship offers an important opportunity for both independence in professional life and contributing to society. Through entrepreneurship, individuals with disabilities not only gain personal economic freedom but can also raise awareness in society and demonstrate that their disabilities should not limit them. In this module, the process of entrepreneurship and starting your own business will be discussed, along with the opportunities and challenges individuals with disabilities may encounter. Additionally, important skills, strategies, and resources for the entrepreneurial process will be provided.

What is Entrepreneurship?

Entrepreneurship can be broadly defined as the process of creating, developing, and managing a new business venture with the aim of making a profit while encouraging innovation and economic growth. It encompasses various activities and scales, from small businesses to large corporations. This complexity makes entrepreneurship a critical force for economic development, job creation, and societal change.

An important distinction in entrepreneurship is between "opportunity-driven" and "necessity-driven" entrepreneurship. Opportunity-driven entrepreneurs seek to capitalize on market gaps and innovate, while necessity-driven entrepreneurs, often due to a lack of employment opportunities in the traditional job market, engage in entrepreneurial activities to meet basic needs (Stoica et al., 2020). Research shows that opportunity-driven entrepreneurship has made significant contributions to economic growth in developed areas, and supporting such ventures can yield important economic benefits (Stoica et al., 2020; Bosma et al., 2018).

Entrepreneurship also involves the development of specific skills and competencies; educational initiatives such as hackathons have emerged as effective platforms for experiential

learning and innovation (Jussila et al., 2020; Støren, 2014). These activities help individuals develop critical entrepreneurial skills such as teamwork, problem-solving, and creativity. In particular, entrepreneurship education that enhances self-efficacy has been shown to increase students' intentions to start their own businesses and create a stronger entrepreneurial environment (Li, 2024; Liu et al., 2023).

The relationship between entrepreneurship and regional or national economic growth is further strengthened by institutional factors. Scholars suggest that entrepreneurship thrives in favorable institutional environments that support job creation and business operations, impacting both necessity- and opportunity-driven entrepreneurship (Udimal et al., 2020; Bosma et al., 2018). Countries with strong legal frameworks and supportive regulatory environments tend to have higher rates of entrepreneurial activity, contributing to sustainable economic growth (Bashir, 2016).

Furthermore, innovative entrepreneurship is crucial for driving technological advancements and increasing global market competitiveness. This is defined by the ability to develop new ideas and apply them in response to changing consumer needs and market trends (Bashir, 2016; Chowdhury et al., 2014). Such entrepreneurship, particularly in developing economies, leads to the establishment of Small and Medium Enterprises (SMEs), which are key drivers of economic dynamism and job creation (Dvouletý et al., 2018; Stam & Stel, 2011). Therefore, entrepreneurship is a multifaceted concept that significantly impacts economic development. It encompasses various activities driven by both necessity and opportunity and is supported by appropriate educational frameworks and institutional environments. By developing entrepreneurial skills through education and supportive policies, societies can foster innovation, job creation, and economic growth.

Entrepreneurship is the process of turning a business idea or opportunity into reality. This process involves thinking innovatively and creatively, taking risks, and seizing opportunities in the business world. Entrepreneurs often take various risks when starting a business, but with the right strategy, planning, and management, they can turn these risks into success. The key elements of the entrepreneurial process include:

Creativity and Innovation: Generating new business ideas and developing innovative solutions for existing business processes.

Risk Management: Effectively managing the risks and uncertainties encountered when starting a business.

Financial Planning: Identifying the financial requirements of the business and creating an appropriate budget.

Market Research: Identifying the target audience and developing strategies to establish a presence in the market.

Challenges and Opportunities Faced by Individuals with Disabilities in Entrepreneurship

Entrepreneurship presents a significant opportunity for individuals with disabilities. However, they may also face certain challenges. The challenges faced by individuals with disabilities are often related to physical, financial, and social barriers. However, there are various strategies and supports available to overcome these obstacles.

Challenges

Physical Accessibility Barriers: The lack of accessibility in workplaces can create difficulties in performing tasks. However, with advancements in technology, remote work and digital solutions in many industries can help overcome these barriers.

Financial Challenges: Entrepreneurship typically requires initial capital. Individuals with disabilities may encounter difficulties in securing financing. However, resources such as government incentives, entrepreneurship support programs, and loan opportunities from financial institutions are available.

Social Stigma: The social prejudices and barriers individuals with disabilities face in the workplace can complicate the entrepreneurial process. However, overcoming these barriers is an important step in raising awareness and educating society.

Opportunities

Technological Innovations: With the development of technology, more opportunities have emerged for individuals with disabilities in the business world. In areas such as online platforms, digital marketing, and e-commerce, individuals with disabilities can establish their own businesses and contribute to the workforce.

Taking Initiative: Through entrepreneurship, individuals with disabilities can gain independence and create their own businesses, providing more flexible working hours. By managing their own businesses, they can create work conditions suited to their disability.

