

## **CREATING CONDITIONS FOR EXPANDING SELF-EMPLOYMENT OF DISABLED PEOPLE**

Maria V. Petrovskaya  
Marina M. Shailieva  
Yulia N. Nesterenko  
Gadzhimirze I. Gadzhimirzoev

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### ABSTRACT

*Currently, at various levels, there is an awareness of the need to include people with disabilities in the social and labour spheres. Increasing attention is being paid to creating a comfortable, convenient and accessible environment with equal opportunities for everyone. However, despite the positive changes in this direction, in our country at the moment the inclusive approach in various spheres of economic and socio-cultural activity is in the initial stage of development that can serve as an example of progress and successful development. In particular, this concerns such an important aspect of the socialization of disabled people as the labour sphere, where, as it is worth noting, there is practically no involvement of disabled people in economic processes. The labour integration of citizens with disabilities is one of the effective ways of their social integration and allows us to destroy stereotypes about them as dependent people. We believe that self-employment is the most effective way to fully integrate people with disabilities into society since self-employed people are less limited by work schedules and can perform the necessary medical and rehabilitation procedures without compromising the work process. Psychologically, self-employment is also suitable for people with disabilities, as they can influence their social environment, which is not always possible in the traditional employment model. The importance of self-employment of people with disabilities is determined not only by economic, but also by social aspects. This helps them socialize, increases their self-esteem and allows them to realize their creative potential. However, to expand opportunities for labour inclusion of people with disabilities, it is necessary to create appropriate conditions, which require support from the state and public organizations. The current research is devoted to finding the most optimal solutions in this direction.*



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## **1. INTRODUCTION**

One of the most relevant problems of modern society is the issue of social and labour inclusion of people with disabilities (Papandiy, 2018; Salyahov, 2022). Unfortunately, in the current conditions, Russia is still insufficiently inclusive of handicapped and socially vulnerable groups of people, which is manifested in the insufficient involvement of disabled people in social and economic processes (Dudina & Khamatnurov, 2018; Laukart-Gorbacheva & Maksimova, 2021). S.N. Kozlovskaya notes that labour inclusion of citizens is one of the most effective means of integration into society, as well as an efficient method of destruction of dependent image, which forms around this category of people (Kozlovskaya, 2018). Ensuring equal conditions of accessibility of labour activities serves the implementation of one of the basic human rights (Gizdatullina, 2021; Kuzmenko et al., 2018; Nenakhova, 2018; Novikova, 2022). Besides, creating comfortable labour conditions for disabled people can be an additional source of labour resources in case of personnel deficit in certain sectors of the economy, which is noted by O.V. Kuchmaeva (Kuchmaeva, 2020).

In the market conditions, when the issues of employment of disabled people do not find a proper response from employers, the most efficient means of labour integration of people with disabilities in socioeconomic processes is self-employment (Metleva & Emelyanova, 2021; Osokin & Trunin, 2022).

An inseparable feature of self-employment is a flexible schedule and a high level of adaptability of labour models, which is very important for persons with limited physical and mental capabilities. A self-employed person can independently choose the optimal time for work, an acceptable level of workload, and, if necessary, coordinate work days and days off with the schedule of medical and rehabilitation procedures.

Individual labour activities fit disabled people from psychological positions as well, for, in the conditions of self-employment, they can directly influence their social environment, which is impossible in the model of wage employment. Apart from this, a workgroup of hired employees does not always have a psychologically comfortable environment for people with disabilities, which may lead to negative consequences of discrimination by status (Ababkova, 2018; Garmonshchikov & Dulatov, 2022; Kairova & Borisenkova, 2020).

The significance of self-employment of disabled people for society is determined not only by economic considerations but also by social ones (Pishchulin & Shepelev, 2023). Socialisation of people with disabilities based on their independent labour activities raises the sense of self-importance, helps them find their place in life and develop their creative potential, as well as raises the level of their labour protection (Gurina et al., 2019).

However, the expansion of opportunities for labour inclusion of people with disabilities requires the formation of corresponding conditions, which cannot be implemented without support from the government and public organisations (Sharaputdinov, 2018), which will also allow a part of unofficially employed people with disabilities to come out of the “shadow” sphere (Aleksandrova et al., 2019).

