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### ECONOMIC ISSUES OF EMPLOYEES WITH DISABILITIES: CRITICAL REVIEW

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### ABSTRACT

The aim of the study was to do a critical review of five studies to examine the economic overview of employees with disabilities to observe economical issues faced by them, by exploring the relationship between poverty and disability, employment, job satisfaction, barriers and patterns of discrimination among disabled employees. We also examined the employer's experiences with disability nondiscrimination lawsuits in the public and private industries. In the first research, it was shown that individuals with impairments were statistically less likely to report high levels of satisfaction than able-bodied individuals. In the second research, the absence of relevant experience, needed skills, and training on the part of the applicant or employee with a handicap were identified as barriers to employment and promotion. In the third study, education, unemployment and gender roles were found to be the reason for poverty. In the fourth study it was observed that non sensory impairments are more likely to experience employment discrimination than sensory impairments. In the fifth study it was found that factors such as education, wealth, and other personal traits found among disables individuals were likely to have a major impact on health-related consequences of employment among people with disabilities.

Keywords: Economic Challenges, Economic issues, Disabilities, Employees

### INTRODUCTION

Disability is part of being human. It is commonly caused by dementia, blindness, spinal cord damage, environmental and personal circumstances (WHO, 2022). The ADA defines a disabled person as one with a physical or mental impairment that impairs fundamental living activities. This covers people who had had a disability but don't presently. It also applies to persons who are perceived to have a disability. ADA prohibits discrimination based on a person's connection to a disabled person (Emens, 2012).

India's disability rate is lower than the global average of 15%. (WHO, 2011). Registrar General of India, (2001) and the National Sample Survey (2003) found 18.5 million disabled individuals in India. Only 37.6% of disabled persons are employed (Mitra & Sambamoorthi, 2006). Gender, rural-urban gap, disability kind, and state of residency also affect employment outcomes. Males with disabilities are three times more likely to work. Rural regions have 38.4% more impaired workers than urban areas (34.9%). Hearing impairments had a 58.8% employment rate, compared to 10% for individuals with mental illness (Mitra & Sambamoorthi, 2006).

Disability living experiences and health needs are impacted by various economic, social,

cultural and demographic conditions (WHO,2022). Disabled people have lower health, less education, less economic possibilities, and higher poverty rates. This is due to a lack of accessible services and everyday challenges (WHO,2022).

According to a 2021 research by UnearthInsight, India has more than 3 crore disabled persons, of which 1.3 crore are employable. UnearthInsight's CEO Gaurav Vasu stated, "Modern corporate strategy for expanding the talent pool focuses on diversity and inclusion at work, and the PwD workforce is more resilient and dedicated. India has a large PwD skill pool that can play a key role. With the correct policy and strategic adjustment, we can increase PwD employability" (Ahuja, 2022).

As per NDTV report (2022) "There are substantial costs to individuals and to society associated with these poor employment outcomes for people with disabilities. When persons with disabilities have access to decent work, it brings considerable economic advantages" (Ahuja, 2022).

According to the World Bank, excluding persons with disabilities from the economy results in a loss of between 5 and 7 percent of the global gross domestic product. Contributes significantly to economic development while achieving the "Leaving No One Behind" target of the "2030 Agenda for Sustainable Development". The International Labour Organization contends that integrating persons with disabilities into the workforce might lead to a 3-7 percent boost in GDP (Ahuja , 2022).

"The International Labour Organization's approach to the inclusion of persons with disabilities is grounded in both assuring the rights of persons with disabilities as well as recognising the economic benefits of inclusion" as per by NDTV report (Ahuja, 2022).

### ANALYSIS OF RELEVANT STUDIES

### First Study: Disability, Workplace Characteristics and Job Satisfaction (Uppal, S. 2005).

Industrial psychologists and sociologists have both conducted extensive research on job satisfaction. Economists, however, have been reluctant to do this up until lately (Uppal, 2005).