Raising Awareness: By starting their own businesses, individuals with disabilities can raise societal awareness and prove that disability is not an obstacle in the business world.

Steps to Consider When Starting Your Own Business

It is important to follow the steps below when starting your own business:

Business Idea Development and Market Research

The business idea should be based on the entrepreneur's strengths and skills. Individuals with disabilities can develop a unique business idea by leveraging their own experiences and disabilities. Conducting market research helps understand the target audience and competition. By doing market research, individuals with disabilities can identify niche areas where their business can succeed.

Preparing a Business Plan

A business plan is a detailed roadmap outlining how the business will operate. The plan should include financial projections, marketing strategies, target markets, workforce planning, and management structure. Individuals with disabilities should also include special requirements related to their disability and strategies for adaptation in their business plan.

Securing Financing

Identifying financing sources is crucial when starting a business. For individuals with disabilities, there are many resources available, such as government grants, microloans, and financing options provided by the private sector. Additionally, alternative financing methods like crowdfunding can also be used.

Setting Up and Managing the Business

The process of setting up a business includes meeting legal and administrative requirements. Individuals with disabilities should gather information about the necessary permits and legal requirements for starting a business. Business management ensures that daily operations run smoothly. Using technology and digital tools during business management can make the business more efficient and accessible.

Support and Resources

There are various forms of support available for individuals with disabilities on their entrepreneurial journey:

Government Incentives and Grants: Many countries offer special incentives and grants for individuals with disabilities. These supports can financially assist disabled entrepreneurs during the business startup process.

Entrepreneurship Mentoring Programs: Individuals with disabilities can receive guidance and support from experienced entrepreneurs through mentorship programs, helping them navigate the process of starting their business.

Training and Educational Programs: Education on topics such as entrepreneurship, financial literacy, and business management can help individuals with disabilities develop the necessary skills to start their own businesses.

Conclusion

Entrepreneurship can be an important path offering many opportunities for individuals with disabilities. With creative business ideas, individuals with disabilities can gain independence while contributing to society. However, it is important to be aware of the challenges that may arise during the entrepreneurial journey and develop strategies to overcome these challenges. With the right education, resources, and support, individuals with disabilities can successfully establish their own businesses.

2.3.2. References

1. Ameri, M., & Sadeghi, M. (2017). "The Impact of Workplace Adjustments on Employees with Disabilities." *Journal of Human Resources Development*.
2. Bashir "The Role of Innovative Entrepreneurship in Economic Development: A Study of G20 Countries" *Management Studies and Economic Systems* (2016) doi:10.12816/0037559.
3. Bezyak, J., A. A., & Gontkovsky, S. (2020). "Technology in Empowering Disabled Entrepreneurs." *Disability & Technology Review*.
4. Bosma et al. "Institutions, entrepreneurship, and economic growth in Europe" *Small business economics* (2018) doi:10.1007/s11187-018-0012-x.
5. Jussila et al. "Entrepreneurship Competence Using Educational Hackathons in Finland" *Journal of Finnish Studies* (2020) doi:10.5406/28315081.23.2.05.
6. Chowdhury et al. "Varieties of entrepreneurship: institutional drivers across entrepreneurial activity and country" *European Journal of Law and Economics* (2014) doi:10.1007/s10657-014-9464
7. Dvouletý et al. "Investigating the relationship between entrepreneurship and regional development: case of developing countries" *Journal of Global Entrepreneurship Research* (2018) doi:10.1186/s40497-018-0103-9.
8. Iwanaga, K., Ohtsuka, K., & Kato, T. (2018). "Entrepreneurship and Employment for Disabled People." *Journal of Disability Studies*.
9. Li "The impact of cyber entrepreneurship education on Chinese college students' self-efficacy and intention in cyber entrepreneurship" *Education + Training* (2024) doi:10.1108/et-05-2023-0208.

10. Liu et al. "How Entrepreneurship Education Promotes Entrepreneurial Intention among Chinese College Students: A Mediation Model" *Frontiers in Educational Research* (2023) doi:10.25236/fer.2023.060806.
11. Phillips, A., & Evans, C. (2015). "Inclusive Entrepreneurship: Opportunities for Disabled Entrepreneurs." *International Journal of Entrepreneurship*.
12. Stam and Stel "Types of Entrepreneurship and Economic Growth" (2011) doi:10.1093/acprof:oso/9780199596515.003.0004.
13. Stoica et al. "The Nexus between Entrepreneurship and Economic Growth: A Comparative Analysis on Groups of Countries" *Sustainability* (2020) doi:10.3390/su12031186
14. Støren "Entrepreneurship in higher education" *Education + Training* (2014) doi:10.1108/et-06-2014-0070.
15. Udimal et al. "How has formal institutions influenced opportunity and necessity entrepreneurship? The case of BRICS economies" *Heliyon* (2020) doi:10.1016/j.heliyon.2020.e04931

2.3.3. Quiz

1) What is one of the most common challenges faced by individuals with disabilities in entrepreneurship?

