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EUROPEAN EXPERIENCE OF HUMAN RESOURCES DEVELOPMENT FOR MICRO BUSINESS: RELEVANCE AND IMPLEMENTATION ALGORITHM FOR THE REPUBLIC OF MOLDOVA

Many of the EU-28 SMEs are run by self-employed micro enterprises. In the EU-28 self-employed enterprises with 0% of employees consist 56% of the SME. European experts attach great importance to the strengthening and development of this sector of the economy. All EU countries have organized programs to support the activities of self-employed entrepreneurs, many of which would be useful for implementation in the Republic of Moldova.

In Moldova, microenterprises have similar characteristics, which belong to the small and medium-sized business sector and occupy 85.1% of the total number of small businesses. Accordingly, the article analyzes the programs of microbusiness development in the European Union, including the most important ones, according to the entrepreneurs opinians. The novelty and practical significance of the article are due to the recommendations, including the algorithm of implementation of the European experience of development programs for self-employed entrepreneurs in the SME sector of Moldova.

Keywords: European experience; micro business; development programs; human resources; self-employed entrepreneurs and/or enterprises; small business.

Problem statement. The Global report of the European Commission on the development of small business in the EU for 2016-2017 notes an important fact – a significant role in the economy of the so-called self-employed entrepreneurs and/or enterprises. Currently, in the EU-28 countries, self-employed enterprises with 0% of hired workers make up 56% of the entire small and medium-sized business sector. That is, most firms in the SME business sector are managed only by their owners without hired workers [1].

Eurostat characterizes the self-employed entrepreneurs by the following definition – "those who work in their own business, agriculture or professional practice. A person is considered self-employed if he/she meets the following criteria: working for profit, devoting time to business operations or the processes of carrying out his/her own business." The European labor force statistics supplements the definition with clarifying criteria, for example, age from 15 years and work for family income / profit at least 1 hour per week. The main thing is that such an entrepreneur himself organizes his work and receives income from it, which he directs to the maintenance and development of his family.

The number of people employed in this type of business in the EU28 in 2017 amounted to 30.6 million people, which indicates the importance of this sector in employment. It is characteristic that the number of such enterprises is growing, so, in 2014, their share was 54% [1].

These enterprises play a significant socio-economic role. Freeing the state from the problems of employment, they independently create goods and/or services, being legally included in the processes of economic development of countries. That is why European experts attach great importance to the strengthening and development of this sector of the economy. All EU countries have organized programs to support the activities of self-employed entrepreneurs, many of which would be useful for implementation in the Republic of Moldova.

Purpose of research. In Moldova, microenterprises have similar characteristics, which belong to the small and medium-sized business sector and occupy 85.1% of the total number of enterprises (according to the NBS on 01.01.2017), which is more than 44.5 thousand enterprises. Such enterprises employ more than 104.8 thousand people, which is 20.5% of the employed population. The total gross income from sales of these enterprises in 2016 amounted to 33.57 billion lei or 11.2% of the total figure for the country. All this confirms the economic and social importance of the sub-sector, which the state can and should support, including using the experience of European countries [2].

However, representatives of the business environment are not aware of the European experience of supporting such business and do not take initiatives to develop and organize similar programs. The study of the programs developed in our country shows that there are no development programs aimed at this sub-sector of small business in Moldova [3]. Therefore, the dissemination of the experience of the European Union will be relevant, especially given the processes of European integration, which are currently developing.

Accordingly, *the aim of the work was to elucidate and generalize the modern European experience*, presented in the official documents of the EU, in the field of human resources development for micro business as a significant sub-sector of SMEs.

The main directions of research. The development of self-employed business is not something new, on the contrary, it has long been developed in agriculture and retail trade. However, recently there are trends in the development of such business in a number of new areas, for example, the printing of articles, including social media (journalism and Internet journalism, blogging), computer work (testing new programs), design and design, and others.

