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STRATEGY FOR THE DEVELOPMENT OF INCLUSIVE ENTREPRENEURSHIP IN THE CONTEXT OF DIGITALIZATION

Modern processes of digital transformation of the global economy determine new parameters of socio-economic development of society, within which inclusive entrepreneurship acquires strategic importance. Involving vulnerable groups in entrepreneurial activity not only contributes to the formation of economic independence and the reduction of social inequality, but also ensures the development of human capital, which is one of the key factors of an innovative economy. In this context, digitalization acts as a tool that can minimize traditional barriers associated with physical mobility, lack of resources, and lack of awareness, and creates conditions for scaling up business projects with the participation of vulnerable social groups.

It is also worth noting that in the context of digital transformation at the global level, inclusive entrepreneurship is gaining strategic importance as one of the key tools for ensuring economic growth, innovative activity, and social cohesion. Scientific research in recent years emphasizes that the digital economy is changing not only the tools of doing business, but also the very logic of economic interaction, creating the prerequisites for lowering barriers to entry into entrepreneurship. The

role of digital ecosystems, which form new formats of collaboration, resource integration, and scaling of business models, is separately emphasized.

Inclusive entrepreneurship is a multidimensional concept within which economic, social, psychological and technological factors interact. In the modern conditions of the digital economy, the question arises of forming comprehensive strategies capable of combining the possibilities of technological development with institutional support, educational resources, and innovative forms of entrepreneurial activity [1]. Despite the expansion of scientific studies, a significant number of aspects of the development of inclusive entrepreneurship in the context of digitalization remain underdeveloped, which necessitates the need for a thorough analytical study of this phenomenon.

The emergence of inclusive entrepreneurship in the digital economy is impossible without taking into account the fundamental socio-economic factors that determine the level of access of the population to resources, knowledge, and opportunities. In many countries around the world, there are a number of structural barriers that affect the ability of vulnerable groups to participate in entrepreneurial activities. Among them are the uneven development of digital infrastructure, differences in the level of digital literacy, limited access to financial resources, as well as social stereotypes regarding the participation of certain groups of the population in business. Digital transformation can mitigate or even eliminate these barriers, but this requires a systemic public policy that combines technological, educational, and social tools.

Of particular interest is the issue of regional inequality, which affects the formation of digital markets. In rural and remote regions, the quality of internet connections, access to modern digital devices, and the level of digital literacy are often lower than in urban centers. In such conditions, the implementation of digital inclusion programs becomes a key tool for ensuring equal opportunities. The integration of digital services into the local government system is also important, in

particular the development of electronic administrative services that simplify the interaction of entrepreneurs with the state.

In the scientific discussion, the concept of «entrepreneurial inclusive potential» is important, which considers the level of ability of vulnerable population groups to engage in business activities under the conditions of digital infrastructure development. Researchers note that this potential is determined by a combination of social, psychological, economic, and technological factors, among which access to digital services, the quality of digital education, and the adaptability of government support programs are of particular importance.

The issue of developing inclusive entrepreneurship is actively considered in the works of researchers working in the field of social economy, digital transformation, and entrepreneurship. International organizations – OECD, ILO, UNDP – define inclusion as one of the key principles for shaping modern business policy. In particular, the OECD emphasizes the importance of creating an environment in which representatives of socially vulnerable groups have equal access to financial, educational and information resources. In its analytical materials, the organization emphasizes that digitalization creates new opportunities for expanding participation in entrepreneurship through the development of e-commerce, online platforms, remote services, and automated business management tools [2].

The ILO focuses on the effectiveness of entrepreneurship support programs for youth, people with disabilities, and internally displaced persons, noting that digital literacy is becoming an essential component of competitiveness in the modern labor market [3].

UNDP, for its part, emphasizes the importance of digital inclusion as a catalyst for sustainable development and emphasizes the importance of building inclusive digital ecosystems at the national and regional levels [4].

Scientific publications demonstrate that the digital transformation of the business environment is an ambiguous process. On the one hand, digital tools open up access to global markets, increase the speed and quality of interaction with

customers, and optimize business processes. On the other hand, they exacerbate the problem of digital inequality, which especially affects vulnerable categories of the population. Insufficient technical training, limited access to the Internet, low awareness of the possibilities of digital technologies - all this reduces the potential for vulnerable groups to participate in entrepreneurial activities.

It is also possible to identify several critical aspects that determine the success of the development of inclusive entrepreneurship in the digital environment. First of all, digitalization contributes to expanding opportunities for self-employment, the creation of micro-enterprises and the development of creative industries. Platforms such as freelance exchanges, online marketplaces, distance learning systems and electronic business process management allow individuals to overcome physical and economic constraints.

Another important aspect is the transformation of the labor market in the digital economy. Many scholars note that the development of digital competencies is a fundamental factor determining the competitiveness of inclusive entrepreneurs. The higher the level of digital literacy, the wider the opportunities for employment and business development in the digital environment. In this regard, the creation of scalable educational programs and government initiatives aimed at reducing the digital divide becomes relevant.

Also, a key area of research is related to the formation of sustainable digital business models that take into account the social specifics of inclusive entrepreneurship. We are talking about models based on the concepts of resource sharing, crowdfunding, social entrepreneurship, and open digital platforms. Such models allow you to minimize startup costs, ensure flexibility of business processes, and create more democratic access to the market.

