

ANNOTATION

**to the dissertation work of Temirbayeva Dinara Makhambetovna
on the topic: " Developing of institutional and economic mechanisms for
social protection of families with children in Kazakhstan",
presented for the doctor of philosophy degree (PhD)
in the specialty "6D050600-Economics"**

Relevance of the research topic. The family is one of the fundamental points of support of the state in carrying out any policy, even if it is not directly mentioned in a specific presidential address or strategic document.

The right balance of strategic and tactical tasks at a particular stage of social-economic development enables a country to create prerequisites for a long-term competitive advantage, one of which is the quality of its human capital. All the achievements of the country and its economy are based, ultimately, on the quality of human capital, for the formation of which the institutions of society are responsible in a social state, but the creation of which is possible only with the synergy of the efforts of these institutions and the family.

The social protection of the family in the rapidly becoming more complex post-industrial economy proceeds from the creation of conditions for the formation and realization of human potential in equal conditions, the maximum possible alignment of the starting living conditions for each member of society.

Kazakhstan's system of social protection of the family (or as is customary in economic studies of households with children) was created and is being improved taking into account the best international experience. This is confirmed by periodic changes in the system-forming laws.

Nevertheless, the analysis and assessment of the standard of living and socio-economic situation of households with children give grounds to identify problematic target groups that are supported less than others or are in a more vulnerable standing when solving life issues.

Currently, Kazakhstan's model of support of households with children is focused on large families, children's disabilities and the risk of loss of a breadwinner. There is no clear policy regarding single parents (single-parent families), there is no comprehensive approach to solving the issues of families with disabilities. There is no flexibility in the support system, which could take into account the age of the child and offer acceptable services instead of benefits, etc.

Some of these problem areas have been known for a long time, but they still held on for many years. Disputable issues include the use of the MCI as a basis for the appointment of certain family benefits. This leads to naturally arising questions, because it is difficult explain why a particular coefficient is applied in one case or another.

The Kazakh model of family policy in relation to families with disabilities in the context of world experience can be evaluated as a medical application to the

standard model of family policy, which is aimed more at a child with disabilities than at the family as a whole. It is advisable to expand the social facet of this model, introduce differentiation of payment for the care of a child with a disability according to the actual labor costs of the caregiver and other measures to adjust this model. It is necessary to expand the practice of social entrepreneurship, which will make it possible to give greater stability to the economic situation of families with disabilities and reduce their excessive dependence on state cash benefits.

Since the modern model of family policy suggests a variety of forms and types of support that should be combined in the system and give an effective result, it is necessary to develop measures to make this system flexible. In parallel, it is necessary to develop recommendations for the development of alternative practices to increase the sustainability of the economic situation of the family.

In this regard, the development of proposals to improve the organizational and economic mechanisms of social protection of households with children is relevant.

The degree of development of the problem. The dissertation examines the problems that are closely interrelated with the theory of the welfare state and certain areas of its activities, which can be combined into a model of family policy.

The classics of the theory of human capital are G.Becker, G.Mintzer, T. Schultz and others. All of them justified the connection between economic growth and the totality of human potential qualities. At the same time, the importance of the family, whose influence is decisive, was emphasized. Interesting research results on the dependence of children's human capital on the economic situation and family income are presented in the works of many modern authors, such as L.Harding, R.Halpern, R.Arriaga, L. Fenson, T.Ridge, H.Ferguson, S.Bovaird, M.Muller, L.Rothman, N.Kahn, J. Carbone, L. DeRose, V.Wilcox.

In the post-Soviet space, a significant array of studies of social and family policy has been formed by such scientists as A.Koshanov, U.Baymuratov, M.Meldakhanova, S.Gaisina, B.Tatibekov, R.Kolosova, N.Zvereva, V.Elizarov, V. Sidorov, I.Pivovarova, V.Gribovsky and others. Family policy measures are considered in the context of the formation of human capital by such authors as Fr.Sinyavskaya, O.Potapova, G.Tyumentseva, T.Pritvorova, D.Bektleeva and others.

At the same time, proposals to improve the socio-economic situation of the family are always relevant, because the process of improvement can go on constantly, taking into account new conditions within the country and effective world practices.