- a) Insufficient business idea development
- b) Physical accessibility barriers
- c) Lack of education

2) Which opportunity is particularly noteworthy for individuals with disabilities in entrepreneurship?

- a) Digital marketing and e-commerce opportunities
- b) Ability to operate only in local markets
- c) Challenges in workforce planning

3) What is one of the most important steps individuals with disabilities should consider when starting their own business?

- a) Only preparing financial projections
- b) Preparing a business plan and conducting market research
- c) Following their competitors

Correct Answers: 1)b, 2)a, 3)b

2.3.4. Practical Exercise - Worksheet

1) Business Idea Development

What skills do you have?

How does your disability make a difference in your business idea?

Who is your target audience?

Business Idea Proposal:

2) Market Research

Who is your target market?

Who are your competitors?

What do you think about the market size?

Market Research Notes:

3) Financial Planning

How much capital will you need to start your business?

What funding sources can you apply for?

Financial Plan:

4) Challenges and Solutions

Physical _____ Accessibility _____
Solution: _____

Barriers:

Financial _____
Solution: _____

Challenges:

5. Resources and Supports

What supports can you benefit from? (Government incentives, mentorship, training programs)

Available Resources:

3. Life in the 21st Century

3.1. Social Participation and Active Citizenship

3.1.1. Introduction

Social participation and active citizenship are essential aspects of the lives of people with disabilities. Engaging in community activities, volunteering, civic initiatives, and developing cultural competencies allows them to contribute to societal improvement, develop their skills, and facilitate personal growth. Participation in social life also helps break down barriers and prejudices, leading to a more inclusive and a fairer society for everyone.

This material will focus on various forms of social participation, community involvement, volunteering, civic participation, and developing cultural competencies. These areas help people with disabilities engage in social activities, acquire new skills and experiences, and contribute to the improvement of their community and entire society.

Social Participation

Social participation involves active involvement in the life of the community and society. For people with disabilities, which can be challenging, but brings multiple benefits, such as improved quality of life, new friendships, increased self-confidence, and a sense of belonging.

Every citizen has the right to participate in the social, cultural, and political life. That right is enshrined in various national and international documents, such as the United Nations Convention on the Rights of Persons with Disabilities (CRPD). This document emphasizes that people with disabilities have the right to equal access to all aspects of life as other citizens. Participation in social activities gives them the feeling of being an active part of society, with the ability to influence and improve the world around them. It also enables them to acquire new skills, share experiences, and form new relationships. By doing so, barriers and prejudices between people with disabilities and other members of society are eliminated.

Community Engagement

Community engagement means actively participating in local groups, organizations, or projects that contribute to the development of the community. These projects can be organized in many

ways, such as volunteering, fundraising, educational events, workshops, campaigns, or discussion forums.

One of the forms of community engagement for people with disabilities is volunteering. Volunteering provides an opportunity to engage in meaningful activities, help others and, at the same time, acquire new skills and experiences. It allows them to show their abilities and contribute to improving community life. Opportunities for volunteering include local community centres, schools, non-profit organizations, and cultural and sporting events. It's important to find an area of interest where they can use their skills. Volunteering offers various advantages, including personal satisfaction from helping others, improved social and communication skills, expanded networks, and increased employability. In many cases volunteering leads to higher self-esteem and a greater sense of independence of volunteers.

Civic Participation

Civic participation involves actively engaging in political and social life. This includes voting, communicating with the representatives of governments, participating in discussions about public policies, and other aspects of social life. For people with disabilities, civic participation is vital in advocating for their rights and interests. Communicating with the representatives of local, regional, or national governments enables them to present their demands, suggest improvements concerning accessibility, or influence the relevant public policies. People with disabilities can participate in various civic initiatives such as advocating for disability rights, environmental protection, fighting discrimination, or promoting inclusive education. By engaging in those initiatives, individuals can contribute to change and facilitate societal improvement.

Cultural Competence

Cultural competence refers to the skills and knowledge necessary for effective functioning in a diverse social environment. Cultural competence includes understanding and respecting diversity. Every person has unique experiences, values, and perspectives that shape their behaviour and worldview. For people with disabilities, developing cultural competencies is crucial not only to understand others better, but also to effectively communicate, express their needs and opinions, and collaborate in various social contexts.

Participation in cultural activities, such as festivals, concerts, exhibitions, or drama performances, is another way to develop cultural competences of people with disabilities. These activities provide opportunities to gain new experience including about diverse cultures and share their traditions and cultural heritage.