The cause for this neglect, according to Freeman (1978), is "the professional distrust of what may be termed subjective variables: variables that measure 'what people say' as opposed to 'what they do'." He asserts that job satisfaction conveys workplace characteristics that are not captured by typical objective measures, and he identifies job satisfaction as a crucial driver of labour market mobility. Because a metric such as job satisfaction includes data that may be used to anticipate behaviour, it appears reasonable for economic experts to use their methods to tackle this issue (Uppal, 2005).

Uppal (2005) studied the association between disability, workplace factors, and job satisfaction. The first stage in determining the anticipated profits for the full sample was to estimate an earnings equation. Using both the projected and actual earnings, a comparative measure of income was generated. To estimate the earnings equation while controlling for selection bias, they used Heckman's two-stage approach.

Two models were estimated, one without workplace factors and one with them, to explore how they impact impaired workers' satisfaction. Visually impaired people are least happy with their jobs, according to the initial model. Persons with a vision, dexterity, mobility, hearing, or other disability were less happy than those without a handicap. Speech-difficulty results weren't statistically significant. Discrimination, harassment, danger of damage, fear of dismissal, excessive expectations, or poor interpersonal interactions reduce work satisfaction. Poor interpersonal relationships, excessive expectations, layoff threats, harassment and discrimination also reduce satisfaction. When workplace elements were modified, those with mobility limitations were no longer more likely to be unhappy than ablebodied workers. Except for speech impairment, all disability coefficients were negative and significant.

### Second Study: Identity and Disability in The Workplace (Bruyère et. al, 2003)

Bruyère et. al, (2003) conducted interviews where the interviewees were questioned on a variety of connected topics, such as recruiting, pre-employment screening and testing, promoting chances, and the disciplinary procedure.

The government and private sector HR professionals noted that legislation forbidding discrimination against individuals with disabilities had led to considerable improvements. There are still disparities, and the poll questioned respondents about ongoing hurdles for employees with impairments. Private sector respondents usually indicated fewer obstacles than government respondents.

The majority of government and private sector employers cited a lack of relevant experience, critical skills, and training as a barrier to employment and promotion for those with disabilities. Knowledge of how to make adjustments by supervisors was the second most often reported issue. Negative attitudes or preconceptions held by colleagues and bosses toward individuals with disabilities are the third most significant obstacle, according to government respondents, and the fifth most significant barrier, according to private sector respondents.

Both groups identified changing colleague or supervisor attitudes toward the individual with a handicap as the most common and also the most challenging shift. The majority of respondents in both categories said that they have modified organisational policies and procedures to help in reducing obstacles to employment and promotion faced by people with disabilities.

Compared to government respondents, private sector respondents reported being the target of far fewer ADA allegations. According to federal responders, the accusation that government entities were unable to make a reasonable accommodation was the most common (36 percent). Inadequate promotion (26 percent) was the second most common problem stated by government respondents. In the private sector, the most often reported claim was for wrongful termination (19 percent). Failure to provide a reasonable accommodation ranked second among private sector respondents (14 percent). The claim that was made less often by both groups was wage disputes (2% for the private sector and 4% for the government), followed by claims of rejected or reduced benefits (two percent of private sector and five percent federal). Typically, larger corporations and organisations were the ones to disclose such allegations.

In addition, participants were asked to score the efficacy of six techniques for overcoming these obstacles. Both sectors decided that the most effective method for lowering employment and progression obstacles is visible top management engagement. Although there was a statistically significant difference between the two groups of respondents, the three most favoured methods for removing obstacles were scored comparably by both groups. On-site technical support or consulting, mentoring, and employee training were the three approaches. Employers in the private sector regarded tax incentives as the least effective strategy for eliminating employment and promotion barriers, with just 26% stating that they were effective or very effective at removing these obstacles. The federal poll included a comparable question about the use of specific budgetary allocations to reduce enterprises' lodging expenses. Sixty-nine percent of individuals questioned saw this as either good or highly effective at reducing obstacles.

## *Third Study: Poverty and Disability– A Critical Review of The Literature in Low and Middle-Income Countries (Groce et. al, 2011)*

Groce et. al, (2011) investigated the association between poverty and disability in low and medium income nations. 293 publications were selected for further study because they might help solve the issue.

