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EUROPEAN UNION POLICIES FOR ENCOURAGING THE SOCIAL ENTREPRENEURSHIP FOR PEOPLE WITH DISABILITIES

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Abstract: Since the establishment of the European Economic Community in 1957, the organization's primary goal has been to provide a socially acceptable standard of living for people. Social policy was defined in the Single European Act and the Social Charter adopted by the European Commission in 1989. The legal framework of the European Social Policy has been developed in two treaties - the Amsterdam Treaty and the Maastricht Treaty. These treaties emphasize the fight against unemployment, social exclusion and vocational training, with each country being obliged to conduct its social policy in line with that of the EU. EU social policy has been further expanded with the 2009 Lisbon Treaty. Thanks to the common social policy of the countries of the European Union, social entrepreneurship has gained increased importance for the economic and social integration of people with disabilities.

Social entrepreneurship can help many people with disabilities to participate in the labor market and society. The approach used to support the participation of people with disabilities in the EU labor market encourages increased participation primarily through employment and less through self-employment or business creation. A common EU approach is to use employment quotas that require public and private organizations to employ a certain number or percentage of people with disabilities. Denmark, Estonia, Latvia, the Netherlands, Finland, Sweden and the United Kingdom do not use this approach.

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There are examples of policies that support self-employment and business creation for people with disabilities. These include the incorporation of self-employment into the general active labor market programs as well as schemes that support people with disabilities when setting up businesses. Areas where such policies can be developed are: Enhancing awareness of people with disabilities about entrepreneurship as a real and feasible option; Developing entrepreneurial skills; Support for the development, acquisition and use of aids and technologies; Ensuring access to appropriate financial support; Improving access to the Internet, information and telecommunication technologies, etc.

The main conclusions of the study are that business creation and self-employment are not suitable for all people with disabilities, there are several ways that policymakers can improve support for entrepreneurship for people with disabilities. The first approach is to examine proposals to support start-ups to ensure that they are available in accessible formats and to educate business advisors on the potential risks that create start-ups and self-employment for people with disabilities. A second area of action for governments is to support the development and adoption of assistive technologies. Third, there is evidence that support the development of targeted training and support tailored to the needs and problems of entrepreneurs and potential entrepreneurs with various disabilities.

Keywords: European Union Policies; Social Entrepreneurship; People with Disabilities

JEL: A13, B55, L31

Introduction

Ever since the establishment of the European Economic Community in 1957, the organization's primary goal was to provide a socially acceptable standard of living for people. Social policy has been developed through the Single European Act and the Social Charter adopted by the European Commission in 1989. The main guidelines for improving the living standard that it views are: Free movement; Employment and remuneration; Improving living and working conditions; Social protection; Freedom of association and collective bargaining; Professional training; Equal Treatment for Men and Women; Information and consultation of workers; Occupational health and safety; Protect children, adolescents, adults and disadvantaged people.

The question of the social security of workers who work in different countries of the European Economic Area is also added. It seeks to promote social dialogue and tackles social dumping and unfair competition between residents of individual EU countries.

EU social policy is linked to the free movement of people and the transfer of social security, as well as the movement of labor and the building of infrastructure in this direction. Unification of social protection and equal treatment of men and women in the payment of the work done. It introduces an obligation for the employer to ensure the safety and health of employees by preventing occupational risks by providing information and training to workers.

EU social policy imposes an obligation on each worker to contribute both to his / her safety and to the safety of other workers through the proper use of the facilities and the observance of the safety instructions. EU social policy introduces limited liability for the employer in unforeseen circumstances or exceptional occurrences.

Entrepreneurship can help many people with disabilities to participate in the labor market and society. The approach used to support the participation of people with disabilities in the EU labor market encourages increased participation primarily through employment and less through self-employment or business creation. A common EU approach is to use employment quotas that require public and private organizations to employ a certain number or percentage of people with disabilities. Denmark, Estonia, Latvia, the Netherlands, Finland, Sweden and the United Kingdom do not use this approach (Greve, 2009).

