

**STATE POLICIES FOR SUPPORTING THE ENTREPRENEURS  
AS WOMEN AND YOUNG PEOPLE FROM SOCIAL-VULNERABLE GROUPS**

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*Under the conditions of the business environment currently existing in the Republic of Moldova, which, in certain aspects, requires essential improvements, the creation of conditions and opportunities for all persons, who wish to start a business, for their successful work activities and entrepreneurship, remains an imperious task. The need for special support from the state in order to initiate and develop a successful business is most felt by the socially vulnerable categories of population. Therefore, the main purpose of this article is to analyze relevant national policy documents for supporting women and young people, part of the socially vulnerable category, as entrepreneurs. The information base of the investigation constituted, mainly, the statistical data of the NBS and the consulted bibliographic sources. The main used research methods were: studying the written and electronic sources on the subject; monograph; quantitative and qualitative methods; analysis and synthesis; statistics; table; dynamic strings. The most relevant results are the following: a) characteristic of the national state policy of supporting women and young people as entrepreneurs or self-employed; b) correct defining of the content and correlation of the main notions established by the NBS, which are used in the research process; c) determining the evolution of the number, structure (2012 and 2016) and dynamics (2016/2012) of young entrepreneurs according to their professional status, levels of education and gender.*

**Keywords:** SMEs, socially vulnerable persons, young entrepreneurs, young self-employed workers, state support policies, NPEEY, development of female entrepreneurship in the Republic of Moldova.

*În condițiile mediului de afaceri constituit actualmente în Republica Moldova, care, sub anumite aspecte, necesită îmbunătățiri esențiale, crearea pentru toate persoanele, ce doresc să-și inițieze o afacere, a condițiilor și oportunităților pentru desfășurarea cu succes de către aceștia a activităților de muncă și antreprenoriale, rămâne a fi o sarcină imperioasă. Nevoia de un sprijin special din partea statului pentru a iniția și desfășura o afacere reușită este resimțită cel mai mult de către categoriile social-vulnerabile ale populației. De aceea, scopul principal al prezentului articol este analiza unor documente relevante de politici de stat naționale în vederea susținerii femeilor și tinerilor, din categoria persoanelor social-vulnerabile, în calitate de antreprenori. Baza informativă a investigației a constituit-o, cu preponderență, datele statistice respective ale BNS și sursele bibliografice consultate. Metodele principale de cercetare utilizate au fost: studierea surselor scrise și electronice la temă; monografică; cantitativă și calitativă; analiza și sinteza; statistică; tabelară; șirurile dinamice. Cele mai relevante rezultate obținute sunt: a) caracteristica politicii de stat naționale de susținere a femeilor și tinerilor în calitate de antreprenori sau lucrători pe cont propriu; b) definirea corectă a conținutului și corelării principalelor noțiuni stabilite de BNS, cu care se operează în procesul cercetării; c) determinarea evoluției numărului, structurii (anii 2012 și 2016) și dinamicii (2016/2012) antreprenorilor tineri după statutul lor profesional, nivelele de instruire și sexe.*

**Cuvinte-cheie:** IMM, persoane social-vulnerabile, tineri antreprenori, tineri lucrători pe cont propriu, politici de stat de susținere, PNAET, dezvoltarea antreprenoriatului feminin în Republica Moldova.

*В условиях создавшейся в настоящее время в Республике Молдова бизнес-среды, которая, в некоторых отношениях, требует существенных улучшений, создания для всех лиц, которые хотят открыть собственный бизнес, условий и возможностей для успешного осуществления ими трудовой и предпринимательской деятельности, остаётся первостепенной задачей. В необходимости особой поддержки со стороны государства, чтобы начать и осуществить успешный бизнес, больше всех нуждаются наиболее социально уязвимые категории населения.*