The development of such entrepreneurship is promoted by various social and economic reasons, among them:

- development of the so-called "economy of cooperation", when large enterprises entrust certain operations to small entrepreneurs;

psychological attitude of many people to their own business, albeit small.
Thus, 45% of young people are self-employed, while among older people – only 37%;

- state support for such entrepreneurs in a number of EU countries, for example, in France they were granted the legal status of "self – employed with small financial turnover" – auto-entrepreneur;

- the interest of companies to save on office costs if self-employed professionals work at home [1].

As for the reasons for involvement in such a business, according to Euro fund surveys conducted in 2017, 60% of the self-employed use the opportunities, and 20% have no other alternative (forced). 16% had experienced at the same time the influence of both causes. In the complex, this gave the prospect of efficiency and profitability in the future. It is also very important that often the launch (start-up) of micro business does not require significant financial investments [1]. The important factors pushing to own business are presented in figure 1.

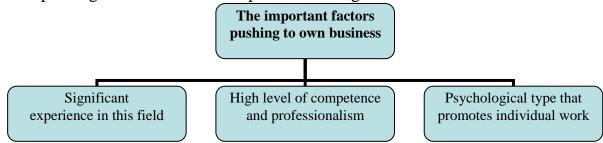


Figure 1 – The important factors pushing to own business

However, these enterprises, like others, are influenced by the business environment of a particular country – the level of taxation, social protection and/or additional support.

Studies by EU experts have identified the most popular areas of gender and type of micro business in a number of countries, for example:

- architecture and design in Cyprus (female),
- interior and design in Finland (female);
- language schools in France (male);
- ready-to-wear in France (women);
- tea and grocery stores in Luxembourg (male);
- e-Commerce in Sweden (female);
- manufacture and installation of floor coverings in Slovakia (male) [1].

These studies served as the basis for the selection of special training programs and professional development of entrepreneurs.

The launch of certain programs in General was preceded by large-scale surveys (interviews) of representatives of micro business. The polls have identified the most important "key" points that require special support, such as:

- financing difficulties, especially at the start-up stage;
- a large number of administrative barriers;
- insufficient support system for entrepreneurs;
- difficulties in the selection of qualified personnel;

- difficulties in marketing, especially in business promotion and attracting customers. All these problems were taken into account in the development and implementation of programs [1].

It is worth noting that similar problems are typical for small businesses in Moldova, as evidenced by the results of studies by various authors. [3, p.78-79]

With regard to the characteristics of the human resources involved, the experts note the following. Young age groups-from 15 to 39 years are poorly involved in self-employed entrepreneurship. Women's resources are also much less involved in this business sector, although in some countries it is women's business that is more active. Experts also note that representatives of this sector are interested in their own development, they understand the value of knowledge and experience for the prosperity of their own business. About half of these entrepreneurs already have higher or secondary special education.

In general, the policy of the EU countries was aimed not only at already established micro-enterprises, but also at persons who could establish and develop such activities-potential micro-entrepreneurs. The most important areas of research have been adopted:

1. specific tools to support self-employed entrepreneurs (vocational training);

2. simplification of tax procedures for this category;

3. grants;

4. regulatory exemptions/derogations for the self-employed

5. social protection measures, including health and pension insurance;

6. free legal support programs;

7. special programs for the unemployed who could become self-employed;

8. training and mentoring programs for the self-employed.

United by a common significance, however, this sector differs in individual characteristics in different EU countries. Accordingly, the development programs adopted for action also differ. Experts note that the importance of the sector and its support for the first time served as a basis for the inclusion in the Global report on the development of small business in the EU of the results of studies on programs dedicated to its development [4].

The analysis of programs by countries showed that all types of such programs exist only in 4 countries-Bulgaria, great Britain, Ireland and France.

The 10 EU member States conduct only 4 or fewer special programmes.

However, experts note that this does not mean that the sector is not sufficiently supported in these countries. Other general coverage programs are being developed, with the microenterprise sector joining them. Moreover, in all countries there is a preferential tax regime for micro business.

The most common programs for the self-employed sub-sector in the EU in 2016-2017 were:

- training and mentoring programs – 22 countries;

- simplification of tax procedures - 21 countries;

- special programs for the unemployed who could become self-employed -20 countries;

- grants -20 countries;

- specific support tools (different types of training) – 19 countries.

