

Original scientific paper

UDC: 334.714(497.11); 005.963; 005.336.4

doi: 10.5937/ekonhor1302121G

HUMAN RESOURCES OF INFORMAL ECONOMY IN THE REPUBLIC OF SERBIA

Vera Gligorijevic*, Petar Vasic

Faculty of Geography, University of Belgrade, Belgrade, Serbia

The aim of this paper is to contribute to the discussion about the impact human resources have on the process of economic development, especially the importance that the educational structure and individual business skills have in the informal economy modernization process and its integrations towards a formal economy. The educational structure of the employed in the informal sector was defined by classifying the workforce according to their education levels, and their individual business skills were determined by analyzing the techniques individuals used in the process of improving competitiveness. The analysis was based on the results of a survey research of the structural characteristics and spatial distribution of the informal economy in the Republic of Serbia conducted on a sample of 310 home-based businesses in 2011. The results have shown that the informally employed are as competitive as the formally employed, the educational structure of the informally employed depends on the type of community and the distance from the center; individual business skills depend on the gender structure of the business owner, apart from the type of community and its distance from the center (metropolitan areas).

Keywords: human resources, informal economy, home-based businesses, Serbia

JEL Classification: J24, O15, O17

INTRODUCTION

The opinion that the education and individual abilities (skills) of the workforce have the most important role in the process of socio-economic development was formally defined in the theory of human capital in the 1960s. According to this theory, the workforce cannot be referred to at an aggregate level, but rather at an

individual level. There have been few supporters of these opinions among the economists of XVIII century. The exception amongst them was a Scottish economist named Adam Smith, who believed that the economy was not simulated by workers as a crowd, but rather by the acquired and useful skills of individuals, workers and all the members of the society (Smith, 1991). Adam Smith's views took time to stabilize among the others. The opinion that education is a factor of economic development appeared during XIX century and in the first half of XX century, but was systematically introduced into the work of economists in the 1960s.

* Correspondence to: V. Gligorijevic, Faculty of Geography, University of Belgrade, Studentski trg 3, 11000 Belgrade, Serbia; e-mail: vera.gligorijevic@gmail.com

Just like many other ideas, the idea of human capital cannot be attributed to just one theorist; however, the most influential proponent was an American economist, T. W. Schultz. He claimed that individuals made conscious investments in themselves in order to improve their personal financial status. While having in mind the entire economy, T. W. Schultz believed that the economic development rate depended on the quality of human capital, as well as the education level and health standards (Schultz, 1961). According to G. Becker (1993; 1997), the concept of human capital does not dehumanize individuals; it can be used to solve everyday problems, not just how education influences incomes, but also how it influences health and family forming. Almost fifty years later, the idea of human capital was still causing numerous controversial reactions, and the critics were implying that the link between education and health as a form of capital was really an unwanted discussion on the topics that are rather social issues (Darrah, 1994; Burris, 2005).

Empirical researches of human resources today are mostly based on the education statistics, workforce statistics and national health status tracking (Ministry of Education of the Republic of Serbia (RS), 2007). Systematic researches of human resources based on the workforce statistics in Serbia took place in the last decade, and just like in other European former socialist countries, they focused mostly on the formally employed. Having in mind the scale of the informal economy in the gross domestic product (GDP) of transition countries, including RS itself, it was interesting to explore in which proportion the workforce in the informal sector is qualified to modernize the ways of doing business and to make the transfer of their businesses towards legal economic flows possible. This paper discusses the human resources of the informal economy according to a regional-demographic analysis of the educational structure of home-business owners in RS, and an analysis of individual actions taken by the informally employed in order to improve the position of their goods and services on the market. The main hypothesis in the paper is that the educational structure of the informally employed does not significantly differ from the educational structure of the formally employed, which makes the modernization of informal business

and its integrations into formal courses possible. The second hypothesis is that human resources of the informal economy depend on the type of the settlement in which business is done, the gender structure of informal business owners and the distance from Belgrade, which is taken as the central market in this paper.