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Поэтому, основной целью данной статьи является анализ некоторых важных документов государственной политики, направленных на поддержку женщин и молодых людей в качестве предпринимателей из социально уязвимых категорий лиц. Информационную базу исследования составили, главным образом, соответствующие статистические данные НБС и использованные библиографические источники. Основными методами исследования были: изучение письменных и электронных источников по теме; монографический; количественные и качественные; анализ и синтез; статистические; таблицы; динамические ряды. Наиболее значимыми результатами являются: а) характеристика государственной национальной политики по поддержке женщин и молодых людей в качестве предпринимателей или самозанятых; б) правильное определение содержания и соотношения основных понятий, определяемых НБС и используемых в процессе исследования; в) определение количества, структуры (в 2012 г. и 2016 г.) и динамики (2016/2012 гг.) молодых предпринимателей в зависимости от их статуса занятости, уровней образования и пола.

**Ключевые слова:** МСП, социально уязвимые лица, молодые предприниматели, молодые самозанятые работники, государственная политика поддержки, НПЭПМ, развитие женского предпринимательства в Республике Молдова.

**JEL Classification:** L26, G18, J21.

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### Introduction

Analysis of the national state policies to support women, young entrepreneurs and self-employed workers as socially vulnerable categories of the population has shown that *policy documents* in the Republic of Moldova are actual and are being implemented, which offer certain facilities, support and protection of the categories of persons called, in particular, *in the field of their employment* and the fulfilment of their employment obligations. There are also some *legal rules, measures, modalities, methods, etc.* to support self-employed entrepreneurs and workers from socially vulnerable categories, but they are *very few, insufficient and dispersed* through various policy actions, which sometimes only tangentially relate to the *overall problem* of creating legal, financial, advisory support etc., in order to support and encourage the initiation and practice of entrepreneurial activity by the targeted social-vulnerable categories.

Regarding the **degree of approach in the scientific literature** of the subject of this article, we regret to note the insufficiency of scientific studies, which would address the issue *as a whole* and which would *explicitly investigate the socially vulnerable categories of the population* and, in particular, the *case of the SMEs sector*, for which the NBS *has not elaborated the necessary statistical data base, yet.*

**Basic content of the article.** Therefore, due to the fact that in the process of quantitative and qualitative research of the problems related to the topic of this article, *we will use the official data of the NBS*, so, implicitly and naturally, we will also operate with the respective notions in the sense of the definitions given by the NBS. Otherwise, the content, logic and results (including those obtained as a result of the quantitative analysis) of the investigation will be distorted. For this reason, in some cases that will be specified, *we have argued and formulated our own respective definitions*, which do not coincide with those formulated in the NBS methodologies. The NBS defines the respective terms as follows [1].

According to the *professional status*, people are classified according to the ICSE-93 international classification. *Professional status* is the situation hold by a person depending on the way of obtaining income through the activity performed, namely: employees; *non-employed: employers, self-employed workers, unpaid family helpers, members of cooperatives.*

**Employer** is the person who carries out his / her occupation in his / her own unit (enterprise, agency, studio, shop, office, farm, etc.) for which one or more permanent employees are employed.

A **self-employed person** is a person who carries out his / her activity in his / her own unit or in an individual business without employing any permanent employee (but may have temporary employees), being helped or not by unpaid family members. *Independent entrepreneurs* (vendors, meditators, private taxi drivers, etc.), *freelancers* (ambulance artists, plastic artists, lawyers), *occasional day-workers, individual farmers* are included in this status.

So, *the self-employed may have temporary employees.* But here, NBS does not define this notion. Therefore it is unclear: the temporary employee is employed in an informal or contractual manner, on the basis of the employee's work record. As a consequence, *in the first case, the worker* is remunerated informally, by payment agreed by the parties, and *in the latter case – the worker* is employed and remunerated as a temporary employee, in compliance with the legislation in force.

*A member of a cooperative* is considered the person who worked (rightly will be "is working" – the author's note) as a member of a cooperative, where each member has equal rights to decision making, solving production / sales problems, etc.

Since the definitions of "employer" and "self-employed" also include the notion of "employee", we also need to present the definition given by the NBS: an *employee* is considered to be a person working on a contract basis in an economic or social unit – regardless its ownership form – or for individual persons (whether under a contract or an agreement) for a remuneration in the form of a wage (whether in cash or in kind, in the form of a commission, etc.). By convention, militaries in term were registered with this status.