The purpose of the dissertation is to study the social protection system of households with children in Kazakhstan to improve its organizational and economic mechanisms, taking into account internal conditions and effective world practices.

To achieve the goal, the following tasks were set and solved:

– the concepts of social protection were systematized and the classification of models and mechanisms of family policy in developed countries was carried out;

- the features of social protection in relation to households with disabilities in the countries of the world are highlighted;
- the analysis of the model of social support of the family in Kazakhstan in the context of world practices is carried out;
- evaluation of family policy in relation to households with children with disabilities in Kazakhstan was carried out;
- transformation of mechanisms and instruments of social protection for families with children and for families with children with disabilities is proposed;
- proposals have been developed for the development of social entrepreneurship using the potential of families with disabilities.

The object of the study is households with children.

The subject of the study is a set of theoretical, methodological and practical provisions of the social protection system of households with children in Kazakhstan.

The theoretical and methodological significance of the study lies in the development of methodological approaches to the formation or improvement of elements of organizational and economic mechanisms of the social protection system for families with children. Methods of systemic and institutional analysis, empirical sociological research with processing of its results in the PLS-PM program, methods of economic and statistical analysis were used.

The empirical basis of the study was the results of a sociological study of families with disabilities and official statistics.

The scientific novelty of the results of the dissertation research is determined by the fact that the dissertation work assessed the Kazakh system of support for households with children in the context of effective world practices and developed proposals for organizational and economic mechanisms:

- identified elements and classified models of family policy in relation to families with disabilities in developed countries of the world;
- the structure and characteristics of Kazakhstan's measures to support families with children in the context of effective world practices are evaluated;
- the model of family policy in relation to families with children with disabilities has been identified and its "failures" have been identified;
- a system of measures and specific tools has been developed to improve organizational and economic mechanisms for supporting families with children and families with disabilities;
- proposed business models of social entrepreneurship, implementing which it is possible to use the potential of families with children with disabilities and improve the sustainability of their economic situation.

The main scientific provisions submitted for defense:

- basic parameters of the family support system in developed countries and its modal version;
- the results of the evaluation of the Kazakh model of family policy in relation to families with children and families with disabilities;

– a system of measures to improve support for households with children on universal and targeted payments, labor legislation standards, ensuring the availability and quality of education services;

– methodological approaches and regulatory provisions that improve the social protection system for families with children with disabilities;

– types of business models of social entrepreneurship that create opportunities for involving the human potential of families with disabilities in the process of creating economic value and generating income.

The practical significance of the recommendations received also lies in the development of the following tools for improving the social protection system:

- a method for assessing the quantitative parameters of the support system for households with children according to the "fuzzy set" matrix;

- a methodical approach to determining the amount of benefits paid to persons providing services for the care of children with disabilities, depending on the amount of labor.

Approbation of the results of the study. The main results and proposals of the dissertation research are part of applied research topics carried out under grants from the Science Committee of the Ministry of Education and Science of the Republic of Kazakhstan:

1. "Social entrepreneurship in modern economic systems: concept, typology, mechanisms of development in Kazakhstan". Grant of the Committee of Science of the Ministry of Education and Science of the Republic of Kazakhstan, 2015-2017. Registration number: AP05130260.

2. "The system of support for households with disabled children: conceptual foundations, effective practices, development mechanisms in Kazakhstan" Grant of the Committee of Science of the Ministry of Education and Science of the Republic of Kazakhstan, 2020-2022. Registration number: AP088056616.

The main results of the dissertation research have been published in 10 scientific papers, including 4 articles in publications recommended by the KKSON of the Ministry of Education and Science of the Republic of Kazakhstan, 1 article in the Scopus database, 5 articles in scientific journals and conference materials.

The structure and scope of the dissertation. The dissertation work consists of normative references, definitions, designations and abbreviations, an introduction, three sections, a conclusion, a list of sources used, thirty appendices on twenty pages. The content of the work is presented on 142 pages using 196 sources, 37 tables and 21 figures.

In the first chapter, "Theoretical foundations of social protection of the family in the conditions of modern economy", the author reveals the concepts of social protection in the process of development of the welfare state, classification of models and mechanisms of family policy in developed countries, features of family policy in relation to households with children with disabilities in the countries of the world.

