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# Education as a mechanism of social inclusion - The role of education in reducing the risks of social exclusion -

### **Abstract**

The author is addressing the social inclusion, as a prerequisite for the optimal satisfaction of human needs (from biological to social), respectively the mechanisms by which individuals and social groups are involved in the wider community, and that are giving them the rights and the opportunities to achieve integration in one or more social systems (democratic - legal, labor - market, social welfare system, family system and the local community system). The dimension of social inclusion (education, employment, health, etc.) to which the author's analysis will be oriented is education, because the inclusion in the education system (either as a teacher or professor, either as a student) is to partake in the 'sociopolitical context'. So it will be drawn the attention to the link between the education with the economic (employment) and the socio-cultural (social inclusion) space, in order to emphasize the importance of including in the all three mentioned areas, with aim of reducing the risk of social exclusion and its overcoming. Therefore, the inclusive education and lifelong learning, as mechanisms of social inclusion and reducing the risks of social exclusion, are the main assumptions that this work proceeds.

**Keywords:** social inclusion, education (formal, informal, inclusive), lifelong learning, the right to education, social cohesion, strategies of social inclusion

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### Introduction

Education is a historical and social category that is directly related to the needs of production of material goods, the degree of development of science and technology, as well as with the political system of a society. During the XIX and XX century, was developed the modern educational system that was aiming to be in line with trends in society and in science. Industry, science and technology have brought great changes in society, so the education began to be understood as the most important pillar towards the society of knowledge and an instrument of national development. The educational system is changing rapidly and is being updated in accordance with the knowledge resulting from the scientific and technological development. Therefore, in addition to formal education, more and more are becoming important the non-institutional, physical and time-unlimited, non-formal education and lifelong learning. Education, as a way of preparing for the world of work, allows the integration in the labor sphere. In addition, the role of education, as a lever of the economic growth and social progress, is to develop the understanding and the ability of critical thinking, as well as to encourage the initiative, creativity and entrepreneurial spirit, teamwork and positive social values.

With this aim, in modern societies are being implemented the activities of aligning the labor market and social policies in order to encourage the social inclusion and to create preconditions for the sustainability of society. Developed and underdeveloped countries, through specific support programs and educational strategies, have different approaches to this issue. In this paper, we seek to answer the question: *Did the education become a key mechanism for the inclusion of individuals and social groups in society?* The educational process that takes place throughout life, continuously, is contributing to the successful overcoming of obstacles for the social inclusion of individuals and eliminating the root causes of social isolation. As a lever of economic independence and stability, education is a mechanism for strengthening inclusion and overcoming the marginalization of individuals and social groups of society, or individual societies on a global level.

The aim of this research is to present and describe education as a key mechanism and one of the dimensions of social inclusion of individuals and social groups in regular flows of contemporary society. By understanding the contemporary social context and socioeconomic effects that are emerging, as well as a detailed review and analysis of the importance and great significance of education for individuals and social systems, we will come to the knowledge and information about the way in which education is contributing to the elimination of the risk of social exclusion and is creating the preconditions for stabilizing the individual and collective social positions within the society.

In this paper, we assume that the inclusive education and lifelong learning are becoming the key mechanisms of social inclusion and reducing the risk of social exclusion. As the indicators of our initial assumptions we will observe: How the availability of the right to education provides equal opportunities for all in terms of the access to educational institutions and scientific achievements? Harmonization of the education system with the labor market contributes to the integration of individuals in the sphere of labor and to reduction of unemployment and poverty; The integration of individuals in the labor sphere, thanks to educational attainment, is increasing the social cohesion of society and participation of the individuals and social groups in the different spheres of social life and activities; Educational strategies, through increased public spending on education, coverage and the quality of education, are leading to social inclusion.