Similarly, since the definition of the "unpaid family worker" used by the NBS includes the category of "self-employed", we also present the NBS definition of the "unpaid family worker", who is the person who carries out his / her family economic unit run by a family member or relative, for whom he / she does not receive remuneration in the form of salary or payment in kind. *The household (farm)* is considered to be such a unit. If several people from a household work in their own rural household, one of them – usually the head of the household – is considered *a self-employed worker and the others – unpaid family workers*.

Starting from the definitions of the types of professional status examined *as a result of our own investigations*, we have to specify and conclude the following.

As a person with a professional status of "employer", in the sense accepted by the NBS, owns an economic unit (i.e. according to art. 4, item 1 of the Law on Entrepreneurship and Enterprises, he is the holder of the respective patrimony or, in other words, an entrepreneur) and employs *permanent employees*, who contribute to the employer's earning (or loss) (even if the employer does not formally have a salary), we must surely note that the *employer* carries out entrepreneurial activity, thus being *an entrepreneur*. And here we have to mention: it does not matter if *he / she is just the owner or the business manager*. Hence the *conclusion*: since the employer carries out entrepreneurial activity, then according to art. 3, point 1 of the Law on Entrepreneurship and Enterprises that stipulates that "the organizational-legal form of the entrepreneurial activity is the enterprise", this entrepreneurial activity must be registered and practiced under one of the organizational-legal forms provided by Article 13 of the same law.

The definition of the notion of "cooperative member" of the NBS is too lapid and, therefore, vague, imprecise, also. From this definition formulated in accordance with ICSE-93 international classification and used in this context by the NBS, it is not possible to delineate clearly the "cooperative" category of the "production cooperative" and "business cooperative" categories mentioned in Articles 13 and 18 of the Law on Entrepreneurship and Enterprises. For the purposes of this law, both types of cooperatives are organizational and legal forms of entrepreneurial activity, from which it follows implicitly that *the members of these cooperatives are also entrepreneurs*. Therefore, *it is right the fact that the NBS equalled the employer and the cooperative members*, since both categories of people carry out entrepreneurial activity. By virtue of this fact, we in the present paper summed up both categories under the generic "employers".

According to Articles 2 and 3 of the Law on rural households (farmer) in force, the *rural household* is an individual enterprise and only it can carry out individual entrepreneurial activity in agriculture and has the legal status of a natural person. *If this is taken into account*, in the Republic of Moldova, in our opinion, *the rural household (farm)*, with some relativity, can also be called a *family economic unit*.

The definition of NBS of the *self-employed* would be acceptable if the phrase in the definition – "Self-employed worker may have *temporary employees*" – would be modified as follows: "Self-employed workers may have paid temporary workers." Otherwise, the term "employees" implicitly implies the use of temporary employees who, according to the legislation, are actors of entrepreneurial activity. And, according to art.55 of the Labour Code of the Republic of Moldova, the individual labour contract can be concluded for a *fixed term, only* for the purpose of carrying out *temporary works*, thus being established the respective cases (see points a) - n) of art. 55). That is, persons employed in order to carry out certain *temporary work are temporary workers*. It follows that *self-employed status*, in the strict sense of the definition, *must exclude the use of the work of any paid employee type*. By *only* taking this into account, the employer and the self-employed will be called, conventionally, as "entrepreneurs".

In the Republic of Moldova it is now extremely important and necessary to support *through respective legislative and normative acts and various practical policy measures* all self-employed entrepreneurs and workers from the socially vulnerable categories of the population and, first of all, **women, young people, elderly people and people with disabilities**, the first two categories being addressed in our present study.

Government Decision No.685 of September 13, 2012 adopted the *Small and Medium Enterprise Sector Development Strategy 2012-2020* [2], [3].