Thus, the study of the European experience in the development of human resources for micro-entrepreneurship as a significant sector of the economy allowed to formulate an algorithm for such development for the Republic of Moldova. **Conclusions for the Republic of Moldova.** The algorithm of development of human resources of the sub-sector of Moldovan micro business includes the following "steps".

1. As a result of the cooperation of state bodies supporting SMEs, as well as NGOs (business associations, youth and women's organizations) – the formation of a package of support programs based on the European experience and the results of studies conducted earlier in the Republic of Moldova. Thus, the most relevant programs for the development of human resources for the next 3 years could be:

- training programs (including marketing and management);
- mentoring programs;
- special programs for the unemployed who could become self-employed;
- free legal support programs.

2. Distribution of powers among these bodies in the implementation of programs.

3. Wide information about these programs through various media, including regional ones.

4. Involvement in training and consulting of various specialists, including young or, conversely, retirement age (for example, legal experts).

Expanding the range of human resource development programs for microenterprises will strengthen the economic position of this type of business and the Moldovan economy as a whole.

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СВРОПЕЙСЬКИЙ ДОСВІД РОЗВИТКУ ЛЮДСЬКИХ РЕСУРСІВ ДЛЯ МІКРОБІЗНЕСУ: АКТУАЛЬНІСТЬ І АЛГОРИТМ ВТІЛЕННЯ ДЛЯ РЕСПУБЛІКИ МОЛДОВА

Значна частина мікропідприємств Євросоюзу являє собою самозайняті підприємства або підприємців. У країнах ЄС-28 самозайнятих підприємств, які мають 0% найманих робітників і становлять 56% від усього сектору малого та середнього бізнесу. Європейські експерти приділяють багато уваги зміцненню і розвитку даного сектора економіки. У всіх країнах ЄС організовані програми для підтримки діяльності самозайнятих підприємців, багато з яких були б корисні до впровадження в Республіці Молдова.

У Молдові схожі характеристики мають мікропідприємства, які відносяться до сектору малого та середнього бізнесу і займають 85,1% від загальної кількості підприємств малого бізнесу. Відповідно, у статті було проаналізовано програми розвитку мікробізнесу у країнах Європейського Союзу, враховуючи найбільш важливі для підприємців. Новизна і практична значимість статті обумовлені рекомендаціями, які включають алгоритм впровадження європейського досвіду програм розвитку самозайнятих підприємців в секторі малого бізнесу Молдови.

Ключові слова: європейський досвід; мікробізнес; самозайняті підприємства; програми розвитку; людські ресурси; малий бізнес.

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ЕВРОПЕЙСКИЙ ОПЫТ РАЗВИТИЯ ЧЕЛОВЕЧЕСКИХ РЕСУРСОВ ДЛЯ МИКРОБИЗНЕСА: АКТУАЛЬНОСТЬ И АЛГОРИТМ ВОПЛОЩЕНИЯ ДЛЯ РЕСПУБЛИКИ МОЛДОВА

Значительная часть микропредприятий Евросоюза представляет собой самозанятые предприятия или предпринимателей. В странах EC-28 самозанятые предприятия, имеющие 0% наемных рабочих, составляют 56% от всего сектора малого и среднего бизнеса. Европейские эксперты придают большое значение укреплению и развитию данного сектора экономики. Во всех странах EC организованы программы для поддержки деятельности самозанятых предпринимателей, многие из которых были бы полезны к внедрению в Республике Молдова. В Молдове близкие характеристики имеют микропредприятия, которые относятся к сектору малого и среднего бизнеса и занимают 85,1% от общего числа предприятий малого бизнеса. Соответственно, в статье проанализированы программы развития микробизнеса в Европейском Союзе, включая наиболее важные, по мнению самих предпринимателей. Новизна и практическая значимость статьи обусловлены рекомендациями, включающими алгоритм внедрения европейского опыта программ развития самозанятых предпринимателей в секторе малого бизнеса Молдовы.

Ключевые слова: европейский опыт; микробизнес; самозанятые предприятия; программы развития; человеческие ресурсы; малый бизнес.

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