The purpose of the study is to comprehensively substantiate strategic approaches to the development of inclusive entrepreneurship in the context of digitalization, as well as to identify key mechanisms that ensure the effectiveness of inclusive business models. To achieve this goal, an analysis of digital tools used in

entrepreneurial activity was conducted, barriers to the development of inclusive entrepreneurship were investigated, and a strategic model for its support was developed.

Development of digital platforms and ecosystems. One of the most powerful drivers of inclusive entrepreneurship is digital platforms that provide entrepreneurs with access to markets, information, and professional communities. Such platforms function as marketplaces, educational platforms, business management services, and even online incubators. Their advantage is that they minimize the required start-up capital, offer automated solutions, and ensure a high level of scalability of business projects.

Online e-commerce platforms open up opportunities for micro-entrepreneurs who have limited access to physical markets. Modern CRM systems allow entrepreneurs to effectively manage communications with customers, build a database, analyze consumer behavior, and develop personalized promotion strategies. Cloud services provide automation of operational processes while reducing financial costs.

Innovative forms of support for inclusive entrepreneurs. In addition to traditional mechanisms such as microcredit and training programs, new support tools based on the concepts of collaboration and resource sharing are gaining popularity in the modern digital economy. Among them are crowdfunding, social investments, incubator programs, open innovation platforms, and mentoring communities.

The results of the study indicate that a strategy for the development of inclusive entrepreneurship should encompass four key elements: the availability of digital tools, the development of digital competencies, institutional support, and a motivational and psychological component. The availability of digital tools includes the ability to use electronic trading platforms, CRM systems, cloud services, electronic identification systems, and digital marketing tools. Digital technologies allow entrepreneurs to expand their audience, reduce costs, and automate communication processes.

It should also be noted the importance of digital trust, which is formed on the basis of the transparency of online tools, data security, and the efficiency of interaction. Trust in digital services is a prerequisite for the use of e-commerce, fintech solutions and sharing economy platforms. Therefore, the development of cybersecurity and digital competence are key aspects of creating an inclusive business environment.

The development of digital competencies involves systematic training aimed at increasing digital literacy, the ability to work with innovative technologies, and the use of specialized tools. Within the framework of institutional support, access to microcredit, grant programs, business incubators and accelerators, as well as improving government digital services are important. Psychological factors, including self-doubt, fear of risk, and low levels of entrepreneurial culture, require the implementation of mentoring programs and the creation of supportive communities.

Based on the analysis, a strategic model for the development of inclusive entrepreneurship was developed, which includes five stages: development of digital infrastructure, training in digital skills, formation of digital support platforms, ensuring financial inclusion, and development of partner networks.

This phased approach allows for synergy between digital, social and economic instruments.

Inclusive entrepreneurship in the context of digitalization is a powerful tool for socio-economic development and overcoming structural inequalities. Digital technologies can provide new opportunities for vulnerable groups, but their effective use requires comprehensive support at all levels of government.

The proposed strategic model for the development of inclusive entrepreneurship is aimed at forming a digital ecosystem that ensures the accessibility of technologies, increases digital competencies, develops supporting institutions, and stimulates motivational mechanisms.

Thus, digitalization is not only a technological tool, but also an important catalyst for social change. Its integration into inclusive entrepreneurship will contribute to the modernization of the economy, increasing employment levels, and creating a more just and sustainable socio-economic environment.

It is also worth noting the prospects for the development of inclusive entrepreneurship in the context of artificial intelligence and automation. The rapid development of artificial intelligence (AI) technologies opens up new opportunities for the development of inclusive business. AI tools allow you to analyze market trends, forecast demand, automate communication with customers, create personalized content, and optimize logistics processes. For inclusive entrepreneurs, this means the opportunity to reduce time and resource costs, increase productivity, and gain competitive advantages even with limited access to capital.

At the same time, automation also carries certain risks associated with the transformation of the labor market and the growth of requirements for digital skills. Therefore, an important task of public policy is the development of adaptation and support programs that will ensure that vulnerable groups can remain competitive in the new environment.

Summarizing the results, it can be argued that digitalization is a key driver of the development of inclusive entrepreneurship, but its effectiveness depends on the coherence of the technological, educational, and institutional components of the entrepreneur support system.

A complex development strategy should include the systematic formation of digital competencies, the development of electronic infrastructure, the improvement of financial support mechanisms, and the expansion of opportunities for intersectoral partnerships.

Further scholarly discourse focuses on exploring innovative forms of digital interaction, including the role of artificial intelligence, big data, blockchain, and network platforms in the development of inclusive business models.

The issue of forming social capital of inclusive entrepreneurs in the digital environment, as well as researching the effectiveness of state policy to support such groups, requires special attention.

To summarize, it can be noted that the development of inclusive entrepreneurship in the context of digitalization depends on a comprehensive combination of technological, educational, financial, and social tools. Creating an enabling environment requires the active participation of the state, business, the scientific community, and civil society organizations. Only with the coordinated interaction of these stakeholders is it possible to form a sustainable digital ecosystem that can ensure equal access to entrepreneurial opportunities and promote the development of an inclusive society.

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