COULD DIGITAL ENTREPRENEURSHIP AND PLATFORM WORK CONTRIBUTE TO INCLUSIVE EMPLOYMENT?

DA LI DIGITALNO PREDUZETNIŠTVO I PLATFORMSKI RAD MOGU DA DOPRINESU INKLUZIVNOM ZAPOŠLJAVANJU?

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Abstract: Remote work offers persons with disabilities (PWDs) almost equal opportunities to engage in the labour market and earn (additional) income. Prolonged unemployment and discrimination in the workplace increase the likelihood of PWDs becoming long-term unemployed and may consequently lead to their complete withdrawal from the labour market. In this regard, new work models performed through flexible, remote and digital gig jobs are a valuable yet overlooked avenue for inclusive employment. Accordingly, this paper discusses the potential of digital entrepreneurship and platform work for tackling the long-term unemployment of PWDs in Serbia. The findings indicate that PWDs in Serbia are not sufficiently informed about digital entrepreneurship, digital labour platforms and the potential opportunities they offer. Therefore, targeted initiatives and tailored training programs are essential. These measures should focus on raising awareness of digital entrepreneurship and platform work among PWDs in Serbia and equipping them with the necessary skills and competencies to participate in these opportunities.

KEYWORDS: DIGITAL ENTREPRENEURSHIP, DIGITAL LABOUR PLATFORMS, INCLUSIVE EMPLOYMENT, PERSONS WITH DISABILITIES

JEL CLASSIFICATION: J21, J24, J81

Apstrakt: Rad sa udaljenih lokacija pruža gotovo jednake mogućnosti osobama sa invaliditetom

(OSI) da se uključe na tržište rada i obezbede (dodatna) primanja. Duži periodi nezaposlenosti i diskriminacija na radnom mestu izazivaju veću sklonost OSI ka dugoročnoj nezaposlenosti što za posledicu može da izazove njihovo potpuno povlačenje sa tržišta rada. S tim u vezi, novi modeli rada koji se realizuju kroz fleksibilne, "udaljene" i onlajn radne angažmane predstavljaju značajan, ali nedovoljno iskorišćen i nedovoljno promovisan kanal inkluzivnog zapošljavanja. U skladu sa tim, ovaj rad razmatra potencijal digitalnog preduzetništva i platformskog rada u domenu rešavanja problema dugoročne nezaposlenosti OSI u Srbiji. Nalazi sugerišu da OSI u Srbiji nisu dovoljno informisane o digitalnom preduzetništvu, onlajn platformama za rad i mogućnostima koje ove platforme pružaju. Shodno tome, u narednom periodu je potrebno da se pokrenu inicijative koje bi za cilj imale podizanje nivoa svesti o prednostima digitalnog preduzetništva i platformskog rada među populacijom sa invaliditetom u Srbiji, odnosno da se realizuju prilagođeni programi obuka koji bi im, kroz sticanje potrebnih veština i kompetencija, omogućili da se u ove poduhvate upuste.

KLJUČNE REČI: DIGITALNO PREDUZET-NIŠTVO, DIGITALNE PLATFORME ZA RAD, INKLUZIVNO ZAPOŠLJAVANJE, OSOBE SA INVALIDITETOM

JEL KLASIFIKACIJA: J21, J24, J81

1. INTRODUCTION

With approximately 1 billion individuals, persons with disabilities (PWDs) represent the world's most significant minority (World Bank, 2022). In Europe, one in four adults is affected by some form of disability (European Council, 2022). The proportion of PWDs

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varies across European Union (EU) countries, with Bulgaria having the lowest proportion (14.6%) and Latvia the highest (38.5%) (European Council, 2023). PWDs are one of the most vulnerable social categories at high risk of poverty. Stereotyping, stigmatisation and discrimination are some of the many challenges that PWDs face on a daily basis (epicassist.org). In addition to social challenges, PWDs face numerous barriers in the traditional labour market, including discrimination (Davis & Chansiri) and higher barriers to entry, i.e. inadequate assessment of work-related functional abilities, unfavourable socioeconomic status, and lower levels of education, skills and competencies (Lazic & Vukmirovic, 2023). As a result, only 50.0% of PWDs of working age in the EU are in full-time paid employment, compared to 75.0% of the general population (Eurostat, 2021).