This paper consists of four parts. The first section discusses the size of the informal economy GDP of RS and other countries whose economies are in the process of transition and home businesses as the most common form of informal employment. The second one explains the methodical procedure, according to which the results of a survey research of the informal economy in RS were gathered, statistically processed and analyzed. The third one discusses the most important results, and the fourth part of the paper is the concluding observations.

INFORMAL ECONOMY AND HOME-BASED BUSINESS DEVELOPMENT

The issue of human capital in the informal economy sector was first set when the informal economy integration into legal courses was taken as a modernization process, which is progressive and demands certain resources (the human ones). In developed countries, the informal economy problem was additionally burdened with a lack of knowledge in the informal economy sector, which on various grounds includes the marginalized population, such as the undereducated, immigrants or people with disabilities (Duvander, 2001; Ishengoma & Cappel, 2006). In countries whose economies are in transition, the segmentation of the informally employed is not as distinct as in developed countries, and various demographic and social sub-categories can be found among the informally employed population of former socialist countries (Marković, Ilić & Ristić, 2012).

In the past decade, several important reports and studies providing the results of the researches of the volume, structural characteristics and the world informal economy modernization models. The studies of the social matter work groups stand out

by the content and quality in the context of the ILO (International Labour Organisation, 2002) and the OECD (Organization for Economic Co-operation and Development, 2001; 2005). Even though the central topics in these reports were heterogeneous, ranging from the regional analysis and gender dimension of the informal economy to standards for the informal economy monitoring improvement and recommendations for its modernization, and as the most important result they highlighted the importance the informal economy today has in two types of countries: developing countries and transition countries. The importance of the informal economy for the socio-economic development of these countries is measured in two ways: a) by reducing high unemployment rates and b) by an overall economic growth. Economic growth in this context is linked to the informal employment income growth, and an increase in income can be linked to consumption growth, which in turn leads to the production of new goods and services (Lambert, 2009).

It is most common for the informal economy to develop in the conditions of long-term unemployment; the size of the informal economy in 2002 was, on average, 39% of the gross domestic product (GDP) of transition countries, 41% of the developing countries' GDP and 18% of the OECD countries' GDP (Schneider, 2002). The informal sector is a very vital segment of an economy, and according to C. Williams (2011), it is characterized by a sustained upward trend in developing countries and in countries in transition, growing in the first decade of the 21st century (Williams, 2011). The same author also claims that the vitality of the informal sector can be achieved in two ways: a) through competitive prices, due to the avoidance of taxes, contributions and fixed costs of legal business; b) due to the optimal size of firms (micro-enterprises with up to five employees), which in the conditions of economic globalization enables the needed dose of flexibility (Williams, 2011). Because of the vitality and permanently high share of the informal economy in the GDP structure of countries in transition, a need to redefine the basic models of the management of this economic sector was imposed (Chen, 2007). According to V. Tocman (Tocman, 2007), one of these models is the modernization of the informal economy that could

assumably bring more results than efforts put into its repression. Tocman claims that modernization may lead to a gradual transition towards the formal economy, on condition the costs of legal business are reduced, and the reduction of legal business costs is just one of the measures the institutions are implementing. He also believes that the key is to upgrade the three segments: a) the informal economy productivity through an eased credit access; b) the health protection of the informal sector employees; c) legislations that make simple the principles of doing legal business (Tocman, 2007).

Home-based business is the most common form of employment in the informal economy sector and can be defined as any business activity done in one's own home in order to achieve individual material benefits. Home business can be divided into two categories: home enterprise and teleworking. Home business or a home enterprise is created by individuals' entrepreneurial activities (self-employment) while teleworking is working for an employer in non-traditional locations. Having once been the most important segment of the economy, home business almost completely vanished in industrialized countries such as Great Britain, France and the USA at the beginning of the 20th century (Berke, 2003). In the late 1970s and in the early 1980s, as a result of socio-economic changes, the value system and lifestyle changes, home business was reaffirmed (Jurick, 1998), first of all in the USA and in Great Britain, and later on in other developed countries.