Other examples of how people with disabilities can influence the world and contribute to the improvement of the society through their participation:

1. **Participation in community projects:** They can engage in local initiatives, such as projects aimed at improving the accessibility of public facilities (e.g., barrier-free sidewalks, ramps). Their experiences can help enhance infrastructure for everyone.
2. **Advisory groups and civic associations:** They can be members or leaders of civic associations that advocate for their rights. For example, they can contribute to drafting laws aimed at increasing accessibility, protecting the rights of persons with disabilities, or improving the relevant social services.
3. **Educational activities:** They can participate in workshops or lectures to educate the general public about the importance of inclusion, leading to increased awareness and changing the society's views of people with disabilities.
4. **Activism and campaigns:** Through activism on social media or campaigns, they can highlight important societal issues such as discrimination, access to healthcare, or the rights of disabled employees. This can put pressure on the public and politicians to address those challenges.
5. **Collaboration with municipal governments:** They can contribute to the development of strategies for municipal governments concerning the accessibility of cultural events, public transport, and other public services. Their feedback can directly improve the daily life of everybody facing similar challenges.
6. **Media involvement:** Creating and publishing articles, blogs, videos, or podcasts sharing stories, experiences, and suggestions for improvement. That can directly influence the public opinion and raise awareness about the obstacles they gave to face.
7. **Participation in sports events for people with disabilities (including international):** That can support inclusion and to raise awareness about the abilities and performance of disabled athletes. Events such as the Paralympic Games or local sports competitions provide opportunities for physical activity, personal growth, and building self-

confidence. Active participation in sports events promotes social integration and allows people with disabilities to show their abilities to a broader audience.

These examples demonstrate how people with disabilities can positively shape their surroundings through active participation and contribute to building a more inclusive society.

Barriers to Social Participation and Active Citizenship and Their Overcoming

People with disabilities often face various challenges that make social participation and active citizenship difficult for them. One of the most significant obstacles is **the physical inaccessibility of public spaces and buildings**. The lack of barrier-free entrances, inadequate transportation, or poorly adapted public services often prevents them from fully participating in community and public life.

Another barrier is a **lack of information and knowledge**. Many people with disabilities do not have access to the necessary information about participation opportunities or their rights. There is often a shortage of suitable information sources tailored to their needs, such as materials in Braille, audiovisual formats for the hearing impaired, or simple and understandable texts for people with intellectual disabilities.

Social and cultural prejudices and stereotypes are another major problem. Society often perceives people with disabilities as less capable of contributing to public life, which leads to their social isolation. Such negative attitudes can hinder their involvement in various civic activities, such as volunteering or participating in community projects.

Economic barriers are also a crucial factor. People with disabilities often face higher costs of living because of their need to use assistive devices, undergo treatment, or personal assistance. A lack of financial resources can limit their ability to participate in public activities or contribute, financially or with their time, to community projects.

Overcoming those barriers requires focusing on improving accessibility, spreading information, changing attitudes, and strengthening support from the state and community. This process calls for a comprehensive approach that not only includes systemic changes, but also the active participation of people with disabilities in the following ways:

1. **Improving public space and service accessibility:** People with disabilities can collaborate with local governments and urban planners to design barrier-free public spaces and buildings. They can actively participate in discussions on urban planning, evaluate the accessibility of new infrastructure projects, and suggest modifications that meet their needs, such as ramps, elevators, or accessible public toilets. They can also contribute to the development of legislation that improves access to public transport and services.
2. **Providing accessible information:** It is important to create information materials in accessible formats, such as Braille, audiovisual versions for the hearing impaired, and simplified texts for people with intellectual disabilities. They can be directly involved in creating these materials as consultants or testers to ensure that the information is truly adapted to their needs. Additionally, they can collaborate with organizations and institutions to educate their members about the importance of accessible information for everyone.
3. **Changing attitudes and fighting prejudice:** The active participation of people with disabilities in campaigns to raise awareness of their contribution to society is key. They can become ambassadors of inclusion, speak at public forums, give lectures at schools, or organize workshops to show their abilities and contributions. Working with the media to create a positive image can help eliminate negative stereotypes.
4. **Supporting economic inclusion:** Economic barriers can be addressed by creating grant schemes or support programs for people with disabilities that enable them to finance participation in volunteering and community projects. They can also collaborate with organizations promoting entrepreneurship or employment, thereby creating opportunities for economic independence. Another option is to create initiatives to promote social entrepreneurship focusing on improving their living conditions or protected employment.
5. **Strengthening community participation:** People with disabilities should be encouraged to become active members of their communities, for example, through volunteering or participating in civic initiatives. Collaboration with local organizations focusing on inclusion can help them engage more effectively in community projects and improve their ability to influence decisions affecting their lives.

3.1.2. References

1. Barnes, C., & Mercer, G. (2010). *Exploring Disability: A Sociological Introduction* (2nd ed.). Polity Press.
2. Block, P., Vick, A., & Brocklesby, S. (2018). Inclusive Citizenship and Disability. *Disability Studies Quarterly*, 38(3), 1–15. <https://doi.org/10.18061/dsq.v38i3.6354>
3. Shakespeare, T. (2006). *Disability Rights and Wrongs*. Routledge.
4. United Nations. (2006). *Convention on the Rights of Persons with Disabilities*. <https://www.un.org/development/desa/disabilities/convention-on-the-rights-of-persons-with-disabilities.html>

3.1.3. Quiz

1. Is the following statement true or false?

“Participation in social activities helps to remove barriers and prejudices and leads to a more inclusive and fairer society for everyone.”