One of the reasons for adopting this Strategy was the need to implement the 10 "Small Business Act" principles for Europe. The European Commission, in order to reflect the latest economic developments and align the "Small Business Act" with the priorities of the Europe 2020 Strategy and continuously improve the business environment for SMEs, has proposed the adoption of new actions in several areas, but actions of none of the areas outlined in the Strategy *do not directly and expressly target the target group of entrepreneurs - self-employed workers from the socially vulnerable categories of the population.*

It is true that in the *SWOT analysis of the SMEs sector of Strategy* there are some special points that can be attributed to the categories of persons from *the socially vulnerable categories* of SMEs entrepreneurs. Thus, the continuing reform of the educational system in the field of entrepreneurship and vocational training is mentioned as an *opportunity*; as a weak point – low level of entrepreneurial culture and professional training; as threats – the significant migration among *young people* and the lack of inflow of *young professionals* specialized in entrepreneurial activities and the poor participation of entrepreneurs in *entrepreneurship education* programs (the latter being mostly conditioned by the low level of education of the respective persons from all social- vulnerable categories of SMEs entrepreneurs).

As mentioned in the Strategy, responsibility for education and entrepreneurship training policies is shared by several institutions: the Ministry of Education, Culture and Research is responsible for *entrepreneurial development in the education system*; The Ministry of Economy and Infrastructure has developed and implemented *programs for young entrepreneurs* and employees; The National Employment Agency (NEA) organizes trainings, which include some *forms of entrepreneurial study.*

Certain priority directions for the SMEs sector, out of the 8 identified in the Strategy, contain some measures included in the *Action Plans for the implementation of the Strategy*, measures that (some directly, others – indirectly) concern certain aspects of the present study.

In the elaboration and implementation of the Strategy, as well as of the two respective Action Plans, related to the issue of the present study, a multitude of ministries, agencies and institutions participated as a responsible authority, the main part of activities belonging to the Ministry of Economy and Infrastructure, the Organization for Small and Medium Enterprises Sector Development (OSMESD), NIER of the ASM, the National Employment Agency (NEAM), the former Ministry of Youth and Sports, NBS, the Agency for Innovation and Technology Transfer (AITT), etc.

*The Action Plan on the Implementation of the Small and Medium Enterprises Sector Development Strategy for 2012-2014* [4] contains certain measures to support female entrepreneurship and young entrepreneurs from the Republic of Moldova.

It should be emphasized that this Action Plan *does not include measures aimed at supporting elderly or disabled entrepreneurs.*

Following the implementation of the Action Plan on the Implementation of the Small and Medium Enterprise Sector Development Strategy for 2012-2014, the Action Plan on the Implementation of the Small and Medium Enterprise Sector Development Strategy for the years 2015-2017 [5] was developed and implemented [5] that, as a whole, presents a continuity of the previous Plan, but it also contains many actions, including new ones, which also concern the issue of the present study.

The Action Plan on the Implementation of the Implementation of the Small and Medium Enterprise Sector Development Strategy for the years 2015-2017 contains the **7th Priority: "Development of Female Entrepreneurship in the Republic of Moldova"** as a special priority, which foresees important actions, including new ones, and 3 objectives.

The three objectives are:

**I. 1st objective.** Facilitating women entrepreneurs' access to education and information resources.

**II. 2nd objective.** Promotion of entrepreneurial spirit among women.

**III. 3rd objective.** Facilitating women entrepreneurs' access to financial resources.

In regard to the *main measures*, including the new ones, of support of *female entrepreneurship and young entrepreneurs from the Republic of Moldova from SMEs*, they are set out in the Action Plan on the implementation of the Small and Medium Enterprise Sector Development Strategy for the years 2015-2017.

An important normative act for initiating work and supporting *women entrepreneurs* is the **"Women in Business" pilot program** (Government Decision No. 1064 of 16.09.2016) [6], [7].

The document highlights the *need* to create equal opportunities for *women* from the Republic of Moldova, *encouraging* them to get involved in business development and management.



The *aim of the Program* is to provide financial and non-financial support by providing investment grants and services relevant to business development by women. The program is geared to achieving 5 specific objectives.