Today, home business is institutionally regulated as a legal form of business in developed countries, unlike countries in transition or developing countries, where home enterprises are doing business within the informal economy sector (Newman & Gertler, 1994). Home business is characterized by work flexibility, in the context of work hours as well as the work location (Kalleberg, 2003). This is why home business is an open choice of an active population in developed countries, especially in situations when one member of the household has a relatively safe, corporate job, with social benefits, and another member becomes involved with a more risky, independent job (Hamermesh, 2001). This model of income reduces inevitably stressful

situations caused if careers of both household members are corporate, and also influences the reduction of expenses made by raising children in modern families. The option of combining business and the family life home businesses give us is especially attractive to young mothers (Mason, Carter & Tagg, 2008; Mroz, 2006). In RS, home business is an imposed choice to most of the working age population active in the informal economy sector (Gligorijević, 2012).

RESEARCH METHODOLOGY

The research of human resources of the informal economy in Serbia was based on the results of a survey conducted by the authors of this paper in 2011. The survey research results represented in this paper are one part of the primary database collected for the doctoral dissertation (Gligorijević, 2012). The informal economy was researched on a sample of 310 home enterprises, whereby their spatial distribution was analyzed firstly, and the owners' demographic features secondly.

According to the survey research, home business owners are all the examinees who answered the recruitment question positively, as to fulfill two requirements: first, doing business outside formal courses, and second, doing business in their own home (house, apartment, yard, garage, basement etc.). The sample did not include individual agricultural manufacturers who have been producing for their own need; it just included the forms of the commercial production, processing and/or marketing of agricultural goods. The recruitment question defined the home business incidence in RS, which amounted to 6% in 2011. The survey research was technically conducted in two phases. In phase one, the technically very demanding phase, the randomly selected users of the fixed telephony in RS were asked the recruitment question and the addresses of the respondents willing to participate in a further research were obtained. In phase two, the technically simple phase, the home business owners who were prepared to answer the questionnaire were sent a survey they had to complete and return to the explorer in 15 days. By checking the

information usability, we formed a sample of 310 home business owners.

The sample of 310 home enterprises was stratified according to the three criteria: firstly, the distance from the central market, Belgrade in this case, classified as the center, the semi-periphery and the periphery; then, according to the type of community (the city and the village); and, finally, the gender structure of the home business owners (male or female). The center zone included the home businesses located in the city of Belgrade; the semi-periphery included all the city- or village-located ones, dispersedly distributed up to 50 km away from Belgrade; and the periphery included the home businesses located outside the semi-periphery. The primary data first went through the process of the usability check, and then were coded using the Statistical Package for the Social Sciences (SPSS) program. The quantitative elaboration of the primary information using the descriptive statistics (a frequency, a mean, a rank), cross-tabulation and the χ^2 -test, enabled the complex educational structure and skills of the informally employed analysis, determined the legality of the variation characteristics of the studied strata and defined the statistical significance of the differences.

The educational structure was discussed by classifying the examinees according to their education levels (incomplete primary school, primary school, secondary school, high school and college). In order to explore the human resources of the informal economy, this paper also discusses the examinees' individual business abilities by analyzing the techniques the home business owners applied in order to improve their competitiveness on the market. To explore the competitiveness techniques, we used M. Porter's model of generic competitiveness strategies (Michael Porter, 1980). M. Porter's model of generic strategies implies the existence of three models achieving market competitiveness: the model of focusing, the model of expense reduction and the model of differentiation. The first model, i.e. the focusing strategy model, is based on the hypothesis that an enterprise has in advance determined its geographic market and the target group of its consumers. The second model, i.e. the expense reduction model, can contribute to

competitiveness improvement as long as it is executed on the account of product quality and quantity, while the third model – the differentiation strategy model - is based on an offer of a unique product or service which makes the firm stand out clearly from other suppliers on the market. According to M. Porter (1980), in order to achieve maximal benefits, multiple models are most commonly combined. The hypothesis of the spatial and gender differences of individual business skills and the influence that the individuals’ business abilities have over the informal economy modernization and its integrations into formal courses may be based on the choice of the offered techniques within each one of these models.