The Republic of Bulgaria as a member of the European Union is obliged to conduct a social policy in line with that of the EU. The main body conducting the social policy in the country is the Ministry of Labor and Social Policy, as part of the policy is carried out directly by the ministry itself, while the activities under other policies are transferred to the ministries, such as the State Agency for Child Protection, employment, etc.

The social policy of the Republic of Bulgaria is developed in accordance with the social policy of the European Union. It is subordinated to the Europe 2020 strategy by developing a specific action plan for poverty reduction and promoting social inclusion implemented by the ministry.

There are examples of policies that support self-employment and business creation for people with disabilities. These include the incorporation of self-employment into the general active labor market programs (Ridley et al., 2005), as well as schemes that support people with disabilities when setting up businesses. Areas where such policies can be developed are:

- Raising awareness of people with disabilities for entrepreneurship as a real and feasible opportunity;
- Development of entrepreneurial skills;

- Support for the development, acquisition and use of aids and technologies;
- Providing access to adequate financial support;
- Improving access to the Internet, information and telecommunication technologies, etc.

1. Increasing the awareness people with disabilities about entrepreneurship as a real and feasible option

The relatively high standards of self-employment for people with disabilities in the EU suggest that the latter are interested in entrepreneurship and self-employment. But many of them are inactive due to unawareness, lack of emotional support from family and friends, low self-esteem and other reasons. Promoting the feasibility of entrepreneurship for people with disabilities will raise awareness of entrepreneurship as a potential labor market activity not only for people with disabilities but also for others who have an important role to play in supporting them. The goal of raising awareness should be to raise awareness of self-employment and small business ownership as a career option and the potential benefits it can offer. It is also important to raise awareness of the challenges and risks of entrepreneurship and self-employment so that people with disabilities can decide whether to take them.

The promotion of entrepreneurial activities for people with disabilities should strive to reach three target groups: first, disabled people themselves; second, their role models and support networks, such as family and friends; and third, business advisors. One way to raise awareness of entrepreneurship among people with disabilities is to raise the image of entrepreneurship and self-employment in labor market support programs. Many job market programs for people with disabilities focus exclusively on finding work, often within the public sector, and ignore or even discourage self-employment (Boylean and Burchardt, 2002; Doyel, 2002; Pavey, 2006; Enabled4Enterprise, 2008 EMDA, 2009). It is important to provide entrepreneurship awareness training for counselors whose responsibilities include support for people with disabilities. This training should be tailored to the type of disability and take into account their specificities. It should seek to educate advisers on the opportunities, challenges and risks that self-employment could offer to people with disabilities. It is important to overcome the reluctance of counselors to recommend self-employment as a good option. Increasing the counselors' confidence to support disabled entrepreneurs can indirectly increase the confidence of the target group of entrepreneurs.

Policies can encourage the creation of a business for people with disabilities using role models. Inspiring examples of entrepreneurs with disabilities need to be widely publicized because they prove that business creation and self-employment are achievable for people with disabilities. These role models should also be included in wider promotional campaigns related to entrepreneurship and self-employment to show that self-employment is not atypical activity for people with disabilities. This is important not only for people with disabilities but also for overcoming the negative stereotypes and attitudes in society.

Another awareness-raising approach is to promote entrepreneurship through distinctions for entrepreneurs with disabilities. This provides a public recognition of success and, in some cases, financial rewards are provided to support further business development. The awards are an effective way of attracting media attention to show success stories, raise awareness of the potential for entrepreneurship among people with disabilities, and inspire potential entrepreneurs. A good example is the Stelios for Disabled Entrepreneurs Award of the Leonard Cheshire Disability charity in the UK (http://www.stelios.com/entrepreneurship/award-for-disabled-entrepreneurs-in-the-uk.html). They receive considerable attention from the media and provide financial rewards to help entrepreneurs develop their business. The European Commission is also working actively in this area by managing the European Entrepreneurship Promotion Awards and sponsoring the First European Social Entrepreneurship Prize for People with Disabilities (http://www.csr-d.eu/social-entrepreneurship-and-disability -award).