- a) True.
- b) False.
- c) I don't know.

2. Which activity is an example of active participation?

- a) Cleaning the house.
- b) Relaxing.
- c) Participation in community projects.

3. Barriers to social participation and active citizenship can be overcome by:

- a) Not supporting economic inclusion.
- b) Changing attitudes and fighting prejudices.
- c) Providing incomplete information.

Correct answers: 1) a, 2) c, 3) b

3.1.4. Practical Exercise – Worksheet

Identify and write down the needs or challenges in your community that could be addressed in the framework of a community project. You can mention environmental problems, social needs, or cultural initiatives.

1. A need or a challenge

.....
.....
.....

2. A need or a challenge

.....
.....
.....

3. A need or a challenge

.....
.....
.....

4. A need or a challenge

.....
.....
.....

3.2. Sustainable Development

3.2.1. Introduction

Sustainable development is a challenge for all of us. Its goal is to harmonize our needs and resources in a way that ensures a healthy life and prosperity for both current and future generations. This includes caring for the environment, promoting global cooperation and communication between countries, and, most importantly, responsible behaviour from all of us, including people with disabilities. Everyone, regardless of their abilities, can contribute to protecting the planet and improving the quality of life for future generations. The goal is not only to conserve resources, but also promote cooperation on a global scale. Using available technologies, engaging in volunteer activities, and developing knowledge on environmental issues and sustainable can significantly contribute to creating a more harmonious and sustainable world. Sustainability is the path to a healthier, cleaner, and fairer world for us all.

What does sustainable development mean?

Sustainable development means using natural resources, such as water, air, and soil, in a way that does not harm the environment and preserves it for future generations. Sustainable development is based on three main pillars: the environmental, economic, and social, which must be balanced to ensure quality of life in a long-term.

1. **The environmental pillar** focuses on the protection and preservation of natural resources. Its aim is to minimize the negative impact of human activities on nature and ecosystems, so that future generations have the same chance to enjoy the resources.
2. **The economic pillar** supports development that is not only financially sustainable but also fair. It focuses on creating economic opportunities without depleting resources or creating social inequalities.
3. **The social pillar** focuses on improving the quality of life for all people. Its aim is to build fair and equal societies, where everyone has access to education, healthcare, and other basic needs.

Today the mankind faces the following global environmental challenges:

- Rising demand for energy.
- Overpopulation and its consequences.

- Atmospheric challenges.
- Soil challenges.
- Limited natural resources.
- Water challenges.
- Environmental problems and pollution.
- Deforestation and its consequences.
- Waste management.

Basic principles of environmental protection are:

- **Prevention principle:** It is better and cheaper to prevent environmental damage than to eliminate it. Therefore, attention must be paid to how we use natural resources and what activities we engage in.
- **Responsibility principle:** Those who cause environmental damage are responsible for its elimination.
- **Cooperation principle:** States, local governments, and organizations must collaborate on environmental protection and support sustainable development.
- **Information principle:** Citizens have the right to know about the state of the environment and potential health risks.

Environmental protection focuses on protecting humanity. Its goal is to ensure human health and survival for future generations by creating sustainable living conditions. Nature protection extends to all living organisms in the biosphere (nearly 1.5 million known species, including humans) and the protection of non-living nature, that is, natural resources.

[Why is sustainable development important?](#)

The planet we live on has limited resources. If we overuse them, we will destroy the natural environment and create shortage of resources for future generations. Sustainable development is important to ensure that our descendants will also have clean air, drinking water, and enough food. Another reason is to improve the quality of life for all people all over the world, including those facing disadvantages and barriers, such as citizens with disabilities.

Caring for the environment: Small steps, substantial changes

Quite a lot of people think that improving the state of the environment requires big and complicated steps. However, the truth is that insignificant changes in everyday life can have a massive impact. Below you can find several practical suggestions of how to contribute to environmental protection regardless of your physical limitations:

1. Saving energy

- **Use energy-efficient appliances.** Appliances labelled “Energy Class A” are more efficient and save both energy and money.
- **Turn off lights when you do not need them.** Unnecessary lights consume energy. Install LED bulbs, which use less electricity and last longer.
- **Unplug electronics you are not using.** Chargers, TVs, and other devices continue to use energy even when turned off. Use power strips with switches to easily disconnect them.

2. Water conservation

- **Take shorter showers to save water.** Long showers use lot of water. Try to reduce shower time, and, if possible, use low-flow showerheads.
- **Do not waste water while washing dishes.** If washing by hand, fill the sink with water instead of letting it run.
- **Fix leaking faucets.** A dripping faucet can waste litres of water daily. Fixing it is a simple and affordable solution to save water.