RESEARCH RESULTS

The data acquired from the survey research of the home business distribution and structural characteristics in RS, made the regional and demographic analysis of human resources of the informal economy possible. The most important result of the human resources of the informal economy research implies that, according to the educational structure, the informally (self-) employed slightly differ from the employed working-age population. Most of the examined home business owners had secondary education (55.2%), and those examinees with incomplete primary education were

the fewest (3.9%). The entrepreneurs with high and college education had a 21% share in the sample, while the examinees with primary and lower education accounted for 24% (Table 1). According to the Labour Force Survey, in the structure of the employed working-age population, 15.5% have primary education, 58.7% finished high school, and 22.5% have high or college education (Statistical Office of the Republic of Serbia, 2011).

The small differences in the educational structure of the formally and informally employed population showed that the contingent of the population employed in the informal sector is as competitive as the contingent of the formally employed working-age population. The relatively good educational structure of the informally employed population in RS was influenced by the economic and social factors. Transition towards the market economy in RS has led to the excesses of workforce, previously employed in the public sectors, who – in the conditions of the developed primary and secondary education network – acquired a certain level of qualification. This is why over 20% of the informally employed population have high or college education, unlike those in developed countries, where it is the most common for the least educated population to be active in the informal economy sector.

Just like the spatial differences of the educational structure of the total population, there are spatial

Table 1 The educational structure of the home business owners in Serbia, according to the gender, the region and the type of community

	In total	Gender		Region			Type of community	
		Male	Female	Centre	Semi-periphery	Periphery	Village	City
N	310	134	176	46	80	184	200	110
p		0.58			0.00		0.00	
Primary and lower	23.9	26.1	22.2	06.5	31.3	25.0	30.0	12.7
Secondary	55.2	55.2	55.1	50.0	56.3	56.0	55.0	55.5
High and college	21.0	18.7	22.7	43.5	12.5	19.0	15.0	31.8
In total	100%							

Source: Home-based Business Survey Questionnaire, (Gligorijević, 2012)

differences in the educational structure of the informally employed population. The results of the survey research showed that the education distribution of the examinees differed in three categories: the gender structure, the settlement type and the business distance from Belgrade. Even though the education distribution did differ in the three explored categories, the statistically significant differences ($p = 0.00$) were only noticed between different types of community (the city or the village) and between different home business locations – the center, the semi-periphery and the periphery ($p = 0.00$). The differences in the education level distribution between men and women employed in the informal sector are not statistically significant ($p = 0.58$).

The educational structure analysis according to the examinees' gender showed that women are formally more educated than men. On the one hand, this is a consequence of having more women in the sample, because women are more numerous in the category of the highly-educated population, and, on the other, it is the consequence of more frequent dropouts among the male population, which makes men more numerous in the category of those with incomplete primary education in the sample. However, the higher education level of the female population in the contingent of the informally employed also implies that the highly-qualified female workforce is less competitive on the formal market, even in the conditions of the economy of services and the female population activity rate increase (Dougherty, 2005).

The examinees from the semi-periphery and the periphery were poorly educated in comparison to the examinees from the center (Belgrade). The share of the home business owners whose highest education level is primary school grew from the center to the periphery, and the share of the examinees with high and college education dropped in the same direction (Table 1). The tendency of human resources to weaken with the growth of distance from the central market is neither new nor unexpected. However, the result showing that the educational structure is the worst among the entrepreneurs of the semi-periphery, which included the municipalities distanced up to 50 km from Belgrade, was rather surprising. The educational structure of the home business owners was expected

to be the worst in the periphery, given the straight transition of the other demographic characteristics. The spatial distribution of the highly-educated population in the sample leaves a particularly strong impression – the share of the highly-qualified examinees is almost twice as big in the periphery as it is in the semi-periphery (Table 1). The distribution of the entrepreneurs with incomplete primary school tells us that the peripheral communities within bigger distances from Belgrade have better conditions for the informal economy modernization than the semi-peripheral ones given the fact that there are 7% more examinees with incomplete primary education in the semi-peripheral area.