### 1. The role of education in poverty reduction

The role of education in terms of reducing the risk of poverty and social vulnerability is invaluable. Education is the key to achieving social inclusion and overcoming poverty, that is those situations where individuals, their families and social groups can not provide the existential conditions of life, nor to participate in activities that are common or accepted by the society to which they belong.<sup>2</sup> The percentage of a country's poverty declines with the level of education of its population. The availability of educational services reduces the unemployment of individuals and social groups, and thus the scarcity of material and financial resources to meet the basic needs. Therefore, the way out of poverty is education at all levels and throughout the life of the individual. By lifelong learning and improving the individual acquires a satisfactory educational status, as well as an enviable level of knowledge and skills aligned with business needs, and thanks to which he is increasingly opening the way to the labor market. Educated individuals on the basis of their own educational achievement are accomplishing the employment, and that, undoubtedly, is improving their standard of living.

<sup>&</sup>lt;sup>2</sup> Milosav Milosavljević, *Deviations and Society*, Belgrade: Draganić, 2003, p. 59.

Greater involvement in the education system reduces the possibility for the creation of the 'culture of poverty', which is characterized by non-inclusion and non-participating in the main institutions of the wider global society, and a sense of marginalization, dependence and helplessness.<sup>3</sup> Although better education will not automatically remove social exclusion, since it is influenced by other factors (income inequality, class and/or ethnic divisions in society, spatial separation, globalization, the distribution of power, the stratified nature of the education market, etc.),<sup>4</sup> it is still, undoubtedly, the foundation of the economic and any other development.

### 1.1. Distribution of poverty by education level, age and gender

Researches show that the number of low-educated people at risk of poverty in Europe in 2011 was the lowest in the Netherlands (12%), and the highest in Bulgaria (44%), while medium-educated people exposed to this risk in Malta were (8%), and the highest in Lithuania (21%). When it comes to highly educated people, the lowest were at risk of poverty in Romania (2%), and the highest in Spain (10%) and Portugal (10%). The differences in terms of exposure to the risk of poverty among those with the lowest levels of education and higher education can be most seen in the following countries: Bulgaria (44% for the low-educated people and 4% for highly educated), Romania (35% versus 2%), Cyprus (29% vs. 4%). These differences can be at least observed in the Netherlands (12% vs. 6%) and Denmark (17% versus 9%).

Survey results also show that the reduction in the number of people living in poverty is associated with an increase in literacy rates globally. It is estimated that, despite significant improvements in terms of literacy, today there are 781 of million adults and 126 of million young people who do not know to read and write a simple sentence. Of which two-thirds are women, which is further aggravating factor for poverty reduction. This is corroborated by the fact that the literacy rate for young women is still very low in developing countries, because it occurs as a result of permanent exclusion from educa-

<sup>&</sup>lt;sup>3</sup> Dragan Koković, *Sociology of Education*, Novi Sad: University of Novi Sad, Faculty of Philosophy in Novi Sad, 2000, p. 159.

<sup>&</sup>lt;sup>4</sup> According to: G. Whitty, *Education, Social Class and Social Exclusion*. Journal of Education Policy, Vol. 16, No. 4, 2001, p. 287-295. in: Zoran Šućur, *Poverty, unemployment and social exclusion*, Zagreb: UNDP Hrvatska, 2006, p. 13.

<sup>&</sup>lt;sup>5</sup> Eurostat, European social statistics pocketbook – All social statistics on the EU in one publication, 112/2013, 17 July 2013, http://epp.eurostat.ec.europa.eu/cache/ITY\_PUBLIC/3-17072013-BP/EN/3-17072013-BP-EN.PDF [07/07/2015.]

<sup>&</sup>lt;sup>6</sup> International Literacy Day 2014, 05/09/2014, http://www.uis.unesco.org/literacy/Pages/literacy-day-2014.aspx, [07/07/2015.]

tion. The lowest literacy rates were recorded in sub-Saharan Africa and Western Asia. In the region south and west Asia, there are more than one-half of the illiterate population in the world (53%). Of the total number of adult illiterate population in the world, 24% live in sub-Saharan Africa, 12% in East Asia and Pacific, 6.6% in the Arab States and 4.2% in Latin America and the Caribbean. It is estimated that less than 2% of the illiterate population in the world lives in the remaining regions together.<sup>7</sup>

Thus, literacy rate, and thus the education of the population of a country depends on GDP per capita. Literacy population significantly faster increases by the growth of GDP, so children in that way gain a better opportunity to attend schools.