3. Waste sorting and recycling

- **Waste sorting is key to environmental protection.** Separating plastic, paper, glass, and organic waste helps to reduce the amount of waste that ends up in landfills. Recyclable material can be processed into new products.
- **Compost organic waste.** Food scraps, vegetable and fruit peels can be composted and used as fertilizer for gardens or houseplants.
- **Reduce single-use packaging.** Use cloth bags instead of plastic ones, avoid single-use plastics, and prefer purchasing products in recyclable packaging.

4. Sustainable mobility

- **Use public transport or ride a bike.** If possible, take a bus or train instead of a car. For shorter distances, walking or biking is a desirable alternative.
- **Carpool.** If you need to use a car, try to arrange rides with others. This reduces the number of cars on the roads and helps to lower emissions.
- **Explore electric vehicle options.** If possible, consider switching to an electric vehicle, which has lower emissions and helps to protect the air.

Global communication and cooperation

Sustainable development is not just about the individual, but also about global cooperation. All people share the planet, and thus, each of us is responsible for its protection. Global cooperation is key to addressing the biggest challenges, such as climate change, pollution, and natural resource conservation.

1. The internet as a tool for global cooperation

- **Information sharing:** The internet allows people worldwide to communicate and share information about sustainable solutions. You can join online discussions, follow inspiring stories about nature conservation, and learn about projects you can support.
- **Online education:** There are various online courses and videos on sustainability, which allow you to learn more about new environmental protection methods.
- **Collaboration with international organizations:** Several organizations, such as the UN or Greenpeace, offer opportunities for citizens to participate in their activities. Through the internet, you can contribute, either with actions or ideas, to projects with a global impact.

2. Volunteering and community engagement

- **Involvement in environmental projects:** Different local or international organizations seek volunteers to help them clean up nature, educate about environmental protection, or work on community projects. Volunteering is a wonderful way to actively contribute to positive changes.

- **Support for community projects:** Several cities and towns organize ecological projects, such as tree planting, litter collection, or environmental education events. Joining such activities allows you to meet like-minded people and collectively contribute to improving the environment.

To effectively collaborate in global initiatives, it is important to develop cultural competences. That means the ability to understand and respect the diverse cultures, perspectives, and approaches of people from various parts of the world.

3. Developing cultural competence

- **Learn about other cultures:** Reading about other countries and cultures helps you better understand why different nations approach environmental issues in a separate way.
- **Be open-minded:** Be open to discussing issues with representatives of diverse cultures and listen to their perspectives. Such cooperation leads to better understanding and more effective solutions.
- **Collaborate with diverse communities, support diversity:** Every community can contribute to environmental protection in its own way. Supporting diversity and engaging distinct groups of people, including individuals with disabilities, leads to a broader range of ideas and solutions.

3.2.2. References

1. Láng, I. (2002). *Környezet- és természetvédelmi lexikon I., II.* Akadémiai Kiadó, 2002, Budapest.
2. Angyal, Zs. et al. (2017). *A környezetvédelem alapjai.* Typotex Kiadó. ISBN 978-963-279-547-8 246 s.
3. Jakab, Zs. (2008). *A környezetszennyezés formái, hatása az emberre és környezetére.* Nemzeti Szakképzési és Felnőttképzési Intézet. TÁMOP 2.2.1 08/1-2008-0002. Získané dňa: 16.10.2024
https://www.nive.hu/Downloads/Szakkepzesi_dokumentumok/Bemeneti_kompetencia_k_meresi_ertekelesi_eszkozrendszerenek_kialakitasa/1_2326_002_101115.pdf
4. Európai Unió. (2022) *European Climate Pact.* Éghajlatváltozás. https://climate-pact.europa.eu/about/climate-change_hu Získané dňa: 16.10.2024
5. Kurrer, Ch. (2022). Európai Parlament. *Környezetpolitika: általános elvek és alapvető keretek.* <https://www.europarl.europa.eu/factsheets/hu/sheet/71/kornyezetpolitika-altalanos-elvek-es-alapveto-keretek> Získané dňa: 16.10.2024.
6. Brundtland, G. H. (1987). *Our Common Future: The World Commission on Environment and Development.* Oxford University Press.
7. Sachs, J. D. (2015). *The Age of Sustainable Development.* Columbia University Press.
8. United Nations. (2015). *Transforming Our World: The 2030 Agenda for Sustainable Development.* United Nations.
<https://sustainabledevelopment.un.org/post2015/transformingourworld>
9. Meadows, D. H., Meadows, D. L., Randers, J., & Behrens, W. W. (2004). *The Limits to Growth: The 30-Year Update.* Chelsea Green Publishing.
10. Thiele, L. P. (2016). *Sustainability.* Polity Press.

3.2.3. Quiz

1. What global environmental challenges do people face today?

- a) Intergenerational issues and low birth rates.
- b) There are not enough environmental protection teachers.
- c) Increase in energy demand; overpopulation and its consequences; atmospheric issues; soil issues; limited natural resources; water issues; low awareness of environmental problems and pollution; deforestation and its consequences; waste management.

How can you contribute to the protection of nature, apart from your physical limitations?