Besides formal education, the survey questioned actions taken by the home business owners in order to improve their product and service competitiveness on the market. These questions enabled the analysis of individual business skills, which is very important in the human resources research, apart from a formal education. Individual skills were researched using the analysis of the techniques chosen from the list of answers, and were classified into three strategic models: the focusing model (A), the expense reduction model (B) and the differentiation model (C, Table 2).

The results of the individual business skills research showed that, in the competitiveness improvement process, the home business owners in Serbia find differentiation model the most important (Model C), specifically the technique of the product and service quality improvement, which is applied by 91.3% of the examinees. The second and the third most applied techniques were also classified in the third strategic model (C) – more competitive (lower) prices and offering new and different products on the market. These two techniques were applied by 75-85% of the examinees. The home business owners also used the focusing techniques (Model A), especially the technique of focusing on target groups of product and service consumers. This technique is the best-positioned technique of the strategic focusing model and was applied by approximately 75% of the examinees. Besides the mentioned ones, the latest technology use technique and the own brand development technique are amongst the important competitiveness techniques. The techniques with the

Table 2 The importance of the applied techniques

Competitive Strategy	N	Rank 1	Rank 2	Rank 3	Rank 4	Rank 5	Not used	Sum -	Sum +
<i>Fokus (A)</i>									
Skill upgrading	310	30.3	06.8	08.1	06.8	09.0	39.0	37.1	15.8
Use newest technology	310	19.4	11.6	15.5	11.9	11.9	29.7	31.0	23.9
Development of business networking	310	25.5	09.7	10.6	10.0	09.4	34.8	35.2	19.4
Serve special geographic market / serve special groups of clients	310	18.7	09.0	16.8	12.6	17.1	25.8	27.7	29.7
<i>Cost leadership (B)</i>									
Minimize overhead cost	310	25.2	04.8	04.2	01.9	00.6	63.2	30.0	02.6
Minimize advertising cost	310	21.9	06.1	08.7	03.9	04.2	55.2	28.1	08.1
Minimize R&D	310	19.4	06.8	18.4	12.3	09.4	33.9	26.1	21.6
<i>Differentiation (C)</i>									
Offer better quality product/service	310	03.2	02.9	06.5	16.8	61.9	08.7	06.1	78.7
Competitive pricing of product/service	310	11.3	05.2	23.9	25.2	21.3	13.2	16.5	46.5
Offer new/different kind of product/service	310	09.0	04.5	19.7	18.7	23.5	24.5	13.5	42.3
Use of unique design/brand name for product/service	310	15.5	10.3	16.5	12.6	13.2	31.9	25.8	25.8

Source: Home-based Business Survey Questionnaire, (Gligorijević, 2012)

lowest rank are the ones classified into the strategic model of expense reduction (Model B), especially the employee's salary reduction and advertising costs reduction.

The spatial differences of the individual business skills were influenced by the business distance from the central market, Belgrade in this case. The home business owners of all the three areas explored find the strategic differentiation model as well as the combination of several techniques from Model A (focusing) and Model C (differentiation) (Table 3) to be the most important ones for the improvement of the competitiveness of goods and services. Even though the examinees of the center, the semi-periphery and the periphery mostly used the same strategic model, there are big differences in the selection of the individual techniques within the models. Within Model A, the use of the latest technologies for competitiveness improvement is twice as frequent in the central area

as it is in the peripheral, just as the technique of cooperation with other firms is rarely used outside the central region due to the peripheral position (Table 3).

Observed according to the gender structure of the examinees, the men and women employed in the informal economy sector used the same strategic models, the combination of the differentiation and the focusing models, to be exact.

Even though the men and women used the same strategic models, the individual technique choice within every model was significantly different (Table 4). Regardless of their gender, the examinees achieved their product and service competitiveness mostly by improving the quality, which means this technique was rated the most important by 65.9% of the women and 56.7% of the men. The men recognized the competitive prices technique as the second most important, unlike the women, who considered the creation of new and different products on the market more important than

competitive prices. The female home business owners were more likely to perceive branding as a technique of competitiveness improvement than the male ones, while the men were more likely to apply the latest technologies and invest in training. Besides branding, the women also recognized the importance of focusing on target groups of consumers rather than the men did, and were more likely to involve in business networks and associations.