Filmer (2008) concluded that people with disabilities were more likely to experience economic hardship, although the data didn't support this conclusion for children ages 6 to 17, notably in India and Indonesia. Gureje et al. (2006) found no link between poverty (asset ownership and dwelling type) and disability in Nigeria. According to many studies (Baskind & Birbeck, 2005; Dhungana, 2006), denying education to a child with a disability greatly increases the likelihood of poverty. Yousafzai et al. (2003) discovered that financial constraints kept disabled children out of school. Lack of schooling was connected to poorer long-term schizophrenia outcomes in rural India (Chatterjee et al., 2009).

Eleven publications emphasise that individuals with impairments have a higher unemployment rate. Disabled employees earn less than non-disabled workers for the same task (Mitra & Sambamoorthi, 2008). High disability unemployment is generally related to a lack of knowledge, stigma, and prejudice (Groce et al 2011).

Fewer career prospects hinder handicapped women's capacity to escape poverty, according to two qualitative studies (Dhungana,2006; Groce et al 2011). Dhungana (2006) emphasises education and training. Twelve of the thirty persons she investigated had occupational training, but it was seldom relevant to their local job prospects or personal drive to pursue work (Dhungana,2006; Groce et al 2011).

Seven studies found unmarried women and disabled women to be poorer than males (Baskind & Birbeck,2005; Dhungana,2006; Groce et al 2011). Epileptic unmarried women are more likely to be exploited and live in poverty than other women (Baskind & Birbeck,2005; Groce et al 2011). All of these circumstances affect disabled women's finances far more than impaired men. Mitra and Sambamoorthi (2008) discovered that the employment rate for individuals with impairments was three times greater for males than for women.

# *Fourth Study: Patterns of Workplace Discrimination Across Broad Categories of Disability (Graham et. al, 2018)*

Graham et. al, (2018) analysed instances of discrimination in the workplace for various types of impairments. Claims were first examined for trends related to four basic types of impairments: the physical, behavioural, neurological, and sensory. The fact that persons with these four main types of disability experience discrimination in the workplace differently demonstrates the necessity for specialised measures to eradicate employment-related prejudice. They found that those who reported having physical impairments were more likely to file claims overall and for each specific issue. At first glance, this may seem that funding priorities should centre on those with visible impairments (such as career counselling and human resource training).

However, when these assertions are considered in the context of one another, a stunningly unique pattern emerges. Several types of claims, including those pertaining to working conditions and pay had almost identical share percentages throughout the four core areas.

People with behavioural impairments (such as mental health and/or addiction impairments) report a greater percentage of termination and harassment/intimidation claims. This research suggests that persons with behavioural impairments should address termination-related concerns, even if these are key intervention areas for people with disabilities in general.

Discrimination against people with sensory impairment in the workplace was studied after establishing the four core categories. They discovered empirical and observational data suggesting that those with nonsensory impairments are more likely to experience bias in the workplace than those with sensory impairments. Their rate of allegation was much higher than the national norm with regards to employment and advancement. People who complained of a sensory impairment were about twice as likely to be hired and have any medical investigation prohibited as people who complained of any of the other three reasons. Those who had trouble with their senses were also more inclined to make allegations about their employment and training. Potentially due to the lack of performance issues, they have the lowest rate of asserted actions for termination and temporary separation (including discharge, layoff, and reinstatement). Sensory impairment also falls under the curious "no difference" category. The results show that present tactics need to be modified to address issues that go beyond reasonable accommodations in order to prevent discrimination against people with sensory impairments in the workplace.

# *Fifth Study: Employment as a Health Determinant for Working-Age, Dually-Eligible People with Disabilities (Hall et al, 2013)*

People with disabilities are a vulnerable population because they have a higher prevalence of risk factors, worse health, and higher medical expenses. Study by Hall et al, (2013) aimed to determine whether or not people with disabilities had better health and happiness if they worked.

810 Kansans with disabilities who were Medicare and Medicaid eligible answered to a self-reported survey and secondary claims data study.