The program is intended for women who plan to start or expand their businesses, especially in rural areas, and will provide support for women entrepreneurs at 3 different stages of business development: willing to launch a business; newly created businesses and administered by women; growing companies founded and managed by women. The program has three core components. Support provided by the Program is offered by providing services for the long-term development of businesses run by women. The eligible areas cover planned businesses, founded and managed by women, citizens of the Republic of Moldova, from all sectors of the economy. A priority in the Program is given in the case of 5 businesses created and managed by women: innovative, from rural areas (including non-agricultural), etc.

The main directions and challenges in promoting female entrepreneurship in Moldova, which have been identified and specified in this document, are the following:

1) involvement of state institutions in the development of legislation and economic policy documents aimed at creating equal conditions for the development of female entrepreneurship and the elaboration of the policy framework focused on this target group;

2) encouraging women's economic independence as a condition for the continued development of female entrepreneurship by providing financial support to women in business, creating a fund system and women's access to all kinds of resources;

3) conducting training and counselling courses for women in order to develop entrepreneurial skills, application of new technologies, work with the Internet and increase the qualification of women entrepreneurs, with the help of governmental and non-governmental organizations;

4) development of entrepreneurial networks and the network of business women associations and their partnership with other state and private institutions;

5) development of a systematic statistical information collection system on female entrepreneurship.

At the same time, the improvement of the existing mechanisms through which small and medium enterprises benefit from information, financial and logistic support will be pursued.

In many countries, female entrepreneurship has become increasingly convincing and has become a reality in the economic environment. For example, in the society and the entrepreneurial environment in Romania, many women have launched business and are developing or at least trying to ensure their survival. Successful business is top priority. Rarely female entrepreneurship is found at the family level. There are associative structures focusing on women's entrepreneurship: Employer of Business Women of Small and Medium Private Enterprises in Bucharest, Women's Entrepreneurs Association of Romania (Timisoara), etc. Also, the following structures are functioning, such as the "Female Entrepreneurship" Training Project, developed by the Bucharest Chamber of Commerce and Industry, the Association for the Development of Female Entrepreneurship (ADFE) and the ESSEC International Business School in Europe. It is a project addressed to women who want to start or develop a business: students, entrepreneurs (women who are either leading or having a business) or simply women who want to change their lives by starting a business [8].

In Romania, in December 2013, the Bucharest office of the International Business & Professional Women International (BPW) Organization, one of the most influential support networks through expertise and advice for female entrepreneurs, was inaugurated. BPW was founded in 1930 and currently has more than 30,000 members from 95 countries. BPW Bucharest brings together female entrepreneurs from Romania who have developed their own businesses over the past 20 years, have recently launched start-ups or are leading companies in Romania. The main objective of BPW is to encourage and develop the business sense of women at international level and to provide the framework for equal treatment. Accession to BPW offers a unique opportunity to learn from the experience of others and to make their own businesses known in many other countries [9].

The National Program of Economic Empowerment of Youth (NPEEY) [10] presents one of the main support programs of the SMEs sector, funded by the state and / or by the international development partners. The program is implemented with the participation of OSMESD and is intended for young people who want to launch or expand their own business in rural areas and / or develop a business in the field of agriculture, production or provision of services. The duration of the Program ranged from 2008 to 2017.

NPEEY was a program for young people aged 18-35 who wanted:

- to develop entrepreneurial skills;

- to launch or expand their own business in rural areas (with the exception of Chisinau and Balti);
- to develop their own existing business in rural areas, by providing new job places.

In addition to these, we will also point out that eligible activities for financing were also investments for existing or recently created *micro-enterprises* and procurement of equipment and production equipment.

*NPEEY* included 3 *Components*: a) Free entrepreneurial training and consultancy; b) Financing (including preferential credits and grants); c) Post-funding monitoring.

Within the *NPEEY*, the II<sup>nd</sup> Component ("Financing of rural investment projects by granting repayable commercial loans with grant share"), priority has been given to beneficiaries whose projects had to develop production activities in the rural sector or to contribute to increased exports and / or substitution of imports.