2. Developing entrepreneurial skills

People with disabilities face difficulties in accessing education and the labor market. Many have a modest length of service, and few of them have an entrepreneurial experience. Only individuals with disabilities have had the opportunity to develop the skills needed to successfully start and manage a business. Supporting the acquisition of entrepreneurial skills can help overcome the lack of experience. The objective of entrepreneurship education for people with disabilities is not different from that of entrepreneurship education for the ordinary population - to raise awareness of the potential of entrepreneurship, to provide skills that will increase the chances of successful start-up and business management and develop an entrepreneurial mind.

Policymakers can use two approaches to facilitate the development of entrepreneurial skills in people with disabilities. One approach is to provide greater support for people with disabilities in the education system. The likelihood of people with disabilities to complete vocational education or higher education is twice as low as for people without disabilities. The main reason for this is the lack or inaccessibility of assistive technologies - rehabilitative, adaptive and auxiliary tools that enable disabled people to perform certain tasks (Hanafin et al., 2007; Nochajski et al., 1999). Improving the availability and accessibility of these technologies is a first step towards raising the level of education, which will lead to improved skills and other individual benefits such as higher self-esteem. This may have a positive impact on entrepreneurial activities, as higher education of people with disabilities leads to better labor market outcomes, including self-employment (Zwerling et al., 2002, Christ and Stodden, 2005).

Policymakers can explore the wide variety of existing non-financial benefits to ensure that they are accessible to people with disabilities. This includes providing access to content in non-standard formats and flexibility in delivering them.

As an alternative, individualized entrepreneurship training programs such as "Ready to Start" in the United Kingdom can be developed. This approach can solve the problem of developing training programs tailored to the heterogeneity of the disability characteristics (type, severity, stability, duration and time of appearance). This kind of intensive support in small groups ensures the best results (Arnold and Ipsen, 2005; Enabled4Enterprise, 2009a, b; EMDA, 2009; Dotson et al., 2013). Individualized approaches should assess the business potential of individuals, ensure the feasibility of the business idea, fill skills and knowledge gaps with business education, training and technical support, help develop a realistic business plan, and support adaptation in business Arnold and Ipsen, 2005). Although effective, individualized approaches require a lot of resources and are difficult to implement. This difficulty can be overcome by working together between pollsters and specialized organizations that support people with disabilities. In addition to using external knowledge and support, it will improve reach to target customers and allow strategists to take advantage of the reputation and experience of existing organizations.

3. Support for the development, acquisition and use of aids and technologies

Assistive devices and technologies can change the lives of people with disabilities. They are becoming more sophisticated, easier to transfer, cheaper and easier to use, and as a result have greater potential to improve the inclusion of people with disabilities in economic activities and entrepreneurship (Angelocci et al., 2008). Policymakers can play an important role in supporting the development of these technologies in order to ensure continuous improvement and to support people with disabilities in acquiring and using these technologies.

Existing European policy currently supports the development of assistive technologies for a wide range of applications such as environment, accessible transport and accessible computer interaction. To further support technological developments in these areas, governments can take two actions. First, they can continue to support research in these areas through research grants and incentives for research and development. In particular, more incentives could be provided to develop assistive technologies related to business software and business organizational tools. Second, steps can be taken to improve the standardization of the assistive technology market. Common standards are needed to reduce the complexity and incompatibility of available technologies. The implementation of mandatory standards

has a positive impact in the US (Stack et al., 2009) and there are many opportunities for improvement in the EU in this respect. To solve this problem, the European Commission supports a number of projects such as Cloud4all that promote the development of IT tools.

In addition to supporting the development of these technologies, policymakers can support the acquisition and use of assistive technologies by entrepreneurs with disabilities. This is often done by providing direct financial support, such as a grant, which assists in acquiring the specific equipment and technology needed to start a business. One example of this approach can be found in Greece, where the European Social Fund support scheme for self-employment of vulnerable unemployed, which provides grants to cover the cost of starting a business for the unemployed from vulnerable groups. Unemployed people with disabilities can also receive additional grants to cover up to 90% of the cost of adapting their workplace to their disability (OECD / The European Commission, 2013).