### 1.2. The importance of education for the integration of individuals in the sphere of labor

Because the work for an individual is not only a source of income to maintain their own existence and the existence of their family, it also allows him the integration into society, and the construction of identity, self-esteem and self-actualization<sup>8</sup>, therefore it is of particular importance for the life of every human being to be integrated into the sphere of labor. In this respect, education plays an important role because it is the channel of preparation for the world of labor. By educating each individual creates preconditions for the employment. Namely, gaining the necessary qualifications and skills, based on their knowledge and competences, through education one gets the opportunity to actively participate in the labor market, and thus the inclusion in the wider community. On the other hand, the unemployment, as the impossibility of an inclusion in the labor market, has the negative impact on all aspects of human life. It is a zone of social risks, because it leads to vulnerability in different dimensions and produces unfavorable characteristics of the individual and his immediate environment. Unemployed people were led into a state of social need, and not the economic independence and participation in economic activities that would ensure them a quality education. With this purpose in modern society are continually implemented activities aimed at solving the problem of unemployment, which concerns the harmonization of

<sup>&</sup>lt;sup>7</sup> UNESCO INSTITUTE FOR STATISTICS, ADULT AND YOUTH LITERACY, *National, regional and global trends*, 1985 – 2015, June 2013. http://www.uis.unesco.org/Education/Documents/literacy-statistics-trends-1985-2015.pdf [07/07/2015.]

<sup>&</sup>lt;sup>8</sup> Sandra Bebek & Guste Santini, Foreword. Guide to understanding the education. Zagreb: RIFIN, 2012, p. 4. More about it see in: Dragan Koković, Sociology of education, Novi Sad: University of Novi Sad, Faculty of Philosophy in Novi Sad, 2000, p. 220.

labor and social policy, as well as the harmonization of labor market and the education system in all countries, in order to create preconditions for opening new jobs and achieving the greater social cohesion.

Knowledge and well coordinated education systems in one country with the requirements of the economy, are the preconditions for strong economic development. In modern economies, the education system is tailored to the needs of the labor market - it creates frames for which there is a real need. However, it happens that are created unnecessary or outdated educational profiles or not educated enough staff in professions that are in demand. Therefore, it is important to link the education system with the needs of the market, but also to provide support to those who have greater difficulties to finish school (minority groups, young people from poor families, etc.). In addition, it is important to innovate the educational process itself thus forming the human resources that will be developed further from the very needs of the economy and the labor market and that will create new forms of the economy.9 Technological changes will cause innovation in education, because they increasingly impose the need for a broad general education and broad culture, developed and a variety of human needs, in order for man to be able not only to adapt to new working conditions and requirements but also to be their creative master and to be able to quickly retrain and to be much more mobile in his labor career. 10 In order to create the preconditions for creating new jobs and tackling unemployment and thus the achievement of greater social cohesion in modern society are often carried out as the activities directed towards the harmonization of labor and social policy, as well as the harmonization of labor market and education system. The education system tailored to the needs of the labor market and the process of creating a human resources is the basis for progress and development of society as a whole.<sup>11</sup> This can be seen in the example of Germany, where companies and regional governments are working together to reveal where is the need for new workers, and in accordance with these needs, they are adapting school curricula (in July 2013, the youth unemployment rate in this country amounted to 7, 7%).12

<sup>&</sup>lt;sup>9</sup> Marija Babović and others, *Social inclusion at the local level - the guide*, Belgrade: SeConS - Group for Development Initiative, 2012, p. 21.

<sup>&</sup>lt;sup>10</sup> Dragan Koković, Sociology of education, Novi Sad: University of Novi Sad, Faculty of Philosophy in Novi Sad 2000, p. 220.

<sup>&</sup>lt;sup>11</sup> Rajko Tomaš and others, *Unemployment - Resource or Social Problem?*, Banja Luka: Faculty of Economics, 2004, p. 47.

<sup>&</sup>lt;sup>12</sup> Eurostat, Unemployment rate by sex and age groups less than 25 years - monthly average, % [une\_rt\_m], Total, last update: 24/09/2013, http://appsso.eurostat.ec.europa.eu/nui/submit-ViewTableAction.do?switchdimensions=true [01/09/2014.]