In order to access the *NPEEY* credit, it had to be address to 7 established partner commercial banks that examined the credit application and assessed the business financing project [11].

*NPEEY* has been extended by the Government for 2017. Young entrepreneurs could also benefit from state training and funding in 2017 in order to implement business ideas.

For the year 2017, the allocation of more than 20 million MDL was provided, which allowed co-financing of approximately 170 businesses developed by young people. The age limit for potential program beneficiaries was raised from 30 to 35 years.

*NPEEY* has succeeded in asserting itself as an effective model for supporting the involvement of young people in the development of new business in the Republic of Moldova. Thanks to the investments made, over 2413 new jobs have been created.

If the results of the *NPEEY* implementation in 2017 will be totally good and encouraging, the Program needs to be extended for at least 2018 [12].

Unfortunately, both Action Plans for the implementation of the Small and Medium Enterprise Sector Development Strategy (for 2012-2014 and 2015-2017) do not include any actions that would constitute policy elements supporting *two other social-vulnerable categories* of population that is already practicing or would like to do entrepreneurial activity (including on its own) – *people with disabilities and the elderly*.

We would like to analyze and quantify the behaviour of *young entrepreneurs as a category of socially vulnerable people in the years 2012-2016\**[13].

Since *official statistics do not provide separate quantitative data on the four socially vulnerable categories of entrepreneurs employed in the SMEs sector*, including *young people*, we are required to use the *NBS data for this category as a whole*, that is to say, for this category occupied in total in the national economy.

In 2016, 101.7 thousand self-employed young people (aged 15-34 years) were operating in the Republic of Moldova, of which 64.5 thousand were men (63%) and 37.2 (37%) thousand – women, and about a thousand young employers, including 900 men and 100 women, that is, 102.5 thousand people, of which 65.4 thousand (64%) men and 37.3 thousand (36%) women. The share of young people self-employed was 99.1%, and young employers - 0.9% (Table 1).

Table 1

**Structure and dynamics of young employed entrepreneurs in 2012-2016  
(professional status, age groups and gender); %**

Professional status of youth	Age group of youth	Structure in 2012			Structure in 2016			2016/2012, %		
		Both genders	Men	Women	Both genders	Men	Women	Both genders	Men	Women
<b>Total - Self-employed,</b>	<b>15-34 years</b>	98,9	98,7	99,3	99,1	98,6	99,7	120,8	118,3	125,7
Including:	<b>15-24 years</b>	26,4	28,6	22,1	21,1	21,7	19,8	96,4	89,9	112,1
	<b>25-34 years</b>	72,6	70,1	77,2	78,0	76,9	79,9	129,7	130,0	129,6
<b>Total – Employers,</b>	<b>15-34 years</b>	1,1	1,3	0,7	0,9	1,4	0,3	100	128,6	50
including:	<b>15-24 years</b>	..	..	..	0,2	0,3	..	..	..	..
	<b>25-34 years</b>	1,1	1,3	0,7	0,9	1,4	0,3	100	128,6	50
<b>Total – young entrepreneurs</b>		-	-	-	-	-	-	<b>120,6</b>	<b>118,5</b>	<b>125,2</b>

Source: Developed by author, based on NBS data.

This article was developed on the basis of investigations made by the author in the applied institutional project from 2017, period when the needed statistical data for 2017 were not yet published by the NBS. Therefore, the NBS data for the year 2016 is used in the article.

In 2016, compared to 2012, there is a 2.7 times decrease in the share of young women in the total number of employers, the lack in 2016 among employers of women aged 15-24 years and the reduction of two times of the number of female employers of 25-34 years old and in the total number of employers. As positive phenomena, it is necessary to appreciate the increase by 20.6% of the total number of young entrepreneurs, as well as self-employed women workers by 25.7% and by 25.2% - the total of young women entrepreneurs.