This approach is also used in Austria. The disability-related labor market policy in Austria focuses on the vocational training and job search initiative. As part of these employment initiatives, grants are provided by the Federal Office for Social Welfare to help people with disabilities get a job or create self-employment (as well as stimulating businesses to hire people with disabilities). Support for self-employment includes a permanent subsidy to overcome disability-related constraints. This subsidy includes the purchase of machinery, equipment or technologies related to the workplace (mobility related), technical and ergonomic challenges. It covers at least half the cost and can be received continuously.

Policies can also support learning to make people with disabilities aware of how to properly use their aids, information and communication technologies, and to get the most out of society and the labor market. One approach is the computer training offered by the Latvian Society of Visually Impaired People (http://www.lnbrc.lv/).

4. Providing access to appropriate financial support

Access to finance is often cited as one of the biggest barriers to starting a business, and this challenge can be even greater for entrepreneurs with disabilities. Many potential entrepreneurs with disabilities have little work experience and as a result - low levels of savings and collateral. External funding can be problematic for people with disabilities due to poor access to information on funding and sources of investment. At the same time, they have higher costs for starting a business due to the purchase of technology or equipment related to their disability, or for hiring additional help to perform tasks that

many entrepreneurs are doing alone. Public policy must provide access to entrepreneurs with disabilities for funding for business creation. There is usually not a sufficient number of potential entrepreneurs with disabilities to justify the creation of a specialized microfinance scheme for disabled entrepreneurs. It is therefore advisable that policies focus on creating access for disabled entrepreneurs to existing funding schemes. Policies should ensure that funds are available for specialized equipment to help people with disabilities in business creation and management.

A first step towards improving access to finance for potential entrepreneurs with disabilities is to ensure that existing funding is available and accessible to people with disabilities. This means that information on sources of funding is available in accessible formats and that funding programs do not discriminate against disability.

Second, policymakers can help bridge the gap between potential entrepreneurs and investors by helping disabled entrepreneurs prepare for investment and by facilitating access to investors through business contacts, promotional events and business competitions. The goal is to help entrepreneurs understand the way the financial industry works and the requirements for investment. Policymakers can go even further by gathering investors and entrepreneurs for special events. Face-to-face contact is important for networking and relationships, and entrepreneurs can take advantage of the opportunity to "sell" their entrepreneurial project. An example of such an approach is "Enabled4Growth," a small project in London, the United Kingdom, aimed at helping disabled entrepreneurs to get funding to expand their businesses. Although it does not provide direct funding, the project teaches entrepreneurs how to prepare for investment, how to apply for funding, and how to organize business events where entrepreneurs can meet with investors.

A third approach is to increase the availability of direct funding in the form of grants or loans. There are few mechanisms in the EU that provide targeted financial support to disabled entrepreneurs. When developing such mechanisms, it should be borne in mind that financial support for business start-up is more effective when delivered alongside skills training. An example of this approach is the "Search for Another Sense of Entrepreneurship" in the Slovak Republic, which provides training and funding through a business plan competition (http://www.nepocujucipodnikatelia.sk/grantovy-program/o-programe).

Financial support for start-ups by entrepreneurs with disabilities should take into account unemployment benefits and disability pensions for disabled people. The compensation system must be flexible and balanced - it must neither demotivate the willing and able to work with people with disabilities nor deny the care of those who are unable to do so. Policies should encourage people with

disabilities to create new businesses, but also to support those who cannot work. These flexibility and balance must be effectively communicated to those targeted by the system. Unjustified fears soften and remove a major barrier to starting a business.