Difficult issues for any country to simultaneously ensure economic dynamics and social stability (based on social justice) with limited resources pose the

problem of prioritizing public spending, which should be justified by a specific policy.

The right balance of strategic and tactical tasks at a particular stage of socio-economic development enables a country to create prerequisites for a long-term competitive advantage, one of which is the quality of its human capital.

The family policy, developed taking into account the specific state of society, provides a unique opportunity to solve many issues of social justice with lower costs and potentially greater effect, which on the one hand will ensure social stability, and on the other hand will free up resources for solving priority strategic tasks.

Despite the changes in the structure of life in modern societies and the diversification of family models, its functions concerning the life support of people and the upbringing of positive members of society remain unchanged.

Regarding the content of family policy, there is an active scientific discussion, the main provisions of which can be summarized as follows.

The framework definition of family Policy, which highlights the general provisions recognized by most countries of the world, identifies it as a set of legislative norms and rules that support the basic functions of the family on the basis of economic instruments, ensuring the availability of public goods.

Discussions and discrepancies relate to the following provisions:

1. Inclusion (or not inclusion) in the system of social policy of programs and projects implemented in different countries in the context of historical or cultural specifics, as well as socio-economic situation.

2. The division of all measures taken in the country into direct (explicit) and indirect (implicit) family policy, which does not single out the family as an object of regulation, but concerns its interests.

3. Delineating the range of target groups and situations in which support is aimed specifically at the family, and not at one person. This concerns the inclusion or non-inclusion of a system of measures taken in relation to the elderly in family policy. This is mainly due to trends in developed countries, when older people want to maintain independence, create communities for cohabitation, etc. In addition, this category of the population has a certain array of accumulated resources that allow them to master this resource without additional state participation. If the need for the participation of the state arises, then again this policy is more aimed at the individual than at the family. This also applies to issues such as the protection of family members from domestic violence and, for example, the question is being decided whether a separate law is needed for the family or whether there are enough laws that protect the individual.

- 4.4. The issue of including measures aimed at non-profit organizations and employers in family policy, which can also contribute to the family's performance of its functions, is debatable.

Dominant in world practice is the interpretation of family policy as a set of legislative norms and other measures that support the family in its functions of

population reproduction, the formation of the human capital of the nation, the upbringing of positive and socially responsible members of society.

It is carried out in order to direct the citizens of their country to the stereotypes of behavior that will form the necessary demographic base and the quality of human capital for future periods, affecting those aspects of their citizens' lives that the state cannot directly regulate.

The system of family policy measures is implemented through several mechanisms: tax deductions, budget transfers, subsidizing services, institutional support in the labor market (labor legislation, employment promotion programs).

The average OECD model offers 53.6% of the support volume in the form of cash payments and 9.2% in the form of tax benefits and loans. But there are examples of countries pursuing the opposite policy: the United States provides only 6.6% of support in the form of cash payments, but 42.6% in the form of tax benefits and loans. Almost all OECD countries, except the USA, provide at least one family allowance.

Benefits in most countries protect single parents and large families. In some countries, they take into account and protect families with young children than with older ones. In half of the countries, the right to benefits is checked for income and protects children up to a certain age.

Services account for 37.1% on average in OECD countries, but there are countries where the share of this article is 61.6% (Sweden) and 50.8% (USA). Great Britain, Ireland and New Zealand are the leaders in spending on educational programs for children from 0 to 5 years old, having the largest share in unit spending per 1 child.

Measures in the field of labor legislation protect working parents more, including reducing their risks of underconsumption in the period before and immediately after the birth of a child. Countries with demographic problems (Estonia and the Czech Republic) provide 100% compensation for this period in the life of families. Many measures, for example, paternity leave and parental leave, are more likely aimed at forming a full-fledged family and the institution of fatherhood than at raising the family income level. But paternity leave is paid more often and on average higher in OECD countries than parental leave, and Japan and Korea provide paternity leave for 52 weeks with 100% payment.

At the same time, special projects in the labor market within the framework of employment promotion programs can be aimed at a set of services for simultaneous provision of care in a children's institution and training for a parent. This measure is a preventive measure to protect the family from unemployment and poverty.