In order to characterize the *evolution of the number of young self-employed entrepreneurs, employed in the years 2012-2016, by age groups, levels of education and gender*, 2 age groups (15-24 years old and 25-34 years old) and 6 levels of education (high, secondary, professional secondary, high school / general, gymnasium and primary or non-school) are delimited.

The number of these workers in the 15-24 years group in 2012 amounted to a total of 22.4 thousand persons, including men - 15.8 thousand and women - 6.6 thousand, and in 2016 their number decreased, respectively, up to 21.6 thousand, 14.2 thousand, and women increased to 7.4 thousand people.

The number of these young people aged 25-34 years, during 2012-2016 increased in total from 61.7 thousand to 80.0 thousand persons, including men – from 38.7 thousand to 50.3, and women – from 23.0 thousand to 29.8 thousand workers.

The described statistical picture makes us conclude that age and life experience as entrepreneur is a very important factor for a successful business and for a more massive and rising involvement of *young self-employed workers* in this type of entrepreneurship.

Table 2

**Structure and dynamics of young self-employed people in 2012, 2016  
(age, education level, gender); %**

Age group		Structure in 2012			Structure in 2016			2016/2012, %		
		Both genders	Men	Women	Both genders	Men	Women	Both genders	Men	Women
15-24 years	<b>Education level - total</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>96,4</b>	<b>89,9</b>	<b>112,1</b>
	High	5,5	4,5	8,9	3,4	2,3	8,9	90,0	116,7	66,7
	Secondary	6,8	7,3	7,1	2,1	2,3	7,1	127,3	75,0	400,0
	Professional secondary	22,1	22,3	19,6	18,1	18,1	19,6	91,8	83,8	100,0
	High school, general	13,2	11,7	17,9	13,9	13	17,9	112,8	112,5	113,3
	Gymnasium	48,9	50,8	42,9	59,5	61,6	42,9	96,2	90,8	106,5
	Primary or non-school	3,4	3,4	3,6	2,5	2,8	3,6	33,3	28,6	50,0
25-34 years	<b>Education level - total</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>129,7</b>	<b>130,0</b>	<b>129,6</b>
	High	6,3	7	5,1	9,5	8,8	11	162,5	180,8	140,9
	Secondary	5,4	6,5	3,2	5,5	6,9	3	129,4	140,0	125,0
	Professional secondary	22,1	24,8	17,1	19,6	22,3	14,8	112,4	107,5	121,6
	High school, general	22,1	21,3	23,5	21,9	21	23,6	110,9	100,0	128,1
	Gymnasium	42,9	38,8	50,2	42,6	39,8	47,1	142,3	151,0	131,1
	Primary or non-school	1,3	1,8	0,5	1	1,3	0,4	133,3	150,0	100,0

Source: Developed by author, based on NBS data.

In 2016, compared to 2012, *contradictory mutations* (Table 2) occurred in the structure of self-employed youth, both in age groups, by level of education, by total and by gender.

In the reference period, in the 15-24 age group, the share of young people of both sexes and of men with *higher education* dropped from 5.5% and 4.5% to 3.4% and 2.3%, as well as of those with *specialized secondary education* – from 6.8% and 7.3%, to 2.1% and 2.3%, respectively, which is very considerable. The share of male young people with *gymnasium* education *increased* from 48.9% to 61.6% and the share of both genders and men with primary / non-school education dropped from 3.4% to 2.5% and 2.8%, respectively. As a *negative phenomenon*, the *stagnation of the share of women* with specialized secondary education and primary / non-school (and not the reduction in the last case) has to be appreciated.

In the same reference period, the proportion of self-employed youth (male and female) with *higher education* (women - more than 2 times) and *specialized secondary education* (men - insignificant) *increased* in the age group 25-34 years. The share of both genders as a whole, as well as, separately, of men and women with *primary / non-school education* has *decreased*. In the years 2012 and 2016, the *quality of structure* of 25-34 year-old youth self-employed with *higher education and primary / non-school* is better than in the 15-24 age group.