## **2. RESEARCH PURPOSE**

Substantiation of the most accessible and expedient means of support and stimulation of employment of people with disabilities: self-employment and creation of micro companies, partner activities, and grant support for initiatives.

## **3. MAIN PART**

The share of officially employed disabled people in Russia is low. According to the Federal State Statistics Service, in 2020, out of 11,875,000 people with the status of a disabled person, the number of officially employed people was only 3,849. (Rosstat. The situation of disabled people...). Thus, the share of official employment among disabled people is only 0.032%. This confirms the opinion of the high relevance of the improvement of the level of self-employment of disabled people in Russia (Timokhin, 2019).

The problem of the development of self-employment in Russia among people with disabilities has the character of a complex, comprehensive, and insufficiently studied task. While the level of satisfaction of working disabled people is periodically studied by the Federal State Statistics Service, the labour potential of unemployed disabled people is not studied at all. However, among almost 12 million people with disabilities, most of which belong to the 2nd (5.3 million people) and 3rd (4.5 million people) groups (Rosstat. The situation of disabled people ...), there is a large share of people with labour potential, which is not realised due to a range of reasons.

These reasons include the following:

- Financial reasons. The economic position of disabled people remains to be rather difficult, since the level of benefits does not allow them to satisfy their basic needs, including medical ones. This does not ensure financial opportunities for a large number of citizens not only in part of the purchase of highly-functional modern prostheses and devices that ensure mobility (specialised cars, wheelchairs) but also in the purchase of modern devices for digital communication: laptops, smartphones, and computers;
- Insufficient inclusiveness of educational establishments, which is one of the main reasons for the impossibility of receiving specialities that are in demand in the modern labour market for people with disabilities;

- Insufficiently adequate perception of disabled people by society, which leads to psychological traumas and causes a desire to avoid not only social contacts but the very situations in which they are possible;

- Insufficient awareness of people with disabilities of the opportunities of labour realisation according to the self-employment model, as well as mechanisms of work in various spheres of self-employment.

Undoubtedly, a certain part of disabled people find possibilities for independent activities – with the help of friends and relatives; however, the scales of these activities are not large due to the above reasons.

Development and realisation of the labour potential of people with disabilities in Russia requires the formation of a set of conditions for the development and expansion of self-employment among disabled people. Here we speak not only of individual events or measures but of the creation of a special ecosystem of socio-labour inclusion of people with disabilities based on the self-employment model.

Let us consider the main elements of the eco-system of socio-labour inclusion of disabled people:

- In the sphere of professional orientation of disabled people, based on inclusive educational establishments, it is necessary to create departments of creative and labour development of children with disabilities, which purpose of functioning will be the development of children's creative potential, as well as teaching the possibilities for monetisation of creative abilities in the modern conditions (video blogs, literature blogs, photograph, handicraft, fine art, etc.);

- In the sphere of professional retraining of persons who received disabilities at the adult age and lost the possibility to work in their primary speciality, it is important to organise free courses in the IT sphere – because it ensures maximum opportunities for remote self-employment. Thus, it is necessary to organise other retraining courses, which conform to the capabilities and interests of local groups of disabled people;

- In the sphere of socio-psychological rehabilitation, it is necessary to take into account support for government-financed professional psychological help, art therapy, and mutual help groups, which work online and offline, etc;

- In the sphere of information and consultation support, attention should be paid to the organisation of free consultations of lawyers, financiers, and economists; organisation of courses on the creation of business plans and activities as an entrepreneur, organisation of individual professional practices, crowdfunding, filing applications for grants, etc;

- In the sphere of product promotion, there is a need for help in the formation of a portfolio, presentations of business, search for first clients and provision of possibility of work in coworking for disabled people;

- In the sphere of advertising, it is necessary to provide support in the organisation of product fairs, exhibitions, and opening days for artwork and handicrafts created by self-employed disabled people;

- In the sphere of financing of projects, it can be important to provide disabled people with grants for studying and organisation of their businesses, bank loans with low-interest rates to purchase the required equipment and transport vehicles, expansion of subsidised lease programmes, etc.;

- In the sphere of taxation – additional tax rebates, partial or full tax exemption on tax on professional income depending on the disability group.