A timely and adequate choice of competitiveness improvement techniques can be considered as the key human resource indicator, according to S. Savovic (2006), and it is very important for the surveyed home businesses sustainability, their survival and growth,

which means that individual business skills can be considered to be an impetus for entrepreneurship, which is a very important segment of the national economic growth and the unemployment rate reduction (Foster & Rosenzweig, 1993). Having chosen appropriate operating procedures, the informally employed population covered by the survey research showed an unexpectedly high proficiency degree in creating new ways of business organization, introducing new products and services into the market and applying new technologies. The business skills of the informally employed, embodied in the optimal choice of the strategic model for competitiveness improvement, in the case of the home business owners, assumed the full mobilization of the acquired

Table 3 The comparison of mean ranking of business strategies by the location of business

	Location							
	In total		Centre		Semi-periphery		Periphery	
	Rank 5	Mean	Rank 5	Mean	Rank 5	Mean	Rank 5	Mean
N	310	293	46	42	80	76	184	175
<i>Fokus (A)</i>								
Skill upgrading	09.0	2.3	10.9	2.2	10.0	2.3	08.2	2.3
Use newest technology	11.9	2.8	21.7	3.1	11.3	2.7	09.8	2.8
Development of business networking	09.4	2.5	15.2	2.4	15.0	2.8	05.4	2.3
Serve special geographic market / serve special groups of clients	17.1	3.0	17.4	2.7	12.5	2.8	19.0	3.2
<i>Cost leadership (B)</i>								
Minimize overhead cost	00.6	1.6		1.2		1.8	01.1	1.5
Minimize advertising cost	04.2	2.2		1.3	06.3	2.6	04.3	2.1
Minimize R&D	09.4	2.8	04.3	2.1	10.0	2.9	10.3	2.9
<i>Differentiation (C)</i>								
Offer better quality product/service	61.9	4.4	54.3	4.0	62.5	4.5	63.6	4.5
Competitive pricing of product/service	21.3	3.5	23.9	3.1	21.3	3.6	20.7	3.5
Offer new/different kind of product/service	23.5	3.6	26.1	3.4	13.8	3.2	27.2	3.8
Use of unique design/brand name for product/service	13.2	3.0	13.0	2.8	06.3	2.6	16.3	3.2

Source: Home-based Business Survey Questionnaire, (Gligorijević, 2012)

Table 4 The comparison of mean ranking of business strategies by gender

	In total		Gender			
	Rank 5	Mean	Male		Female	
			Rank 5	Mean	Rank 5	Mean
N	310	293	134	126	176	167
<i>Fokus (A)</i>						
Skill upgrading	9.0 (9)	2.3	10.4 (7)	2.4	8.0 (8)	2.2
Use newest technology	11.0 (6)	2.8	13.4 (4)	3.0	10.8 (6)	2.6
Development of business networking	9.4 (7)	2.5	0.0 (11)	-	5.1 (9)	-
Serve special geographic market / serve special groups of clients	17.1 (4)	3.0	11.2 (5)	2.9	21.6 (4)	3.1
Mean	11.9		12.5		11.4	
<i>Cost leadership (B)</i>						
Minimize overhead cost	0.6 (11)	1.6	0.7 (10)	1.6	0.6 (11)	1.5
Minimize advertising cost	4.2 (10)	2.2	5.2 (9)	2.4	3.4 (10)	2.0
Minimize R&D	9.3 (8)	2.8	9.0 (8)	3.0	9.7 (7)	2.6
Mean	4.7		5.0		4.6	
<i>Differentiation (C)</i>						
Offer better quality product/service	61.0 (1)	4.4	56.7 (1)	4.5	65.9 (1)	4.4
Competitive pricing of product/service	21.0 (3)	3.5	20.1 (2)	3.5	22.2 (3)	3.4
Offer new/different kind of product/service	23.5 (2)	3.6	18.7 (3)	3.5	27.3 (2)	3.6
Use of unique design/brand name for product/service	13.2 (5)	3.0	11.1 (6)	3.0	14.8 (5)	2.9
Mean	30.0		26.7		32.6	

Source: Home-based Business Survey Questionnaire, (Gligorijević, 2012)

knowledge and resulted in the identifying of an unexplored "niche" on the product and service market.