The exact number of PWDs in the Republic of Serbia is not available. However, it is estimated that between 8.0% and 12.0% of the population is affected by some kind of impairment (The Republic of Serbia, 2020). Women with disabilities are more represented (58.2%) than men (41.8%). As per the type of impairment, the highest percentage of PWDs in Serbia have difficulties with mobility, while the average age of PWDs (approx. 67.0 years) is almost 25 years higher than the average age of the general population (42.2 years). Work status and position in the labour market are significant risk factors for poverty among PWDs in Serbia (Official Gazette RS, 44/2020-176). According to the latest available data from the National Population and Housing Census (2011)¹, 12.4% of PWDs in Serbia were economically active at that time, while only 9.0% were employed. In addition, the total number of unemployed PWDs registered with the National Employment Service in 2021 was 12,628, of which 43.9% were women (National Employment Service, 2021). According to the World Bank (The Government of the Republic of Serbia, 2012), most PWDs are employed in non-governmental organisations (e.g. associations of PWDs), while the private and state sectors employ only a small proportion of PWDs in Serbia.

It can be concluded that the indicators for the labour force participation of PWDs are not encouraging. Longer spells of unemployment (ILO, 2022) and discrimination in job search (Lazic et al., 2023a) generate a greater tendency of PWDs to be unemployed for longer periods of time and eventually withdraw from the labour market completely. Moreover, in most cases, national data shows that in addition to the employment gap, PWDs also earn less than the general population, which directly affects their standard of living and quality of life (ILO, 2022). Discrimination against PWDs in the labour market is also reflected in the disproportionately high number of temporary and part-time contracts (Schur, 2003), lower employment stability (Schur et al., 2017), and lower levels of job satisfaction and pay (Hoque et al., 2018; Shantz et al., 2018).

With the help of assistive technologies, remote work offers people with and without disabilities almost equal opportunities in the labour market and increases their chances of landing permanent employment (ILO & Fundacion ONCE, 2021; Lazic et al., 2023a). Moreover, the use of digital technologies for remote work, such as platform work or crowdwork, is recognised as a method to empower, train and integrate PWDs into the labour market (PricewaterhouseCoopers, n.d.). Because remote workers communicate primarily through

Disability-related surveys were originally included in the 2011 National Population and Housing Census (Markovic, 2016). Considering that the official data of the Census in the Republic of Serbia, conducted in October 2022, is currently not available, the data from the 2011 Census is considered relevant.

text-based channels such as chat and email, interacting with colleagues and customers is typically less difficult for many PWDs (InclusionHub, 2022). According to data from Europe and the United States, PWDs are more likely to be self-employed compared to the general population (Kitching, 2014). Moreover, the entrepreneurial endeavours of PWDs rely on their creativity and contributions rather than initiative and risk-taking (Boellstorff, 2018). Finally, by working from home, PWDs can establish a virtual identity that may or may not coincide with their physical identity (Davis & Chansiri, 2019). Consequently, new work models performed through flexible, remote, digital gig jobs have the potential to offer significant opportunities for a more inclusive labour market.

This paper discusses the potential of digital entrepreneurship and digital labour platforms for tackling the long-term unemployment of PWDs in Serbia. In this regard, the digital economy is being heralded as one of the key economic breakthroughs since the Industrial Revolution with digital entrepreneurship right at the root of this transformation (Nambisan, 2019). Although digital entrepreneurship encompasses various approaches (Zaheer et al., 2019), this paper will focus on the digital platform approach. This perspective views digital entrepreneurship through the lens of significant technological advances such as mobile applications or digital platforms. It emphasises a network-centric view in which entrepreneurial success is closely connected to the actions of other entrepreneurs and coordinated activities within and across platforms. In order to accomplish this objective, desk research and a literature review were carried out on the basis of a thorough and comprehensive selection of relevant academic and grey literature, as well as national and international legislation. In line with the emphasis on relevance to policy and practice, the aim is not only to improve the knowledge base, but also to support decision-making for key stakeholders, including policymakers, associations of PWDs, the National Employment Service, the employers' association, and others.