- a) We cannot contribute because we have physical limitations.
- b) By saving energy and water, sorting and recycling waste, sustainable mobility, global communication, and collaboration.
- c) We can only contribute at home.

3. Is the following statement true or false?

“Global cooperation is key to solving the biggest challenges, such as climate change, pollution, and the protection of natural resources.”

- a) True.
- b) False.
- c) I don't know.

Correct answers: 1) c, 2) b, 3) a

3.3. Media Literacy and Critical Thinking

3.3.1. Introduction

In today's world, media plays a significant role in our daily lives. From television, radio, and print to the internet and social networks, media shapes our opinions, behaviour, and decisions. It is therefore essential to be able to critically assess the information we receive and interpret it correctly. All of this falls under the domain of media literacy, which is one of the essential skills of a modern person.

Media literacy is an integral part of life in the 21st century. It is the ability to access, critically evaluate, and effectively use the media. For adults with disabilities, the development of media literacy is even more critical, as it helps them better navigate in the world, acquire new knowledge, advocate for their rights, and engage in social life.

Ensuring media access for people with disabilities

To enable people with disabilities to fully benefit from media literacy, media must be accessible and inclusive. This means:

- **Availability of captions and descriptive audio:** For people with hearing impairments, having access to captions is crucial. For those with visual impairments, descriptive audio, which explains what is happening on screen, is vital.
- **Use of technologies to facilitate access:** Voice assistants, reading devices, and specialized software can help people with disabilities better access media and information.
- **Providing educational programs:** Media literacy education should also be accessible to people with disabilities. Courses and training can be adapted to their needs, helping them gain the necessary skills.

Types of media and their impact

Media can be divided into traditional and new media:

- **Traditional media** includes print (newspapers, magazines), television, and radio. They continue to be an important source of information, but accessing them may be, for some

individuals with disabilities, limited. For example, people with visual or hearing impairments may have difficulty following television broadcast or reading print.

- **New media** includes the internet, social networks, and digital platforms, which are increasingly popular. For people with disabilities, those media can be beneficial, as they often provide greater accessibility options, such as voice technologies, captions, or customizable content.

The impact of media on society is immense. Media can positively influence our knowledge, but they can also mislead, spread misinformation, and reinforce prejudices. Therefore, it is crucial to learn how to differentiate between reliable and misleading sources of information.

Media literacy is important, because it helps to understand the information we see on TV, the internet, in newspapers, and hear on the radio. When we are media literate, we can distinguish between true and false information, which ensures that we are not easily deceived. It also helps us create our own messages or stories to share.

Why is media literacy important?

1. **Distinguishing truth from lies:** It helps us to determine what is true and what is not, so we are not deceived by fake news.
2. **Safe internet use:** It teaches us how to be careful and stay safe when using the internet and social networks.
3. **Understanding advertisements:** It helps us to understand what advertisements are trying to tell us and why they want us to buy the promoted products.
4. **Improving communication:** It teaches us how to communicate more effectively and express our thoughts and ideas.
5. **Active citizenship:** It allows us to better engage in societal events and make informed decisions.

Critical thinking in media literacy

One of the most important skills in media literacy is critical thinking. This means asking questions, analysing media content, and assessing its credibility. Not every piece of information we find on the internet or in the media is true or objective. To develop critical thinking, it is essential to:

1. **Examine the source:** Where does the information come from? Is the source reliable and trustworthy? Established media and experts are more likely to provide verified information than unknown websites or anonymous authors.
2. **Verify the facts:** If something seems too shocking or unbelievable, it is advisable to verify the information from multiple sources. For example, fact-checking portals can help to confirm or refute various contents.
3. **Analyse the media's purpose:** Why was the information published? What is the purpose of the message? Some media may manipulate information to gain attention, profit, or promote a particular agenda.

Critical thinking and media literacy are closely linked and complement each other:

1. **Evaluating information:** Media literacy teaches us to approach various media content (newspapers, television, the internet), and critical thinking helps us evaluate the reliability and truthfulness of the information. Critical thinking, therefore, strengthens the ability of media literacy to recognize trustworthy sources.
2. **Content analysis:** Media literacy involves analysing media content, which requires critical thinking. Critical thinking allows us to differentiate between facts, opinions, propaganda, and misleading information.
3. **Distinguishing truth from lies:** With media literacy, we can approach various sources of information. Critical thinking helps us critically examine information and decide which are truthful and which are not, protecting us from fake news and disinformation.
4. **Problem-solving:** In addressing problems arising from media information, critical thinking helps to find the best possible solutions based on a thorough and objective evaluation of available information.
5. **Creating original content:** Media literacy also includes creating our own media contents. Critical thinking helps us create such contents responsibly and ethically, focusing on accuracy and truthfulness of information.

Evaluation of media content means looking at the information we receive from the media and assessing whether it is credible, objective, and truthful. There are several ways to do this:

1. **Source verification:** We check the author of the information and whether they have relevant knowledge or experience on the subject. Reliable sources are those that are trustworthy and respected.