### 1.3. Unemployment by level of education, age and gender

Exclusion of certain members and entire social groups from mainstream social current is one of the most serious challenges facing the world today. The development of modern human society themselves, inevitably, carries a number of risks of exclusion, such as, for example, unemployment as well as exclusion from working life and (with it inextricably linked) poverty, as well as the exclusion from the consumer society. This indicates a lack of certain economic and social security, which would be guaranteed by each professional group. Although each working person may be at risk of unemployment, some sections of the working population are at greater risk of being unable to work and, and to by gaining tangible benefits, and family provide their own security. Exposure to such risks is resulting in social marginalization in different segments of social life.

As in the industrial society to perform work activities is required more educated workforce, educated individuals also provide better job opportunities and ensuring living conditions and more certain economic and social security compared to less educated people. Thus, with increasing level of education of the individual is being reduced the risk of unemployment and poverty. So, the education influences social inclusion through educational achievement, lifelong learning, the easier participation in paid work and the like. <sup>14</sup> On the other hand, with the lack of knowledge (science, education and creation) and competence (blend of theoretical knowledge and its application) <sup>15</sup> there is a problem of social exclusion of individuals, since it is often social exclusion and educational failure thar are considered causally related.

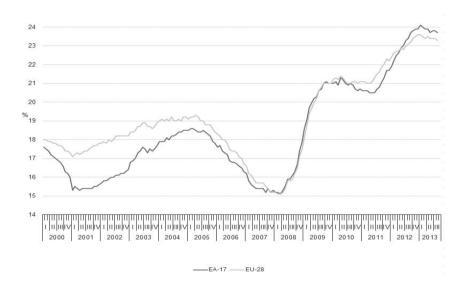
Unemployment is monitored by age and the life interval that is legally prescribed as a period of work ability (usually from 15 to 65 years of age). Young people in modern society are in a very unfavorable position, as they are increasingly faced with the problem of unemployment and difficulties in entering the labor market. This trend is leaving the far-reaching consequences not only for individuals but also for the economy and society as a whole (the loss of professional and social skills, coping with poverty, shortness of independ-

<sup>&</sup>lt;sup>13</sup> Ivan Šijaković & Dragana Vilić, Sociology for Economists, Banja Luka: Faculty of Economics, 2013, p. 181 –182.

<sup>&</sup>lt;sup>14</sup> Milosav Milosavljević & Aleksandar L. Jugović, *Beyond the borders of society: contemporary society and marginalized groups*, Belgrade: Faculty of Special Education and Rehabilitation/ Publishing center (CIDD), 2009, p. 36.

<sup>&</sup>lt;sup>15</sup> Dragana Vilić, *The role of knowledge and education in contemporary society*, Politeia, No, 8, Banja Luka: Faculty of Political Science, December 2014, p. 390.

ence, the occurrence of socio-pathological behavior) and also is threatened with social exclusion. Period of the graduation to obtaining the employment is much more complicated in the first decades of the XXI century than in the previous period. Compared to 2007, youth unemployment in the world in 2012 was increased by 1% and amounted to 12.6%. In addition, major socio-economic problems are created by the poor conditions in which young people are working. Since the beginning of the current global economic crisis, the unemployment rate of young people in all countries of the European Union has extremely increased and its growth in the reporting period can be followed on the basis of data from the following graph (Graph 1):



**Source:** Eurostat, Youth unemployment rates, EU-28 and EA-17, seasonally adjusted, January 2000 - August 2013.png, 1/10/2013.