The rest of the paper is structured as follows. The introductory remarks are followed in the second section by an overview of Serbia's institutional framework and employment policies for PWDs. The third section addresses the advantages and disadvantages of remote work implemented through digital entrepreneurship and engagement on freelance platforms. The fourth section examines the digital competencies of PWDs in Serbia required for engagement on freelance platforms or starting digital entrepreneurial ventures. The fifth section concludes with closing remarks and policy recommendations.

2. BRIEF OVERVIEW OF INSTITUTIONAL FRAMEWORK AND EMPLOYMENT POLICIES FOR PWDS IN SERBIA

The United Nations Convention on the Rights of Persons with Disabilities (UN Convention) and its Optional Protocol (A/RES/61/106) were adopted at the United Nations General Assembly in December 2006. The UN Convention came into force in 2008 and has since been ratified by 187 countries (including Serbia) and the EU (social.desa.un.org). The ratification of the UN Convention by the EU in December 2010, with which it was integrated into EU legislation, is of particular importance for Serbia as a candidate country for EU membership. This human rights treaty ensures that PWDs enjoy all human rights on an equal basis with others and prohibits discrimination based on disability. Consequently,

the UN Convention fundamentally changes the approach to considering this vulnerable population group by no longer viewing them as objects of protection but recognising them as subjects with rights.

This paper focuses on two crucial aspects of social inclusion of PWDs: Employment and Education/Training. In this context, the Labor Law (Official Gazette RS, 95/2018) and the Law on Employment and Unemployment Insurance (Official Gazette RS, 49/2021) serve as overarching regulations for work and employment in Serbia. Despite the mandate of the UN Convention to ensure equal employment rights for PWDs, the ongoing assessment of work-related functional abilities remains incomplete in Serbia (Lazarevic et al., 2022). The introduction of the Law on Vocational Rehabilitation and Employment of Persons with Disabilities (Official Gazette RS, 14/2022) has led to positive progress in promoting the employment of PWDs. In addition, the active employment policy of the National Employment Service (NES) for PWDs includes measures for employment, self-employment and vocational rehabilitation. Nevertheless, the results are considered unsatisfactory given the high percentage of economically inactive PWDs in Serbia (almost 90.0%). Considering the EU employment rate for PWDs of around 50.0% (Lecerf, 2020) and Serbia's aspirations to join the EU, it is evident that concerted efforts are needed to address this complex socio-economic challenge and to align with EU standards.

Over the past fifteen years, the Republic of Serbia has developed a number of strategic documents to improve the socio-economic status of PWDs. These documents were prepared within the framework of a partnership between the National Organization for Persons with Disabilities of the Republic of Serbia and the Ministry of Labour, Employment, Veterans and Social Affairs.

The current overreaching document for the promotion of PWDs in Serbia is the Strategy for the Improvement of the Position of Persons with Disabilities in the Republic of Serbia for the period 2020-2024 (Official Gazette, 44/2020-176). The Strategy is further supported by two action plans approved by the Government of the Republic of Serbia at the request of the Ministry of Labour, Employment, Veterans and Social Affairs for the periods 2021-2022 and 2023-2024. Given the gravity and complexity of the issues addressed, representatives of the relevant Ministry, the UN Human Rights Team, the Government of the Republic of Serbia's Social Inclusion and Poverty Reduction Team, representatives of social protection institutions, independent experts and civil society organisations were involved in drafting the Strategy.

The Strategy was developed on the basis of documents that address issues related to improving the status of PWDs. These include: the Action Plan for Chapter 23, section "Fundamental Rights" (Ministry of Justice, 2019), the Program for Employment and Social Policy Reforms in the EU Accession Process, which sets and monitors priorities in the areas of employment and social policy during the EU accession process (Ministry of Labor, Employment, Veterans and Social Affairs, 2016), the Education Development Strategy until 2020 (Official Gazette RS, 107/2012), the National Employment Strategy for the period 2011-2020 (Official Gazette RS, 37/2011-38), the Public Health Strategy and other framework documents in various fields (Official Gazette RS, 61/2018-6), the Strategy for Prevention and Protection against Discrimination (Official Gazette RS, 60/2013-3) and

the Action Plan for the Implementation of the Strategy for Prevention and Protection against Discrimination for the period 2014-2018 (Official Gazette RS, 107/14), the National Strategy for Gender Equality for the period 2016-2020 with an Action Plan for the period 2016-2018 (Official Gazette RS, 4/2016-3), the National Youth Strategy for the period 2015-2025 (Official Gazette RS, 22/2015-45) and the Program for Rare Diseases in the Republic of Serbia for the period 2020-2022 (Official Gazette RS, 86/2019-128).