In our opinion, the main directions for the formation of the ecosystem of the development of self-employment among disabled people are as follows:

- Creation of specialised departments in regional employment services for the provision of services for unemployed disabled people in the offline, telephone, and online regimes (information and consultation services, workshops and training, professional retraining courses, business courses, psychological mutual support groups, etc.);

- Development of a specialised Internet portal for self-employed disabled people, as well as people with disabilities who want to start activities according to the self-employment model. The portal must integrate information on various spheres in which it is possible to work according to the self-employment model for people with disabilities, the existing grant programmes for disabled people, and the results of marketing research that can be used by disabled people to choose the direction for the activities or reorientation of business. Besides, it would be expedient to post educational online courses in various spheres of self-employment on this website;

- Formation of a specialised fund of grant support for self-employment projects for people with disabilities. Directions of grant support must cover the following: teaching modern professions and types of activities, automatization of the existing micro-business, financing of marketing research, purchase of equipment, acquiring working capital for starting a business, purchase of highly-functional prostheses and means for improvement of mobility that is necessary for economic activities, etc.);

- Creation of programmes for crediting self-employment projects for disabled people with zero interest rates or with concessional terms. This direction becomes relevant in the conditions of limited grant resources, as well as in the conditions when a threshold for entering a certain type of self-employment exceeds grant capabilities;

- Creation of specialised platforms (hubs) for the development of self-employment among disabled people: with coworking, halls for demonstrating products and workshops, computer classes, psychologist's office, audiences for art therapy and other services, etc.;

- Conducting competitions of business ideas, creative competitions, and fairs for self-employed disabled people with the wide attraction of the public and sponsors, which, on the one hand, will allow raising the public status of these citizens and, on the other hand,

will facilitate the popularisation of self-employment among disabled people;

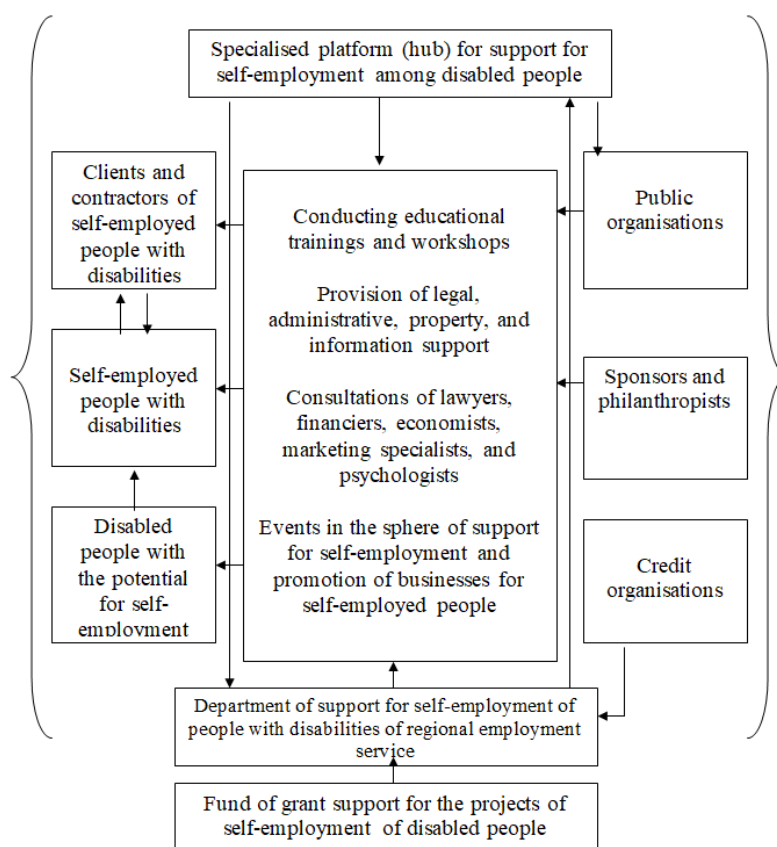
- Wide coverage in government mass media of the programmes of support for self-employment among disabled people, grant opportunities, histories of success of people with disabilities who work according to the self-employment model, results of competitions and other events in the sphere of support for self-employment of disabled people.