5. Improving access to the Internet, information and telecommunication technologies

The Internet and mobile communication technologies have become an integral part of society and basic methods of communication and access to information. However, the benefits are not shared by everyone - many disabled people find it hard to use part of the new technologies because the latter are often incompatible with aids. Policymakers can do more to support the development and implementation of accessibility standards that would improve access to these technologies for people with disabilities.

The EU has committed to improving access to the Internet and information technologies by signing the Convention on the Rights of Persons with Disabilities (UN, 2008). Many EU countries have adopted laws and policies on the availability of websites and software applications for the public and private sectors (W3C, 2006). However, the data show that there is still a long way to achieving the goals set in this respect.

The first task of policymakers is to improve the accessibility of public websites through information technology. The European Union supports the Member States in improving access to their websites with projects such as the Digital Agenda for Europe, which aims to achieve full access to public sector websites by 2015 (European Commission, 2013). This is crucial for people with disabilities who are considering self-employment because many public services are already online. Start-up and self-employment information is distributed through websites along with links to other media. Improving the accessibility of public websites will help people with disabilities to perform legal obligations such as business registration and tax returns. Improving the accessibility of public websites is a necessary step that governments need to take before discussing measures to improve the accessibility of private websites.

A second task is to harmonize the standards and obligations for accessibility of information technology in the EU. The Internet has great potential for entrepreneurs with disabilities because it can help them overcome the challenges of communication and mobility. However, most of the websites are not available in formats and are not compatible with assistive technologies. Significant international efforts are needed to achieve meaningful results in this area. There are few projects such as Veritas (http://veritas-project.eu/about-2) that try to bring public and private stakeholders together to address these issues.

CONCLUSIONS

About one fifth of the working-age population in the EU is affected by disability, and this share is likely to grow with the aging population. The social and economic participation of people with disabilities will become an increasingly important political issue, and entrepreneurship may be part of the solution. People with disabilities are disproportionately inactive on the labor market in all Member States (Applica / CESEP / European Center, 2007), but the likelihood of self-employed people with disabilities being on the labor market is the same as for people without disabilities. Self-employment can facilitate active social and economic participation and give the individual control over it. Entrepreneurship allows flexibility in terms of workload, working time and workplace, providing greater success in tackling disability than paid employment.

While business creation and self-employment are not suitable for all people with disabilities, there are several ways in which policymakers can improve their support for entrepreneurship for people with disabilities. The first approach is to review startup offerings to ensure that they are available in accessible formats and to educate business consultants about the potential and risks of start-ups and self-employment for people with disabilities. This is a realistic career opportunity for many and they should not be discouraged solely because of their disability. An important element of improving information on starting a business for people with disabilities is to increase the available information on the impact of business creation and self-employment income on benefits received by individuals. Many people with disabilities receive different forms of public support, such as pensions, allowances and compensation, which affect the decision to start a business.

A second area of action for governments is to support the development and adoption of assistive technologies. The development of these technologies is important for the better participation of people with disabilities in everyday life. Policymakers can support this development with direct funding, tax and financial incentives. International cooperation is key in this area, and governments should seek partnerships with other governments, international organizations and the business sector to deliver common standards and platforms.

Third, there is evidence to support the development of targeted training and support tailored to the needs and problems of entrepreneurs and potential entrepreneurs with different disabilities. There are important considerations in support of this approach. The size of the potential target group is almost always very small given the heterogeneity of the disability characteristics (type, severity, stability,

duration and time of occurrence). Policy may need to support entrepreneurs with diverse disability characteristics in different ways and for different periods of time. Intensified individualized support in small groups ensures best results (Arnold and Ipsen, 2005; Enabled4Enterprise, 2009a, b, EMDA, 2009; Dotson et al., 2013), but individualized approaches require a lot of resources. Partnerships with specialized organizations are often essential to the success of targeted approaches, as specialized organizations already have a reliable relationship with their target customers. Policymakers can use existing resources to make cost-effective individualized approaches.

Governments must ensure that all public websites are accessible. As the Internet is becoming the main way governments and citizens interact, much more can be done to improve the accessibility of online business services such as business registration, tax submissions, and business information resources.

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