The Strategy takes into account the need to align national legislation with the principles of the UN Convention and harmonise it with EU legislation. The implementation of the Strategy aims to facilitate the social inclusion of PWDs in Serbia by improving their status in the following domains - employment, education, training, social services and health care. The document emphasises the need to activate the potential of PWDs and develop their skills and competencies in order to enable them to actively participate in society and free them from long-term dependence and passivity. The Strategy also identifies specific issues adversely affecting the inclusion of PWDs in the labour market. These include dependence on the social welfare system and an inadequately designed model for assessing the work-related functional abilities of PWDs, which significantly diminishes their motivation to seek employment and reduces their chances in the labour market. Therefore, the Strategy emphasises the need to acquire knowledge and develop skills that would provide PWDs with opportunities for more competitive employment and job retention, both in the open labour market and in specialised forms of employment.

Strategic documents in the field of employment of PWDs emphasise the need to adapt vocational training, retraining and qualification programs to the needs of the labour market (Mamula-Nikolic et al., 2019). Consequently, creating mechanisms to improve opportunities for the labour market integration of PWDs is crucial and contributes significantly to the realisation of their right to work. Training programs designed to facilitate job placement must meet the needs of employers in order to increase employment prospects. Digital skills and digital literacy are central to traditional employment and are essential resources for self-employment. Accordingly, acquiring knowledge and skills that enable PWDs to participate in the platform economy, such as self-employment or launching digital ventures on digital labour platforms, would complement existing initiatives in Serbia aimed at improving the socio-economic status and employment prospects of PWDs.

3. REMOTE WORK THROUGH DIGITAL ENTREPRENEURSHIP AND DIGITAL LABOUR PLATFORMS

The COVID-19 pandemic has accelerated digitalisation (Bodroza & Lazic, 2021) and preexisting trends in remote work, e-commerce and automation, causing disruptions in labour markets globally (McKinsey, 2021). Before the pandemic, PWDs tended to work from home more frequently than the general population (6.3% vs. 5.3%) (Economic Innovation Group, 2022), both as employees and self-employed (Schur et al., 2020). Data from the EIG (Economic Innovation Group, 2022) shows that the proportion of PWDs pursuing remote work has not decreased even during the times of greatest job losses caused by the pandemic. On the contrary, the rise of digital entrepreneurship has significantly reduced pressure on the labour market while accelerating the expansion of the digital economy (Xin & Ma, 2023). Similarly, the rise of digital labour platforms has led to the emergence of new forms of digital entrepreneurship (Datta & Singh, 2018). In this regard, digital labour platforms encompass web-based platforms that facilitate the outsourcing of work to a dispersed crowd (crowdwork), as well as location-based applications that assign tasks to individuals in specific geographic regions (ILO, 2021). According to the ILO Report (2021), although work on these platforms is enabled by technology, it is similar to traditional work arrangements, albeit facilitated by digital intermediaries. These platforms offer diverse market mechanisms and contract types, spanning from online projects to hourly freelancing.

As of 2010, the number of digital labour platforms has increased fivefold (ILO, 2021), with the number of digital workers growing exponentially. For example, the recorded growth of marketing occupations between 2015 and 2020 was 29.0%, with a projected growth of a further 10.0% by 2025 (Coffey, 2021). According to this report, there are 1.2 million digital marketing jobs in the labour market with more than 100,000 unique monthly job postings. Serbia is among the leading countries both on a European and global level when it comes to the proportion of digital workforce compared to its population and total workforce (Aleksynska, n.d.). Serbia was listed among the top 10 countries worldwide in 2019, based on the annual income growth of online freelancers (Payoneer, 2019). This could indicate that engagement in digital labour platforms is a recognised working practice in Serbia.