CONCLUSION

The examination of the informal resources was necessary given the share of the informal economy in the GDP structure in RS and the necessity of fully engaging the working-age population. According to the basic theoretical points of the human capital idea and the human resources idea, this paper investigated the two characteristics of the informally employed population: the educational structure and their individual business skills. The results of the

educational structure research and the individual business skills research showed the following:

According to the education level, the informally employed workforce does not differ from the formally employed population in Serbia, which is why it represents a resource that, with an appropriate public politics support, can have an effect on the reduction of long-term unemployment and the creation of new and higher-quality work places.

The owners of home-based businesses from our sample use a variety of individual business skills, but choose the optimal, sustainable and rational techniques of doing strategic business. An adequate choice of competitiveness strategies can contribute to

home business vitality and improve its position on the market, and in the long run, it can also contribute to the informal economy modernization.

The informal economy, researched on a home-based business sample, is present throughout Serbia and in every single geographic region where the sample was stratified. The spatial differences in the educational structure and the individual business skills of the informally employed population are primarily caused by the traditional economic functions of rural and urban settlements and workforce migrations, which severely weakened the human capital in the peripheral, rural areas, in comparison to the central areas.

The home business owners' demographic characteristics analysis reveals that the female home-based business owners are more numerous than the male owners in the sample, which implies that this unconventional form of work engagement is more acceptable to the female unemployed population than to the male one. However, the female home business owners are as successful as the male owners, considering strategic business planning, which is especially important in the context of rural female population engagement in non-agricultural activities (Tyler & Fairbrother, 2013), which is considered to be one of the key factors of rural areas' sustainability in RS nowadays.

The basic problem of the informal economy research is its non-transparency and a lack of reliable, systematic and continuous statistics which limits the information we have about the structural, economic and demographic characteristics of the informally employed. Today, the only and very deficient data on the informally employed population are indirectly provided in the Workforce survey, as a statistic about the self-employed population in RS. According to the decision made by the Government of the Republic of Serbia to develop a knowledge-based economy, more accurate and more comprehensive predictions of the demographic workforce reserves and human resources active outside the formal economy courses are only possible to achieve by expanding the coverage of researches onto the informally employed population. Besides the educational structure and the individual business skills of the informally employed population,

it would be interesting to explore the motives for starting a home-based business, as well as the level of satisfaction the job provides to the home business owners. In the context of the ambition the modern man has towards creating a balance between their business and private life (Edgell et al, 2012; Lee, Zvonković & Crawford, 2013), future researches might find different forms of flexible employment, such as teleworking or working from home, as sorts of work engagement that offer a possibility of a coordinated career and the family development.

ACKNOWLEDGMENTS

This paper is a part of the research Project (No. 47006), which is funded by the Ministry of Science of the Republic of Serbia.

REFERENCES

- Becker, G. (1964; 1993). *Human Capital: A Theoretical and Empirical Analysis, with Special Reference to Education*. (3rd ed.). Chicago: University of Chicago Press.
- Becker, G., & Becker, N. (1997). *The Economics of Life*. USA: McGraw-Hill.
- Berke, D. R. (2003). Coming home age in: The challenges and rewards of home-based self-employment. *Journal of Family Issues*, 24(4), 513-546.
- Burris, V. (2005). Overeducation: Then and Now. *Work and Occupations*, 32, 319-327.
- Chen, M. A. (2007). *Rethinking the Informal Economy: Linkages with the Formal Economy and the Formal Regulatory Environment*. DESA Working Paper, No. 46, ST/ESA/2007/DWP/46
- Darrah, C. (1994). Skill Requirements at Work: Rhetoric Versus Reality. *Work and Occupations*, 21(1), 64-84.
- Dougherty, C. (2005). Why Are the Returns to Schooling Higher for Women than for Men? *The Journal of Human Resources*, 40(4), 969-988.
- Duvander, A. E. (2001). Do Country-Specific Skills Lead to Improved Labor Market Positions? An Analysis of Unemployment and Labor Market Returns to Education