The totality of tools and directions for the expansion of self-employment of disabled people, which forms the ecosystem of development and support for self-employment of people with disabilities, is presented in Figure 1.

Beneficiaries of this ecosystem of support for the self-employment of disabled people will be as follows:

- Self-employed people with disabilities;
- People with disabilities who have the potential of self-employed people.

In the first stage, the work with these categories must be conducted by specialised departments of support for the self-employed population of regional employment services. The tasks of the department, apart from conducting measures reflected in the model, must include the initiation of the creation of a specialised hub for the development of self-employment of disabled people in collaboration with public organisations, as well as attraction of sponsor and philanthropic support.



**Figure 1.** The totality of tools and directions for the expansion of the self-employment of disabled people, which forms the ecosystem of development and support for the self-employment of people with disabilities.

Source: Compiled by the authors based on the research materials.

As a result of the above measures, self-employed disabled people will receive legal, organisational, property, information, and financial help, and disabled people with the potential for self-employment will receive an opportunity to prepare projects of individual activities, becoming applicants for grants and credit support. It is important that during the stage of selection of grant recipients, decisions be made with the participation of the specialists of the department of support for the development of self-employment of the regional employment services, for they can determine the business potential of an application more precisely and carefully.

As a result of all these measures, disabled people with the potential for self-employment will move into the category of self-employed. This indicator (in the per cent or absolute value) must be the main indicator of the government programme of the development of self-employment among disabled people. The additional indicator could be the development of businesses for self-employed disabled people, which can be manifested in the expansion of the client base, an increase in the volume of activities, and a transition from self-employment to the status of micro-company with hired employees.

For the expansion of the eco-system of development of self-employment of disabled people, the following is necessary:

- Adoption of a long-term (15 – 20 years) government strategy for the development of self-employment in the Russian Federation, which would include, as a separate sub-section, the strategy for the development of self-employment among disabled people;
- Adoption of the government programme of the development of self-employment for the mid-term (5 – 10 years), with specification of indicators by years; it must involve grant and credit financing of projects of self-employment of disabled people. Such a programme must be developed in each region and municipal entity;
- Creation – based on regional and city employment services – of the departments for support for self-employment of disabled people.

The above steps are a necessary condition for the formation and implementation of the ecosystem of support for self-employment among disabled people. This is a necessary, but not sufficient, condition, for in development of the ecosystem of self-employment of disabled people a very important role belongs to support from society in the form of public organisations, sponsors, philanthropists, and concerned citizens.

For the development of the self-employment of disabled people, society and the state must collaborate – which should be manifested in the partnership of employment services and hubs (offline platforms) of support for the self-employment of disabled people. Departments of regional and city employment services can only initiate the creation of such hubs, but their further activities seem to be possible only in case of a reaction from society, as well as the active life position of self-employed disabled people themselves.

Certainly, the first step must be made by the government, implementing the above set of measures. But further development of self-employment among disabled people will be determined by such factors as the popularisation of “stories of success” of self-employed disabled people and positive public practices in this sphere, support from businesses at the local level, and support from public organisations, including public organisations of disabled people.

That is why at the beginning of the activities, departments of regional and city employment services that work on the development of self-employment among disabled people must put their main effort into the work with direct beneficiaries (self-employed disabled people and disabled people with the potential for self-employment) and the work with potential partners. Partnership support may have different characters: from material and financial (from sponsors and philanthropists) to volunteer and information (from public organisations). The more such partnership connections are formed at the initial stage of the

creation of the ecosystem of support for the self-employment of disabled people, the larger the potential of development is set in it.

An example of such successful public practices may be, in particular, grant financing of the Fund of Presidential Grans for the Regional school of Self-employment for disabled people in the Vladimir Region (Russia) (project “Programme of support for self-employment and entrepreneurship for people with disabilities “I am my own boss”; time period: November 2018 – November 2019).