All health status measurements, with the exception of obesity, and health behaviours across all disability groups revealed a favourable connection with employment. Additionally, employment was linked to decreased medical expenses paid by Medicare and Medicaid, a finding that may have national implications given the sharp increase in costs of both programmes for persons with disabilities. The large smoking disparity between the working and unemployed populations alone has significant public health repercussions.

The entire population is affected by the public health issue of obesity. In their cohort of adults with disabilities, employment was linked to better health and decreased smoking rates, but it did not affect obesity, which was high in both the employed and unemployed groups. In fact, since people frequently underreport their weight and overreport their height, the issue may be more serious than their self-reported data indicate. Because there was a complex association between obesity and factors including education, wealth, and other personal traits, employment alone is unlikely to have a major impact on lowering obesity among people with disabilities. Even though the results were highly suggestive, they were unable to prove a causal link between work and improved health at this time. The results

nevertheless support initiatives to promote work, especially low-level work, among those with disabilities.

### CONCLUSION

We critically reviewed some studies to examine the economic overview of employees with disabilities to find the relationship between health, poverty, employment, job satisfaction, barriers and patterns of discrimination among disabled employees. We also examined the employers' experiences with disability nondiscrimination lawsuits in the public and private industries.

Individuals with a vision impairment, dexterity impairment, mobility impairment, hearing impairment, or any other handicap were statistically less likely to be extremely pleased than those who are able-bodied, according to the findings of the first research (Uppal, S. 2005). Those who suffered discrimination, harassment, danger of injury, fear of layoff, too many expectations, or bad interpersonal interactions were shown to be less likely to be content with their occupations than those who did not face such concerns. Poor interpersonal interactions, excessive expectations, threats of layoff, other concerns, harassment, discrimination, and the danger of harm have the most negative impact on the chance of being highly pleased.

In the second research (Bruyère et. al, 2003), the majority of government and private sector employers identified a lack of relevant experience, critical skills, and training as a barrier to employment and development for individuals with disabilities. Companies, both public and private, have been sued for failing to promote, wage disputes, wrongful termination, and failure to provide reasonable accommodations, among other violations. Companies have made adjustments for handicapped workers, including assuring equal pay and benefits, providing flexibility in the performance management system, enhancing the return to work policy, and modifying leave policies. Both private and public sectors decided that the most effective method for lowering employment and progression obstacles is visible top management engagement.

In the third investigation (Groce et. al, 2011), it was discovered that some evidence revealed a correlation between poverty and disability, while other data did not. Both education and unemployment contribute to poverty. Even for the same employment, there is evidence that people with disabilities earn substantially less than their non-disabled colleagues. In addition to lack of education, stigma and prejudice are sometimes blamed for the high unemployment rate among persons with disabilities. Compared to men, women with impairments have less career options.

In a fourth study (Graham et. al, 2018), it was found that behavioural impairments (such as mental health and/or addiction impairments) report a higher proportion of allegations regarding termination and harassment/intimidation, despite termination issues constituting the largest proportion of reported issues across all basis categories. They identified visual and statistical evidence that nonsensory impairments are more likely than sensory impairments to face occupational discrimination. Concerning employment and progress, their percentage levels of accusation activity were much greater than the national average. In fact, the percentage of hiring and forbidden medical inquiry for individuals with sensory impairment complaints were roughly double those of the other three grounds categories.

In the fifth study (Hall et al, 2013) it was observed that the entire population is affected by the public health issue of obesity. In their cohort of adults with disabilities, employment was

linked to better health and decreased smoking rates, but it did not affect obesity, which was high in both the employed and unemployed groups. There was a complex association between obesity and factors including education, wealth, and other personal traits, employment alone was unlikely to have a major impact on lowering obesity among people with disabilities.

As a limitation of our study we did not include other factors which can help to tell more about the challenges and issues faced by disabled employees in the workplace. For critical review we examined only five studies, missing out on other factors which can help us to find more evidences on the relationship between health, poverty, employment, job satisfaction, barriers and patterns of discrimination among disabled employees. For future studies it will be beneficial to study about the potential government policies pertaining to disabled employees.

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