The presented data (Figure 1) indicate the youth unemployment in the European Union (EU - 28), which in July of 2013 was 23.4%. Position of young people is not the same in all countries in terms of finding employment. It is the best in Austria, Germany and the Netherlands. The youth unemployment rates in these countries is in the range of 7 to 9%. This can be explained by the fact that in these countries 'transition' of the youth from school to work is easier and safer, because in them there is a connection between education and employment. In order to create possibilities for opening new jobs, espe-

<sup>&</sup>lt;sup>16</sup> International Labour Organizations (ILO), Global Employment Trends 2013. 22/01/2013.

cially for young people and to strengthen the social cohesion at the center of its policies, all governments of EU member states have set an imperative for the new and better ways of managing the economy of the EU (Europe 2020).<sup>17</sup>

According to Eurostat in 2014, the European Union's total unemployment rate (ages 25 to 74 years of age) amounted from a record of 25.2% in Greece to a minimum of 2.6% in Norway. Apart from Greece, which has an adverse economic situation for the unemployed elderly (25-74 years of age), due to the high rate of unemployment of these people, there are other countries in the European Union with similar results, such as: Spain (22.3%), Croatia (13.7%), Portugal (12.4%) and Slovakia (12.3%). However, we also have examples of the countries with a very low rate of unemployment of this type, which are: Norway, Sweden, Denmark, Austria, Germany and the United Kingdom, where the unemployment rate of persons of age group 25 to 74 years ranges from 2.6 to 5 ,8%. 18

The following table (Table 1) contains a presentation of the percentage of the unemployed by gender and age in the period of waiting for employment (12 months or more) in the European Union (EU - 27), during the period from 2003 to 2012.

	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Male	8.5	8.6	8.4	7.6	6.6	6.6	9.1	9.7	9.6	10.4
Female	9.9	10.1	9.8	9.0	7.9	7.6	8.9	9.6	9.8	10.5
Less than 25 years	18.5	19.0	18.8	17.5	15.7	15.8	20.1	21.1	21.4	22.8
Between 25 and 74 years	7.8	7.9	7.7	7.1	6.1	6.0	7.6	8.3	8.3	9.1
Long-term unemployment rate	4.2	4.3	4.1	3.7	3.1	2.6	3.0	3.9	4.1	4.6
Male	3.8	3.9	3.8	3.5	2.9	2.4	2.9	3.9	4.2	4.6
Female	4.6	4.7	4.5	4.1	3.4	2.8	3.1	3.8	4.1	4.6
Very long-term unemployment rate	2.4	2.5	2.4	2.2	1.8	1.5	1.5	1.8	2.2	2.5

**Source:** Eurostat, Unemployment rate, 2003-2012 (%), 17/04/2013

<sup>&</sup>lt;sup>17</sup> GHK (2012.) Recent policy developments related to those Not in Employment, Education and Training (NEETs). Dublin: European Foundation for the Improvement of Living and Working Conditions.

<sup>&</sup>lt;sup>18</sup> Eurostat, Unemployment rate by sex and age groups, mounthly average %, seasonally adjusted, age from 25 to 74, last update 23.9.2014.

## 1.4. The importance of education for increasing social cohesion and participation of individuals and social groups in different social activities

Education is not only the basis for the economic prosperity and broader social development, but it is also one of the best ways of achieving social cohesion. Increasing the involvement, in particular individuals and groups who have been excluded or insufficiently involved in society, is contributing to the growth of social cohesion. 19 Thus, the goal of any society that aspires to the ideal of social cohesion is the general social security and it concerns the ensuring of the availability of resources (labor market, education, health care, social welfare, culture, etc.) for the fight against inequality and exclusion. In this way, the reduction of economic, social, gender and other inequalities contributes to creating the social cohesion. Individuals and community groups are, thus, creating a better connection by creating the link of the network of horizontal social relations based on mutual trust, solidarity and acceptance of diversity. By joining the sphere of labor and market, or hiring on the basis of good educational and qualification predisposes individuals are building social connections and contacts, are connecting through a formal sociability (association of membership in various organizations or associations), thereby reducing the risk of social isolation. So, the developed socio-cultural capital increases the possibility of social networking, self-organization, and extends the range of social support.

As such, social cohesion is essential for achieving social justice, democratic security and sustainable development, because only those societes that are not based on divisions, can ensure the long-term stability and prosperity. Studies have confirmed that greater national wealth, as well as the spread of modern communication technologies contribute to the greater social cohesion and that societies with greater social equality are better connected.<sup>20</sup>

<sup>&</sup>lt;sup>19</sup> Vlado Puljiz, *The Council of Europe and Social Cohesion, Social Policy* (online), ISSN: 1845-6014, Volume 10, No. 2, 2003. http://www.rsp.hr/ojs2/index.php/rsp/article/view/134/138, [07/07/2015.]