Remote work has long been associated with both costs and benefits. The most commonly cited benefits of remote work relate to flexibility, which is particularly important for individuals with physical or mental impairments, and reduced commuting times and costs, which is particularly important for individuals with mobility impairments (Schur et al., 2020). Likewise, individuals with certain cognitive dysfunctions consider the lack of social contact as a relief, since they usually feel that their weak social skills may interfere with their ability to perform their professional responsibilities properly (ILO, 2018). In addition, remote work offers unique benefits for individuals who face health obstacles that require frequent breaks from work (Reynolds, n.d.) or for those who need constant access to medical equipment and treatments at home. Finally, prior work experience is not a prerequisite for starting an entrepreneurial venture or participating in digital labour platforms, which is of particular importance for the long-term unemployed (Lazic & Vukmirovic, 2023). Nevertheless, remote work can affect work-life balance, lead to greater social isolation and reduce opportunities for promotion (Schur et al., 2020), which can be especially harmful to marginalised population groups such as PWDs.

When it comes to the inclusion of PWDs in the digital labour market, the question of the digital divide inevitably arises. As many technologies continue to be highly-priced and out of reach for PWDs, the digital divide between PWDs and the general population is a persistent issue that has reached 30.0% in Internet use (UN Report on Disability and Development, 2019). Moreover, a study conducted in Sweden (Johansson et al., 2021) revealed in-group heterogeneity among Swedish PWDs. In this regard, people with autism, ADHD and bipolar disorder used the Internet more frequently than other categories of PWDs. Conversely, people with language and comprehension disabilities reported more difficulties using the Internet compared to other categories of PWDs. Compared to the general Swedish population, a significantly higher proportion of participants reported feeling digitally

disconnected. This type of digital divide was found in Serbia in relation to the use of cell phones, computers, the Internet, and e-government services (Kadijevich et al., 2020). The COVID-19 pandemic has further widened the gap in terms of the exclusion of PWDs from the labour market and their digital exclusion (Cho & Kim, 2022). As a result, PWDs do not receive adequate information about current job vacancies (as these are mostly advertised online). At the same time, their chances of landing quality employment are lower, considering that employers prefer individuals with adequate digital skills and competencies.

Remote work positions require different skills and competencies, ranging from more technical, such as programming, databases, and design, to more business-oriented such as accounting, sales, digital marketing, etc. According to data published as part of the ENTELIS+ project (2021), digital skills "help foster inclusive education, more participatory citizenship, improve employability, and provide better career prospects". Consequently, the project aims to reduce the existing digital divide by fostering collaboration among relevant institutions in developing strategies and policies for digital skills and competencies development of PWDs of all age groups. In addition, Anderson (2022) discovered the potential of digital technology to improve the job prospects for PWDs through an analysis of the impact of digital skills training and retraining programs in Cambodia and India. For example, some participants started selling products online after being introduced to social media and digital platforms as well as e-commerce with other merchants, which increased their monthly income many times over.

The need to ensure PWDs with access to the digital economy was recognised in the UN Convention on the Rights of Persons with Disabilities (2006). Among other things, the UN Convention prohibits all forms of employment discrimination, urges for more tolerant workplaces and obliges state parties to support the access of PWDs to opportunities for self-employment and vocational training. In addition, the ILO's Global Business and Disability Network and Fundacion ONCE (ILO & Fundacion ONCE, 2021) emphasised the importance of PWDs' skills and competencies development as a means of empowering them to gain direct access to employers and flexible work arrangements through digital labour platforms.

4. DIGITAL COMPETENCIES OF PWDS IN SERBIA

Digital technologies can help ensure a level playing field for PWDs at all stages of their careers, including recruitment, retention and promotion (Raja, 2016). However, to be competitive in an increasingly digital work environment, individuals must have appropriate digital skills, competencies and capabilities (Lazic et al., 2023b). This is in line with the strategic orientation of the EU, which Serbia is striving to join. In this sense, the year 2023 has been proclaimed the EU Year of Skills, which aims to close the skills gap in the European Union (EU) and promote the EU Digital and Green Transition Skills Strategy by supporting innovation and competitiveness (European Commission, n.d.). Recognising that learning is a pathway to connectivity, the EU intends for at least 80.0% of adults to possess basic digital skills by 2030 (European Commission, 2023). The importance of digital skills and competence development is recognised in the EU's strategic policies, including the European Skills Agenda, the Digital Education Action Plan and the European

Pillar of Social Rights. Following the trends, the importance of digital skills development has also been recognised in the national strategic documents of the Republic of Serbia.