Within this project, five educational blocks were developed. The following issues were studied within them:

- Possible options of self-employment for disabled people;
- Legal regimes of self-employment in Russia;
- Basics of marketing;
- Possibilities for remote work on the Internet;
- Risks of self-employment and tools of risk management.

Around sixty people took this programme, and after this, they were registered as self-employed.

Besides, based on the public organisation “Vladimir public organisation of the All-Russian society of disabled people”, there was created a workshop of handicraft for teaching disabled people and the creation of test samples of products for their further replication. Around 200 people studied in this workshop, and received an opportunity to manufacture products at home.

Another successful public practice in this sphere is the creation of a Russian portal for entrepreneurs and self-employed disabled people “Invastartup”, which was created with support from the All-Russian society of disabled people and the Fund of Presidential Grants (67).

Its creation partially solves tasks, which, it seems, should be set for a specialised Internet resource for self-employed disabled people. It contains the following obviously useful parts:

- Business models for the development of entrepreneurship and self-employment of disabled people, including wholesale and retail, services for business, services for population, manufacture to order, etc.;
- Courses on basic entrepreneurship and fundraising, samples of ready business plans, examples of marketing policy, and useful legal information;
- Business cases and success stories;
- Offers of participants: accessible environment, textile products, services for the population, services for organisations, craftsmen (67).

Unfortunately, at present, not all of the above parts are full of content, and some repeat each other. The structure of separate parts (in particular, the part “Business models”) seems controversial. Besides, it seems that the section “Resources” lacks educational videocourses, devoted to the acquisition of professional knowledge and skills.

However, in case of further development, this website may become an important tool of support for the self-employment of disabled people in Russia. Therefore, this public practice can be assessed as positive.

#### **4. DISCUSSION, RESULTS AND CONCLUSIONS**

Based on the materials, presented in this research, we can note that the process of formation of the conditions that are favourable for the development of self-employment of disabled people in the Russian Federation has already started. At present, the initiative comes from society, but it receives feedback in the form of gran financial support from the government. However, successful formal institutionalisation of the self-employment of disabled people is possible only in the case of a foundation in the form of comprehensive government support for the development of an ecosystem of self-employment of disabled people: at the national, regional, and local levels.

Apart from direct methods of stimulation of self-employment of people with disabilities, it is offered to supplement the set of measures of government support with measures of indirect character, aimed at the formation of the very environment, which covers insurance organisations, financial companies, and clients and contractors who use services and goods produced by self-employed disabled people.

In particular, it is expedient to provide for the measures of government support for business that cooperates with self-employed disabled people – in the form of tax benefits. Companies that use in their activities the services of self-employed disabled people perform a social role that is similar to the role of companies-employers that use the wage labour of disabled people.

In other words, a company in the IT sphere that uses the services of freelance programmers with disabilities must have the same benefits that an IT company that uses the labour of hired employees – programmers with disabilities. This novelty will be particularly relevant in the conditions when the transition to the model of self-employment will cover more and more spheres of the economy. To avoid misuse in this sphere, it is necessary to establish a limit on the volume of orders of a company for self-employed disabled people during the reported period, which would grant the right to tax benefits.

Since self-employed disabled people can provide services to legal entities or individual entrepreneurs, as well as individuals and households, the measures of stimulating the latter for cooperation with people who are officially registered as self-employed could be the government's compensation of a small share of expenditures connected with the payment for services of self-employed disabled people that are confirmed with documents. In particular, this could be realised in the form of a reduction of individual income tax by 5-10% of the cost of products (works or services) that were provided to economic subjects.

Besides, government bodies and local authorities can also be customers and recipients of the services of self-employed disabled people, including through the formation of specialised pools of orders for regional unions of self-employed disabled people, who work in spheres that are of top priority for the development of the region's economy. Cooperation with such structures will provide indirect support for the development of self-employment of disabled people through direct influence on the market of orders and will set a vector of development of self-employment, which conforms to national priorities.