Measures to provide social services, education, healthcare, and children's recreation aimed at creating an opportunity to receive this service (security) and the absence of costs for the consumption of services (accessibility) certainly reduce family poverty and indirectly stimulate fertility.

Current studies of the extent of the spread of various forms of health disorders, which are generically called "disability" among children under 16-20 years of age

emphasize a significant and growing proportion of these groups. In developed countries that regularly investigate this issue, the proportion of such children is determined from 6 to 8% of their total number.

For a modern welfare state, this is expressed in the expansion of a separate direction in the field of social policy related to both the rights of persons with disabilities and the protection of family rights or family policy.

Different models of family policy in the countries of the world, despite the recognition of the importance of supporting families with disabled children, have not yet led to the stabilization of the socio-economic situation of families. Official data on the standard of living of such families say that the proportion of families with incomes below the poverty level without disabled children is usually less than with disabled children.

Liberal models (USA, UK, etc.) have a clear difference from social-democratic and socio-corporate (Scandinavian countries, France, Germany, etc.). It consists in the fact that the second from a young age of a child with disabilities provide wide access to a range of necessary services, and cash benefits are an addition to this and are not checked for income, but only for the needs of disabled people. While liberal countries use cash benefits in different proportions, scales and strictly taking into account the level of household income. Liberalism and the emphasis on labor sources of income in the United States in family policy is expressed in the fact that tax deductions support working Americans in the event of a child's disability. They can deduct from the tax base the payment of medical services, visits to specialized schools, as well as the adaptation of housing to the needs of a disabled child, if the disability is recorded by a doctor. There is also an IDEA service and inclusive education program for children from birth to the age of 21, which combines an individual plan and general wellness and nutrition activities. That is, the United States relies on tax benefits and services for disabled children, as well as very much on food stamps and very limited monetary support for low-income families. Therefore, studies reveal a significant gap between the proportion of families with disabled children living below the official poverty line and the proportion of poor families with children without developmental disabilities: 28 vs. 16%.

UK policy is a set of heterogeneous measures of a liberal and conservative nature, some of which come with a check on the level of well-being (for example, a benefit for working parents with low wages and an average or high level of needs of a disabled child). Rights are based on disability assessments and are related to its severity. The country provides a chain of benefits and allowances, which, if the right to one is confirmed, automatically entail the right to others. Despite some very positively assessed types of benefits by parents, such as DLA, the poverty rate among households with disabled children is as high as in the USA – 29%. While among ordinary families, this level is 21%.

The models of Sweden and France are represented by fairly progressive and holistic measures aimed at family policy, in which support for households with disabilities is additional to the main family support system. Families with disabled

children can apply for additional support, which will be provided after medical and functional assessments.

The methodology used in the study of social protection systems of households with disabled children uses:

- 1) the cost/income method;
- 2) the method of assessing the social rights of families with disabled children (accessibility and use)
- 3) a method for assessing the impact on the well-being of disabled children in the long term.

Each of the methods has its own characteristics and limitations, with their help only some cross-country comparisons are possible, because there is a disparity between the applied disability criteria and the applied social programs due to the historical and socio-economic characteristics of the country policy.

The second chapter "Analysis and assessment of the socio-economic situation of families with children in the economy of Kazakhstan" analyzes the types of demographic reproduction and income dynamics of households with children in Kazakhstan, reveals the model of social support for families in Kazakhstan in the context of world practices, evaluates family policy in relation to households with children with disabilities in Kazakhstan.

There are both positive and negative trends in the socio-economic situation of families with children in Kazakhstan, which must be taken into account when developing measures to improve family policy.

Positive trends in the aspect of population reproduction and household income dynamics are the following phenomena:

– over the period in 2012-2021, the family model has noticeably transformed in the direction of having many children. If in 2012 48% of households raised one child under the age of 16, then in 2021 their share decreased to 40%, and the share of large families with 3 or more children increased to 27%. The urban model has undergone the most significant shifts in the direction of large families, since the share of such families has grown from 10 to 20%;

– according to calculations based on our model, according to which the number of children in households of the corresponding type is calculated as the product of the specific weight of households in aggregate by the number of children in one household of this type, in 2021 49% of children live in large households, and 58% of children live in rural areas. The share of children from large households in the city is 38%;

– over a period of 10 years, the structure of monetary income per 1 household member in 20% of the least affluent households with children has undergone drastic changes. The share of labor income increased by 26.2%, and the share of social transfers increased by 4.6%.