The evidence on the current level of digital skills and/or competencies of PWDs in Serbia is scarce. In addition, due to the absence of a clear definition, digital competencies are commonly misused with digital skills and digital literacy. In that regard, Glister (1997) considered digital literacy a critical component of literacy in the digital age, which implies possessing the capacity to understand and use data from multiple digital sources. Digital skills, as another determinant, comprise specific abilities one develops to accomplish a particular assignment, regardless of its complexity (Bradic-Martinovic, 2022). In contrast to the first two categories, digital competencies are clearly defined by the European Commission (2010) as "confident, critical, and responsible use of, and engagement with, digital technologies for learning, at work, and for participation in society".

Several authors provided evidence on the level of digital competencies of PWDs in Serbia. The authors Cvejic and Stefanovic (Cvejic & Stefanovic, 2018) examined the level of digital literacy among young with disabilities, encompassing individuals aged 15-30 years. One of the main findings of the study is that as the complexity of certain competencies increases, the range of young individuals proficient in them decreases, while the percentage of those lacking any skill rises. This fact hinders their ability to fully leverage these technologies for a more active life and greater participation in society. The authors also found that the economic situation of the household in which the respondents live and the level of formal education are statistically significant determinants of the level of digital competencies.

A study on improving the employment prospects of long-term unemployed PWDs in the Republic of Serbia (Mamula-Nikolic et al., 2019) highlights the importance of ICT skills development through various training and retraining programs. The necessary skills that should be developed include (1) independent usage of Microsoft Office packages; (2) working in programs related to photo processing and design, web design and online marketing; (3) familiarity with software languages; and (4) experience with software development and testing. However, Mamula-Nikolic et al. (2019) did not investigate the potential use of the above-mentioned digital skills for self-employment through digital labour platforms but instead focused on traditional employment. In this regard, the possibility of independent work through digital labour platforms should be additionally emphasised in the context of the PWDs' needs.

Lazić et al. (2023) are among the few authors who, in addition to the perception of the level of general digital competencies of PWDs in Serbia, have examined the perception of the level of their digital entrepreneurial competencies and their familiarity with digital labour platforms. The general conclusion of the research conducted was that PWDs in Serbia perceive their general digital competencies to be relatively high. However, a certain percentage of respondents still perceive themselves as unable to independently use the Internet to reach the official websites or use the application of state authorities. In addition, the results indicate that some respondents have difficulties distinguishing which personal data should be visible online, making them susceptible to different forms of online manipulations. The authors also found that a considerable number of participants had difficulties in handling folders and files, saving and sharing folders on the internet, digital

communication and creating digital content. Likewise, a lower level of perceived general digital competencies was identified when performing assignments that were inherently more complex. In contrast to general digital competencies, respondents' levels of perceived digital entrepreneurial competencies, as well as their understanding of freelance platforms and the work opportunities they provide, were low. In addition to the lack of adequate competencies for participating in freelance platforms and/or starting digital entrepreneurial ventures, this finding suggests that PWDs in Serbia are insufficiently informed about the opportunities offered by digital entrepreneurship and participation in freelance platforms.

In line with the ongoing trends, Serbian government institutions and non-governmental organisations have recognised the importance of promoting the participation of PWDs in the digital economy. In this context, various IT retraining programmes have been created to support PWDs in securing jobs in the IT sector. For example, an IT retraining programme sponsored by UN Women in Serbia and the EU offers free training in visual communication and digital marketing to women with disabilities aimed to help them find a job or start their own business in the creative sector (IzKruga, 2021a). This programme recognises the potential of digital labour platforms and enables women to pursue freelance jobs. Additional free training programs for PWDs provide knowledge in graphic design, including familiarisation with working on freelance platforms (IzKruga, 2021b).