<sup>&</sup>lt;sup>20</sup> Center for support and promotion of European integration (CEPPEI) Social cohesion strongest in Scandinavia, Sarajevo: SERDA (Sarajevo Regional Development Agency), 2013. http://ceppei.ba/bos/index.php?option=com\_content&view=article&id=12620&Itemid=72 [07/07/2015.]

### 2. Education and Human Rights

As we have previously seen, education allows human development and meeting of the numerous requirements, inclusion in the various systems of society (labor, economic, etc.). Therefore, education is of a great importance for the life of the individual and society. What is the importance of education for individuals and society is evidenced by the fact that the right to education is defined as one of the basic human rights in numerous international documents (Universal Declaration of Human Rights, the International Covenant on Economic, Social and Cultural Rights, the Charter of Fundamental Rights of the EU and etc.), where it clearly states that every individual is guaranteed the right to access to education at all levels, taking into account the principle of the equality<sup>21</sup> and non-discrimination that underlie in the right to education and that contributes to its realization. What implies the right to education? This right includes:

- free and compulsory primary education;
- to everyone available secondary education;
- higher education accessible to everyone on the basis of merit.<sup>22</sup>

Responsibility for the implementation of the right to education take the governments of the signatory of documents which define this right, and which placed it and into its legislation. Accordingly, states are required to respect, protect and fulfill the right to education, as it is defined in international documents. This includes a range of activities, legal and other measures to ensure this right, and to prevent bans and violation of this and other rights.

### 2.1. The possibility of access to educational institutions for individuals

Since it is creating conditions for the free development of personality, education is considered as a general social good which is in international law<sup>23</sup>

<sup>&</sup>lt;sup>21</sup> In at least 22 countries in the world has not been precisely determined at what age a child should be covered by a system of compulsory education. More about this in: European Training and Research Centre for Human Rights and Democracy (ETC), *Understanding the Human Rights: Manual on Human Rights Education*, Graz: ETC, 2003, p. 183.

<sup>&</sup>lt;sup>22</sup> European Training and Research Centre for Human Rights and Democracy (ETC), Understanding the Human Rights: Manual on Human Rights Education, Graz: ETC, 2003.

<sup>&</sup>lt;sup>23</sup> UN DocumentE/CN.6/1995/3/Add.2, 18th of January 1995. Universal Declaration of Human Rights, adopted and proclaimed by General Assembly Resolution 217 A (III) of December 1948, Article 26; the Convention on the Rights of the Child, Article 28 and 29; The Vienna Decla-

defined as a right for all people. Education is one of the key factors for realizing other human rights and is a force to empower children and adults to shape their own future, and come out of poverty and obtain the means to participate fully in their community.

As each individual has the right to education, so the authorities at all levels are obliged to ensure the exercise of this right. Creating the conditions for a just and democratic distribution of education is a civilizational achievement and it is a criterion of the development of democracy in modern states. Talking about education policies and basic principles on which the education system is set up (access to education, equality of access, quality education, etc.), it is possible to identify the indicators of democracy education system.

### 3. Strategies for social inclusion through education

With the adoption of the Lisabon Strategy<sup>24</sup> the important mainstay of the economic development becomes a knowledge society and are starting a systematic investments in human and social capital. Education gradually occupies a central place in all the strategies and plans for development of modern society. So the part of the policy of all developed countries becomes an investment in education and people as an important resource (the initiator and the basis for development), which represents an investment, because it contributes to the development of society as a whole. Investment in education has resulted in the achievement of the quality of human capital. From that still depends 'the success of the use of the available natural resources, technology and financial capital of the country.<sup>25</sup> Increasing public spending on education, as well as increasing the coverage and quality of education, strategies contribute to the inclusion of individuals and social groups into the society. One of the most important instruments of implementation of educational strategies and improving the educational system is financing of education, whose mission is the streamlining of the budget and other resources to achieve the desired effects.

ration and Program of Action of the UN Human Rights Conference on Human Rights stressed the right to education and human rights education in about 15 of its Articles; The Convention on the Elimination of All Sorts of Discrimination Against Women, entered into force in 1981, stressed the right of women and girls to education.