In the years 2016/2012, in the group of 15-24 years, *dynamics of the education level per total* was positive only for women (112.1%) and for those with higher education – only for men (116.7%). It is worth mentioning the *4 times increase* in the number of women with *specialized secondary education and the reduction of about 1/2-2/3* of youth with *primary / non-non-school education*.

In the years 2016/2012, the 25-34 years age group experienced a *great qualitative leap in the dynamics of the youth education levels*. *Dynamics* of the number of young people self-employed at the first 5 levels of education was positive in all cases by gender and varied between 100% and 180.8%. This statistical picture leads us to the conclusion that with the passage of time, successful entrepreneurship of self-employed young people requires higher levels of education that they provide. The share and dynamics of youth with *primary / non-non-school education* remain to be reduced (the latter still being positive and high – 100% -150%).

The evolution of the number of young employers employed in the years 2012-2016, by age groups, levels of training and gender (in thousands of persons) was characterized by the *following*.

It should be stressed that in the years 2012-2016, *just 200 young male employers aged between 15 and 24 years* with high school / general secondary education were active in the last year, and in the rest of the years they were *totally absent*. The young employers, with the mentioned exception, were aged 25-34 years.

For comparison, about 900 young patrons in the 25-34 age group (including 700 – men and 200 women) were registered in 2012, and in 1000, 900, and 100 persons respectively. In the reference years, there were no young patrons with primary / no school education, which is fully explainable. But it is alarming that in 2016, there were only 100 women between 25-34 years of age (with gymnasium studies), while in 2014 and 2015 there were 300 and 600 young female patrons.

### Conclusions

1) In the Republic of Moldova, nowadays, a complex legislative and normative framework is not yet created, able to form the basis for the formation of the national state support policy for entrepreneurs and self-employed workers from 4 socially vulnerable categories of the population: *women, young people, elderly people and people with disabilities*, two of whom are targeted in this study (*women and young people*).

2) The status of self-employed worker, in the strict sense of the definition, should exclude the use of the work of any paid employee. The self-employed worker may only have *paid temporary workers*. This is very important to define and delineate correctly the status of the employer and that of the self-employed worker.

3) By the Government Decision no. 1064 of 16.09.2016 on the approval of the "Women in Business" Pilot Program, an important part of the normative and legal framework was developed in order to create equal opportunities for Moldovan women, encouraging them to get involved in the creation, management and business development, providing non-financial and financial support by providing the necessary investment and service grants.

4) A good support for young people who want to start and develop a business in rural areas was the National Program of Economic Empowerment of Youth (NPEEY), which was valid for 2008-2017. NPEEY provided free entrepreneurship training and consultancy, funding and post-funding monitoring.

5) Multiple actions to support young entrepreneurs and women entrepreneurs have been carried out in accordance with the Action Plans for the implementation of the Small and Medium Enterprise Sector Development Strategy for 2012-2014 and 2015-2017.

6) There are no policy papers to support the initiation, management and development of entrepreneurial activity that would target two socially vulnerable categories – people with disabilities and the elderly.

7) In both Action Plans for the implementation of the SMEs development strategy (for the years 2012-2014 and 2015-2017), there are not included any actions that would constitute policy elements of supporting *two socially vulnerable categories* of the population that already practice or would like to



practice entrepreneurial activity (including self-employment) – *people with disabilities and the elderly*.

8) *Official statistics do not elaborate statistical indicators* that would characterize the entrepreneurial activity of women, young people, the elderly and disabled people in the SMEs, as socially vulnerable categories of the population.

### Recommendations

1) In the Republic of Moldova, *legislative and normative policy documents* need to be elaborated and adopted in order to ensure the creation, regulation and support of entrepreneurial activity in the SMEs sector of the socially vulnerable categories of the population: women, young people, the elderly and the disabled people. These documents should set out the privileges, facilities and opportunities for each category of socially vulnerable people appointed at all stages of a business.

2) *Official statistics should develop* and publish a special statistical database that reflects the main statistical indicators of entrepreneurs from the socially vulnerable categories of the population (primarily women, young people, the elderly and people with disabilities) that activate in the SMEs sector.

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