Negative characteristics of the socio-economic situation of households with children are represented by the following phenomena:

-the concentration of children under the age of 14 in the first quintile group has consistently increased: in 2012, 35.6% of children were in this group, in 2017 –

37.9%, in 2021 – 40.1%. Since there is no official indicator of child poverty in the statistics of Kazakhstan, it is possible to estimate its extent by the proportion of children in the 1 quintile (least affluent) group of households;

–there are two groups within households with children in terms of per capita income used for consumption. Households with one and two children in all parameters of the distribution series have the opportunity to implement a more progressive consumption model than the whole population as a whole. A comparison of the distribution curves with similar curves in 2012 allows us to conclude that the parameters for households with two children have improved. The distribution curves for large households are shifted to the left, which indicates a lower level of consumption for one household member. All calculated characteristics of the distribution series for households with three, four or more children demonstrate a negative deviation from the group indicators. The curve for all households with children is shifted to the right, because these households numerically dominate in the aggregate;

– the analysis of the relationship between the subsistence minimum and the main parameters of a number of distribution of income used for consumption, at first glance, represents extremely positive trends in increasing the purchasing power of households with children. At the same time, it is generally recognized, including at the official level, that the cost of living has been underestimated for more than five years, and the relation of food and non-food expenses needs to be clarified;

– the ratio of the main distribution parameters (mode, median, arithmetic mean) to the subsistence minimum in 2021 has significantly improved compared to 2012. If in 2012 only a group with one child was characterized by coefficients more than one, then in 2021 the number of coefficients less than one was revealed much less. At the same time, the very value of the subsistence minimum remains, in our opinion, underestimated, because it does not correspond to the structure of consumption of the first quintile;

– the analysis of the main characteristics of the distribution series allows us to conclude that households with children to varying degrees, but lag behind the standard of living of the "all households" group. The difference between the absolute values of the mode, median and arithmetic mean is negative in all cases. The smallest deviation is shown by households with one child, whose deviation from the indicators of the "all households" group is the smallest. The deviation for households with four children is – 43% for fashion, – 40% for median, – 52% for arithmetic mean.

The assessment of family policy in the OECD statistical database is carried out according to five criteria.

1 criterion – The level of support for families with children from 0 to 5 years in relation to the average monthly salary in the country, in %.

According to the first criterion, it can be concluded that the most common models in Kazakhstan with two and three children are maintained at a minimum

level of 18-20% of the average monthly salary in the country, which is actually typical for 12 countries out of 32 included in the OECD statistical database.

At the same time, the largest group of OECD countries (15 countries) with a support level of 51-100% correspond to large families with 4 or more children, as well as with children with disabilities, without loss of breadwinner.

The group with a high level of support of 100-150% includes large families with 4 or more children, one of whom has a disability.

The group with the highest level of support of more than 150% includes large families receiving all possible benefits and who are in a risky situation due to the loss of a breadwinner.

The Kazakhstan benefits specified in this section do not depend on:

- the income of parents, while half of the OECD countries check the income and sometimes the assets of the family to receive benefits;

- characteristics of the family on the basis of full/incomplete, i.e. single parent (there is a special allowance in 24 countries) As a result, the difference in the amount of benefits is 9.4% on average in the OECD; In some countries, alimony payments for a parent are practiced if they could not be found;

- the status of a parent in the labor market (employed, underemployed, unemployed). Tax benefits for working parents do not apply. Benefits for children of working parents are applied with a check of the average per capita income to the poverty line, as will be discussed below.

The allowance for large families begins to be paid with 4 children, and the amount is 22.7% of the national average salary. It increases evenly in proportion to the number of children in the family and for a family with 16 children without special features, in general, it is already 65.4%.

Criterion 2 is a vacation system that supports working parents in many countries from birth to the maximum age set, which differs in many countries.