2. **Fact checking:** We verify the facts and evidence mentioned in the article or report. It is important to have accurate information because they shape our opinions.
3. **Bias analysis:** We evaluate whether the information is biased or objective. Biased information tends to present only one side of the story, so we may miss important details.
4. **Timeliness check:** We check when the article or report was published. Current information is important because it provides the latest opinion on the events and developments.

As today's media can present various perspectives and opinions, it is important to think critically and evaluate the information we consume to maintain media literacy and the ability to make informed decisions.

Analysing media content means carefully examining the information we get from the media to understand what it aims to convey and what is its purpose. Below we share some steps to do that:

1. **Reading or listening with comprehension:** Carefully read or listen to the content and try to understand the main message.
2. **Identifying key information:** Pinpoint the main points or facts in the content. This will help you get an overview of what the article or report is about.
3. **Evaluating the source:** Check who the author or source of the information is and whether they are reliable and trustworthy. This will help you assess whether the information is credible.
4. **Critical thinking:** Ask questions about the information, such as: Who might benefit from that report? Is any important information missing? Is the source objective or biased?
5. **Comparing with other sources:** If possible, compare the information published in different sources. That will help you get a broader picture and evaluate the credibility of the information.

Analysing media content helps us better understand the information we consume and allows us to be critical and informed media consumers.

Distinguishing between truth and lies means knowing what is real and what is not. Below are some steps on how we can do that:

1. **Verifying the source:** Check who is speaking or writing the information and whether it's a reliable source. Trustworthy sources tend to speak the truth.
2. **Fact checking:** Check the information or claim to see if there is evidence or credible sources that confirm it.
3. **Looking for multiple sources:** Try to find whether other reliable sources confirm the information. If several sources say the same thing, it's likely true.
4. **Critical thinking:** Ask yourself questions about the information, such as: Why might someone lie? Are there any pieces of evidence that could confirm or refute it?
5. **Consistency of information:** If something sounds too fantastic or unlikely, it could be a warning sign that it's fake.

Distinguishing between truth and lies is important because it helps us correctly understand the world around us and make informed decisions.

Disinformation and fake news.

One of the biggest challenges in today's media is disinformation and the so-called fake news. These are pieces of information deliberately created to mislead the public. For adults with disabilities, it is especially important to learn how to recognize false news, as they may often be targeted for manipulation.

When identifying fake news, it is recommended to watch for the following signs:

- **Exaggerated headlines:** If a report has a dramatic or shocking headline, it's advisable to be cautious and check the source of the news.
- **Lack of evidence:** Trustworthy reports usually include references to facts, statistics, or expert statements. If they are missing, it may be a fake report.
- **Emotional appeal:** Fake news often use an emotional appeal to draw attention and provoke strong reactions in readers

3.3.2. References

1. Buckingham, D. (2003). *Media Education: Literacy, Learning and Contemporary Culture*. Polity Press.
2. Hobbs, R. (2010). *Digital and Media Literacy: A Plan of Action*. Aspen Institute.
3. Potter, W. J. (2013). *Media Literacy*. SAGE Publications.
4. Aufderheide, P. (1993). *Media Literacy: A Report of the National Leadership Conference on Media Literacy*. Aspen Institute.
5. Kellner, D., & Share, J. (2007). Critical media literacy: *Developing critical consciousness through media education*. *Cultural Studies, Critical Methodologies*, 7(1), 3-25. <https://doi.org/10.1177/1532708606297075>
6. Jenkins, H., Purushotma, R., Weigel, M., Clinton, K., & Robison, A. J. (2009). *Confronting the Challenges of Participatory Culture: Media Education for the 21st Century*. MIT Press.
7. Livingstone, S. (2004). *Media literacy and the challenge of new information and communication technologies*. *The Communication Review*, 7(1), 3-14. <https://doi.org/10.1080/10714420490280152>

3.3.3. Quiz

1) Why is media literacy important?

- a) It teaches us how to be cautious and safe when using the internet and social networks.
- b) It does not allow us to engage more effectively in societal events and make informed decisions.
- c) It does not help us figure out what is true and what is not, so we won't be fooled by fake news.

2) What does evaluating media content mean?

- a) It's enough to check when the article or report was published. Current information is important because it gives us the latest events and happenings.
- b) Verifying the source, checking accuracy, analysing bias, and checking the timeliness of media content.
- c) It is enough to evaluate whether the information is biased or objective.

3) Is the following statement true or false?

“Fake news does not use an emotional appeal to draw attention and provoke strong reactions in readers.”

- a) True.
- b) False.
- c) I can't form an opinion on that.

Correct Answers: 1) a, 2) b, 3) b.

3.3.4. Practical Exercise - Worksheet

Find a short story on social media. Write down the steps you would take to analyse its content and assess its credibility.

5. step

.....
.....
.....

6. step

.....
.....
.....

7. step

.....
.....
.....

8. step

.....
.....
.....

9. step

.....
.....
.....