5. CONCLUSION AND POLICY RECOMMENDATIONS

This paper sheds light on the poor financial situation and exclusion of PWDs from the labour market and analyses the potential of digital entrepreneurship and engagement on freelance platforms as a means to overcome these challenges. The problems that PWDs face on a daily basis, such as widespread stereotypes and prejudice, which are accompanied by a high risk of multidimensional poverty and material deprivation, make them a highly vulnerable and marginalised population group. Consequently, the protection of PWDs is one of the most sensitive components of social development, while their effective social inclusion is an indicator of the level of awareness and progress that society itself has achieved.

Several research papers (Mamula-Nikolic et al., 2019; Lazic et al., 2023a) emphasise the unfavourable financial situation of PWDs in Serbia. According to Mamula-Nikolic et al. (2019), 20.0% of the PWDs participating in the study earn their living from part-time employment, while 50.0% have no regular monthly income. In addition, the research conducted by Lazic et al. (2023a) showed that more than half of the respondents in the study (51.0%) did not disclose their level of estimated work-related functional abilities. Even though 77.6% of respondents earn an income, the structure of the sample by source of income shows that the income does not come from work.

The digital labour market creates new employment opportunities that can be particularly beneficial for PWDs in developing countries. Everyone benefits from remote work, but PWDs benefit the most because remote work removes transportation barriers, accommodates workplaces to the needs of those with impairments, reduces work overload and provides more accessibility. Furthermore, since PWDs are not required to disclose their disability

status to online employers, advances in digital technology can be expected to provide more equitable employment opportunities for this highly marginalised social category in the labour market. Considering that the number of digital platforms has quadrupled since 2010 (ILO, 2021), it can be assumed that employment prospects on platforms in Serbia will increase. In other words, the participation of PWDs in the labour market can be facilitated through self-employment and working from home, which is an important but underutilised and insufficiently promoted channel for inclusive employment.

While digital entrepreneurship and engagement on freelance platforms represent a potential avenue for inclusive employment and mitigating the marginalisation of PWDs in the labour market, the lack of necessary competencies for undertaking these ventures remains a significant constraint. In addition to the lack of appropriate competencies, findings from existing studies indicate that PWDs in Serbia do not have sufficient awareness of the possibilities of digital entrepreneurship and engagement on freelance platforms. Consequently, the focus in the forthcoming period should be directed towards assessing the level of digital skills and competencies of PWDs on a broad scale in order to identify existing gaps. Based on these findings, targeted training programs should be developed to enable PWDs to participate in the digital labour market, complemented by initiatives to raise awareness of the potential opportunities of digital entrepreneurship and platform work. In addition, disability strategies and policies in Serbia aimed at inclusive employment, emphasise the importance of aligning vocational training programs and courses (pre-qualification and retraining) with the needs of the labour market. Accordingly, training initiatives aimed at improving the employability of PWDs in Serbia should also be tailored to the specific needs of the digital labour market to achieve optimal results.

To alleviate the persistent challenges of unemployment for PWDs in Serbia, the organisation of impactful public discussions and round tables is an important cornerstone. These platforms should bring together key stakeholders, including associations of PWDs, the National Employment Service, the employers' association, policymakers and others, to openly address current challenges and limitations while exploring innovative possibilities and opportunities. Only through the coordinated efforts of key stakeholders can long-term and sustainable solutions be found to improve the financial situation of PWDs in Serbia and their status in the labour market.

While acknowledging the positive aspects of digital entrepreneurship and platform work for the inclusion of PWDs in the labour market, it is important to highlight some of the disadvantages that should not be overlooked. Part of the academic discourse emphasises that many digital tools will remain inaccessible and unusable unless dedicated assistive technologies are provided, which could challenge the inclusivity of remote working channels. Another concern encompasses the potential dangers associated with promoting the flexibilisation of the labour market that may contribute to a deficit in the implementation of the decent work agenda, thereby affecting the overall quality of employment opportunities. However, considering the prediction that a significant number of occupations will require digital skills and competencies by 2030, with the COVID-19 crisis accelerating this trend, the inclusion of PWDs in the digital sphere has become "a non-negotiable aspect" (ILO & Fundacion ONCE, p. 18).

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