A comparison of the regulatory framework of Kazakhstan with the norms applied in the OECD countries allows us to conclude that in our country the average statistical norms are applied for the main parameters of the duration of vacations: maternal (18 weeks) and parental (36 weeks). According to this criterion, Kazakhstan corresponds to the OECD average indicators of the duration of maternal and parental leave: 18.1 and 35.8 weeks, respectively. The total length of leave is 54 weeks, which is less than 62 weeks on average in the OECD due to the absence of a father's leave in the regulatory framework with its duration of 8 weeks.

The absence of targeted leave for the father and stimulating his norms is a negative characteristic of the package of measures, as well as a low level of income compensation during parental leave – 13%. At the same time, it should be noted that about half of the OECD countries do not pay for parental leave at all or do it at a level of less than 30%.

3 criterion – The share of payment for kindergarten services in relation to the average wage in the household.

For Kazakhstan, gross fees for using the service of a children's institution amount to approximately 7.6% in comparison with the average monthly salary in the country and thus are at the level of Sweden. This is much lower than the EU countries – 22% and the OECD – 27.2%.

But if we compare net expenses, which take into account subsidies and benefits of various kinds, then Kazakhstan with 9.2% is at the level of the EU average – 10.7%.

Since there are no benefits for paying for visiting a children's institution in Kazakhstan, a family with two children and salaries of 100% and 67% of the average monthly salary in the country will spend 9.2% on kindergarten services for two children.

Criterion 4 – Support for children from low-income families.

For low-income families, the cost of receiving kindergarten services for 1 child is 16.2% of the monthly family budget, for 2 children - 32.4%, for three children almost 40%. The payment for 2 or 3 children reaches values 3 and 4 times higher than the OECD average.

The disadvantage of the regulatory legal support of the current law, in our opinion, is the impossibility of replacing the state targeted social assistance allowance with subsidizing kindergarten services, which, of course, solves the problem of the targeted use of this allowance. As well as the value of the poverty line below the subsistence level

5 criterion – The quality of services in children's institutions of upbringing and education.

The ratios of educator/pupil, contact staff/pupil, teacher/pupil in primary school, which are the basic indicator for assessing the quality of services, in Kazakhstan are almost twice as high as the OECD average. These indicators are evaluated by us expertly.

A negative characteristic is the fact that these ratios are not officially monitored by either statistics or government agencies. The relevant indicators are not included in the strategic plans of the Ministry of Education and Science.

To clarify the factors affecting the child's rehabilitation opportunities and the well-being of his family, we conducted a sociological survey of 301 families with disabilities, the results of which were processed in the PLS-PM program.

The novelty of our research lies in the fact that, based on world practices, we have developed a methodology adapted to Kazakhstan conditions for assessing the impact of factors limiting the well-being of a family in which a child with a disability is brought up. We propose to identify four indicators that limit the well-being of the family:

1. Direct costs for a child with a disability. They are influenced by a fairly large group of factors that lie on the side of the characteristics of the family, its expenses for the child in connection with its characteristics. Direct out-of-pocket costs are due to family income and available benefits from the state.

2. Indirect family losses associated with a reduction in income from employment of a family member who is constantly with a child and the need for

services that arose due to the appearance of a child with a disability in the family (short- and long-term social respite).

3. The ability of a parent to maintain their own health.

4. The ability of the parent to carry out work activities.

Based on the analysis of the interview results, we determined the degree of influence of each group of factors on the well-being of a family with disabilities.

The data of the Departments of Education of the Karaganda, East Kazakhstan, Pavlodar and Almaty regions, as well as the offices of psychological and pedagogical correction of the cities of Almaty, Karaganda, Pavlodar, Ust-Kamenogorsk, Semey became the information base for creating the sample.

The SmartPLS program was used to process the survey data. This program allows using a graphical user interface to simulate structural equations based on variance using the method of partial least squares modeling. In addition to evaluating models with latent variables using the PLS-SEM algorithm, the software calculates standard criteria for evaluating results. Thus, based on the results of mathematical modeling, we were able to determine the degree of influence of each of the factors of restrictions that negatively affect the indicators of the well-being of a family with a disabled child, as well as the nature of the relationship between dependent variables.