Boris Bokonjić, *Improving education as a factor of economic development*, Belgrade: FEFA
Faculty of Economics, Finance and Administration, University of Singidunum, 2014, p. 45.

<sup>&</sup>lt;sup>25</sup> Dragana Vilić, *The role of knowledge and education in contemporary society*, Politeia, No. 8, Banja Luka: Faculty of Political Sciences, December 2014, p. 399.

The education system is the most important element of life and the development of the infrastructure of every individual, society and state, because its overall effect determines the scope, quality and the use of other systems and resources, and overall quality of life and development potential of individuals and communities. Therefore, it is to strengthen knowledge and innovation as a driver of future economic growth, necessary to improve the quality of education at all levels.

## 4. The role of education in terms of social inclusion in Bosnia and Herzegovina

Education, as a basis for socio-economic development of Bosnia and Herzegovina, can help the country to get out of the cycle of poverty, in order to create a basis for a comfortable and prosperous life in this region. The role of education in these processes is the primary, and the effects of long-term investment in education will result in the development of a society as a whole. Therefore, attention should be focused on the use and application of appropriate strategies to improve the quality of the educational process.

Since the basic resource of a society is its population, therefore, investment in human resources through education, is a safe investment and in Bosnia and Herzegovina, because educated individuals are the fundamental potential of the society. To make this investment possible, it is necessary first to create conditions for the improvement and advancement of the individual. It is therefore essential that each individual has their own individual plan of professional development and that it meets the support of the employer and the working environment, as an incentive for further learning and training throughout life. It is versatile the benefit of investing in human resources, because it is not only resulted in increase of the gross national product, but also in more significant participation of citizens in the professional and all other spheres of life.

Thus, the situation on the labor market and social inclusion of individuals in society is determined by the availability of all levels of education. Access to education and quality education, that is reflective and flexible, is the best way of ensuring economic development, the prevention of inequality, poverty, and consequently social exclusion.<sup>26</sup>

 $<sup>^{26}\,</sup>$  The Council of Ministers, Directorate for Economic Planning, Bosnia and Herzegovina: Report on the development of BiH (Annual Report 2013), Sarajevo: Directorate for the Economic Planning, 2014 p. 71.

### Conclusion

Education ('for life') plays the most important role in terms of reducing the risk of social exclusion and addressing this problem, because it provides the return of individuals, families and social groups in the social context within which will, normally and in a dignified manner - a manner appropriate to every human being, be able to work.

Availability of civilizational achievements and cultural values refers to the availability of education to all, due to the fact that education is a basic human cultural right. Therefore, in order to comply the universal or specific human rights, wich are results of civilization and human development, as well as it is the right to education, it is necessary to ensure its availability, guarantee and protection, because the education is of the existential importance for the life of every man. When the education is provided with the legal regulations to all categories of the population, this means that every individual is given the opportunity for employment, that is, the distribution of material values in the work process. In this way, thanks to education, the man acquires material goods, that is the reliable source of income to meet minimum human needs, whereby providing not only their own but also the economic and social security of their families. In terms of the social system which predetermines the social inclusion, investing in education, as in the main mechanism of the economic prosperity, is creating favorable conditions that enable the individual to perform the proper social role with which he acquires the social standing. Thanks to its social status an individual can gain access to material and spiritual goods and adequately participate in the distribution of social power, which results in acceptable social reputation. Achieving an acceptable social reputation, performing a certain role in the economic system, in accordance with qualifications based on their knowledge and competences, man is given the opportunity to develop his physical, mental and creative potential through work, and thus be recognized as free and autonomous person who do not disturb others in doing the same. A sense of free action contributes to linking individuals not only with their own kind, within groups of similar social status (eg. by level of education), but also with all people. In this way, the knowledgeable and involved individual, according to the interests and needs, associate with other people through various forms of organization and with the aim of active political participation in decision-making on all general and common issues of a community or global society, which is another educational merit concerning the elimination of the risk of social exclusion.

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