An important role in the development of self-employment in the environment of disabled people belongs to companies that ensure the financial infrastructure that is necessary for the implementation of personal projects of self-employment. This is particularly true for financial and credit organisations and insurance companies. The government must undertake cofinancing of credits provided to self-employed disabled people. This could be full or partial coverage of interest rate on loans for the organisation of self-employment within the corresponding government programme, as well as partial compensation of expenditures on insuring business (or professional responsibility) for self-employed disabled people who are involved in the spheres of the economy with an increased level of risk of economic activities (agriculture, courier services, taxi) and a high level of professional risk.

Besides, the government has to adopt the responsibility of stimulating the creation of “ecosystem” organisations in the sphere of self-employment of disabled people: non-profit public organisations and commercial companies that work in the sphere of promotion of goods and services produced by self-employed disabled people, popularisation of success studies of the projects of self-employment of disabled people and the ones involved in the sphere of provision of intermediary services between self-employed disabled people and their potential customers, contractors, financial organisations, etc.

The necessity for stimulation of the development of such service organisations is predetermined by the fact

that self-employed disabled people (or disabled people who have the potential for self-employment) have certain physical or mental limitations which put them in an unequal position compared to other persons who conduct individual labour activities. In particular, not all public, financial, and commercial organisations have formed an environment that is accessible for disabled people (Mihalev et al., 2023). Besides, self-employed people with disabilities have difficulties with conducting direct economic activities, so they have little time and strength to promotion of products (services, works), search for new contracts, formation of partnership connections, preparation of documents for receipt of documents, negotiations, and planning of PR actions. That is why the development of a complex of service organisations that are part of the ecosystem of support seems to be the key condition for the development of self-employment among disabled people in the Russian Federation.

The most relevant subjects of the development of self-employment of disabled people are as follows:

- Online and offline marketplaces: platforms that sell products manufactured by self-employed disabled people. Services of an offline marketplace can include window dressing, placement of products, informing buyers about products, conducting sales, distribution of advertising prospects, etc. Services of an online marketplace include the creation of a website of the manufacturer on the online portal of the marketplace,

posting photo and video materials of products and SEO-optimised descriptions for the products, and consultations for potential buyers online or via phone;

- Agencies on support for projects of self-employment of disabled people, which provide a personal agent who “directs” several self-employed disabled people. He helps with negotiations, conclusion and preparation of contracts, filing documents for grants or credits, implementation of an advertising campaign, etc.;

- Public organisations of self-employed disabled people that hold events on the popularisation of the projects on self-employment of disabled people at the local, regional, and All-Russian level and competitions of projects, attract sponsors and the public, place materials in online and offline mass media, etc.

The formation of an ecosystem will create real preconditions for the labour inclusion of disabled people, who have the potential for self-employment and will ensure the development of self-employment projects for persons who have already taken this path.

The proposed set of measures of government support for the self-employment of disabled people, as well as the model of an ecosystem of development of self-employment of disabled people at the federal, regional, and local levels, are aimed at the search for a well-balanced solution to the problem of socio-labour adaptation of people with disabilities from society and public authorities.

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**Maria V. Petrovskaya**

Moscow State University for the  
Humanities and Economics,  
Moscow, Russia and RUDN University,  
Moscow, Russia  
[maar74@mail.ru](mailto:maar74@mail.ru)  
ORCID 0000-0002-0668-9019

**Marina M. Shailieva**

State University of Management,  
Moscow, Russia  
[smm77@mail.ru](mailto:smm77@mail.ru)  
ORCID 0000-0001-8381-7873

**Yulia N. Nesterenko**

Moscow State University for the  
Humanities and Economics,  
Moscow, Russia  
[Julia-nesterenko@mail.ru](mailto:Julia-nesterenko@mail.ru)  
ORCID 0000-0002-1887-7834

**Gadzhimirze I. Gadzhimirzoev**

Moscow State University for the  
Humanities and Economics,  
Moscow, Russia  
[virtuoz05@mail.ru](mailto:virtuoz05@mail.ru)  
ORCID 0000-0002-5606-9643

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