Summarizing the results of model calculations using the system of correlation and regression equations (PLS-PM) and statistical processing of interviewing results, the following conclusions can be drawn.

1. Direct costs for a child with special needs.

Direct costs depend on the type and degree of disability of the child, as well as the availability of free services provided by government or non-profit organizations.

72% of the surveyed households noted that the volume of free public services has not changed over the past three years. The quality of services satisfies 54% of respondents, but the number and total duration of special social services (speech therapist, speech pathologists, etc.) needs to be increased, which encourages parents to attract paid services as well.

Direct out-of-pocket costs are especially significant for children with musculoskeletal system limitations, as well as with neurological diseases. For "direct costs" there is a significant spread of costs from 5 to 120 thousand per month. 83% of households indicated the presence of direct costs for receiving any type of assistance. Since we include educational, psychological, and additional medical services (such as kinesitherapy, hippotherapy, canister therapy, etc.) in this group, then, of course, additional costs can be very significant, but at the same time depend on the income of the family as a whole.

The financial burden of "direct costs" for a child with special needs is estimated at 20 to 60% of family income per month.

2. Indirect costs.

The loss of total income occurred due to the fact that one of the parents (most often the mother) was forced to leave work completely or partially in 73% of households. In this regard, family incomes decreased by 50-70%.

Only 12% of respondents indicated that they subsequently managed to retrain and find a new niche for employment, 7% related to the child (care, education, medicine). The possibilities of retraining are related more to the professional profile of the parent and the possibility of its application to the peculiarities of life with a disabled child than to the level of his education.

34% of the surveyed households noted that they provide care services for more than 8 hours a day, 51% from 4 to 8 hours a day, 15% less than 4 hours a day. The range of possible download volumes is significant and, therefore, for some parents, the opportunity to have parallel employment is limited.

Parents can spend from 3 to 30 thousand tenge per month on medical services for themselves, which they believe are associated with deterioration of health.

78% of respondents note the need to spend "out of pocket" on psychological services and spa treatment and, accordingly, would like to receive them for free.

If a parent can use the "short-term" respite service during a visit by a social worker to a child, then the parents pay for the "long-term" respite service themselves. The average amount of payment for 2 weeks of a child's stay on a "long-term respite" is in the range of 160-200 thousand tenge. Low-income households cannot afford such a service with payment "out of pocket".

3. Long-term costs associated with the child's future economic opportunities in adulthood.

This cost item takes into account the costs of education and vocational training of the child for the future life in cases where parents consider it possible. This cost item includes expenses for additional educational services, tutors on the school curriculum, sign language interpreters. Here there is the largest spread of values from 5 thousand to 180 thousand per month for families of different income levels. The services of school tutors are the most expensive, because educational programs are not fully adapted and the complexity of learning is growing.

The Kazakh model of family policy in relation to families with disabilities in the context of world experience can be evaluated as a medical application to the standard model of family policy, which is aimed more at a child with disabilities than at the family as a whole.

Therefore, the Kazakhstan model occupies an intermediate position between liberal schemes (with an emphasis on tax benefits and income verification) and the approach of welfare states with their full availability of goods and services, sometimes with a needs check. Welfare states better take into account the non-standard situation and the specifics of the child's needs. The Kazakh model supports the "average case" of a child's limited capabilities on the principle of universalism, does not implement an individual approach to the situation in the family and the child, does not take into account the needs of other family members in terms of support and realization of their human potential (health, employment, self-realization).

The third chapter contains suggestions and recommendations for improving the organizational and economic mechanisms of social protection of families with children in Kazakhstan.

According to the results of our assessment of family policy for families with disabilities in the context of effective world practices, the following tools and mechanisms of social protection can be proposed or improved:

- change in the basic standard for calculating benefits for a person caring for a disabled child and differentiation of benefits according to the volume of actual labor costs according to the vital indications of the child;
- increase in the level of benefits for children of 3 groups from 7-18 years;
- methodology for calculating the costs of organizing a semi-stationary in rural areas;
- introduction of "short-term" and "long-term" respite services into the regulatory framework;
- provision of a complex of medical and social-medical services for parents and children with disabilities;
- adaptation of training programs in secondary and technical education;
- payment for support services (sign language translation) when receiving vocational education;
- eliminating the shortage of teaching assistants for inclusive schools, including ensuring decent wages;
- career guidance for children with disabilities and their parents, a special set of employment measures;
- targeted leave for the parent of a child with a disability with payment due to contributions to the State Social Insurance Fund.

Despite the fact that modern welfare states support households with children to some extent, some of them are still in a socially vulnerable position. This concerns not only and not so much income, but also the opportunities for the development of the human potential of family members with disabled children. The specifics of life support in these families create problems in realizing human potential not only for the children themselves, but also for family members, especially those who care for children.

Social entrepreneurship finds options to solve these problems and the business models proposed by us are presented with the disclosure of their potential in improving the well-being of families with children.

We offer several business models that will use the human potential of both disabled children themselves and their family members.

The first and widely known business model that can be applied is crowdsourcing or using the potential of a wide range of people to give the product the best characteristics and properties.

Since in modern society, clothes or accessories with an inscription are in demand and are in constant demand on the consumer goods market, it is possible to use the creative potential of children to create simple inscriptions or more complex drawings.

For example, children with cerebral palsy can create basic inscriptions with a characteristic broken font. Disabled children with internal diseases who have the ability to draw can create children's drawings. If necessary, they can be styled by professional artists or designers. Inscriptions and drawings can be of either a social or any other nature.

Consumers in this model will be the widest possible range of people of different ages and lifestyles.

The value chain involves the organization of production in the form of a workshop.

The second model is based on the innovative idea of detecting a problem in the family and solving it with the help of a team of specialists or an individual specialist who will be able to consult and help the family.

Anti-crisis troubleshooting for the family helps to solve many children's problems, ranging from medical consultations to whole behavior scenarios, including psychological fairy tales. Tips on developing thinking and speech, preventing children's tantrums, overcoming Internet addiction and other valuable instructions may be relevant.

It is possible to involve lawyers, mediators, specialists in the organization of spaces (relevant for children with NODE, autistic, etc.), nutritionists, etc.

The model combines both individual services and meetings and classes on the platform, where discussions take place, exchange of experience with teachers, clarification of the necessary provisions to parents, etc.

The third model, "Income redistribution within the company", is quite universal, since it carries the possibility of providing the same services or selling the same goods at different prices for ordinary children and children from families with disabilities.

This applies, first of all, to services that are in high demand on the mass market and due to the income from the provision of these services to a mass solvent client, it is possible to redistribute part of the profit to pay for labor and operating expenses for the provision of services to target groups.

Services such as acting, dancing or singing schools are quite accessible for many types of disabilities. Singing is available for children with NODA or vision limitations, acting skills can attract, among others, children with other limitations, for example, with Down syndrome, internal diseases, etc.

The fourth model is based on an intersectoral partnership between public employment services and the non-profit sector, which, according to current practice, is able to employ citizens with non-standard needs in modes and volumes of work more effectively.

Since parents of children with disabilities often cannot afford standard full-time employment, an informal approach, negotiations, coordination of interests, etc. are necessary when selecting possible employment options for them.

Non-profit organizations, according to official research, have the desire and ability to employ with non-standard schedules and solve the problem individually, but they should receive remuneration for each employed employee. Since a

potential employee is a person in a difficult life situation, it is impossible to take payment from him, but the state employment center can transfer a certain fixed amount for the employment of such citizens.

The fifth model is the most versatile and is used in many industries and activities and is widely known as the "Platform".

The platform can host both advertising resources (for example, a repair shop, a tailor shop, apartment repair services, etc.), and sell handmade products, etc.

In this case, the income will be extracted by target groups, and universities can support the platform, especially since every modern university has IT specialties for which this will be a practice. The payment for the site will be insignificant for the university, and for the clients of the platform, its use will be free of charge.

Various kinds of training courses can be held on the same platform, for example, videography, flower growing, tutoring for schoolchildren, etc.

Crowdsourcing business models, the use of assets to the maximum, the redistribution of income within the company, outsourcing of employment services for citizens with social problems, the platform is easy to implement, until the goal is invariably achieved – improving the welfare of families with children, and especially families with disabilities.

Dissertation candidate



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