- among Immigrants in Sweden. *Work and Occupations*, 28(2), 210-233.
- Edgell, P., Ammons, S., & Dahlin, E. (2012). Making Ends Meet: Insufficiency and Work-Family Coordination in the New Economy. *Journal of Family Issues*, 33(8), 999-1026.
- Foster, A. D., & Rosenzweig, M. R. (1993). Information, Learning, and Wage Rates in Low-Income Rural Areas. *The Journal of Human Resources*, 28(4), 759-790.
- Gligorijević, V. (2012). *Ekonomsko-geografske i demografske promene agrarnog prostora Srbije*. Neobjavljena doktorska disertacija, Univerzitet Beograd, Geografski fakultet.
- Hamermesh, D. S. (2001). The Changing Distribution of Job Satisfaction. *The Journal of Human Resources*, 36(1), 1-30.
- ILO. (2002). *Decent Work and the informal economy*. Report of the Director-General presented to the 90th International Labour Conference, Geneva: International Labour Office.
- Ishengoma, E. K., & Kappel, R. (2006). *Economic Growth and Poverty: Does Formalisation of Informal Enterprises Matter?* Hamburg: German Institute of Global and Area Studies (GIGA).
- Jurick, N. C. (1998). Getting away and getting by: the experience of self-employed homeworkers. *Work and Occupation*, 25(1), 7-35.
- Kalleberg, A. L. (2003). Flexible Firms and Labor Market Segmentation: Effects of Workplace Restructuring on Jobs and Workers. *Work and Occupations*, 30(2), 154-175.
- Lambert, S. J. (2009). Lessons From the Policy World: How the Economy, Work Supports, and Education Matter for Low-Income Workers. *Work and Occupations*, 36(1), 56-65.
- Lee, N., Zvonkovic, A., & Crawford, D. (2013). The Impact of Work-Family Conflict and Facilitation on Women's Perceptions of Role Balance. *Journal of Family Issues*, doi:10.1177/0192513X13481332
- Marković, Ž., Ilić, B., i Ristić, Ž. (2012). *Menadžment znanja - Top menadžment i liderstvo znanja*. Beograd, Srbija: Etno-stil d.o.o.
- Mason, C., Carter, S., & Tagg, S. (2008). *Invisible Businesses: the characteristics of home-based businesses in the United Kingdom*. Glasgow, UK: Hunter Centre for Entrepreneurship, University of Strathclyde.
- Ministarstvo prosvete Republike Srbije. (2007). *Ljudski kapital: Kako ono što znate oblikuje vaš život*. Prevedeno izdanje OECD serije Uvidi.
- Mroz, T., & Savage, T. (2006). The Long-Term Effects of Youth Unemployment. *The Journal of Human Resources*, 41(2), 259-293.
- Newman, J., & Gertler, P. (1994). Family Productivity, Labor Supply, and Welfare in a Low Income Country. *The Journal of Human Resources*, 29(4), 989-1026.
- OECD. (2001). *Human Capital Investment: An International Comparison*. Paris: OECD.
- OECD. (2005). *Labour Force Statistics 1984-2004*. Paris: OECD.
- Porter, M. E. (1980). *Competitive Strategy: Techniques for Analyzing Industries and Competitors*. New York: The Free Press.
- Republički zavod za statistiku. (2011). *Anketa o radnoj snazi*. http://webzrs.stat.gov.rs/WebSite/repository/documents/00/00/96/02/SB_564_ARS_2012+sajt.pdf
- Savović, S. (2006). Značaj obuke i razvoja kadrova u ostvarivanju konkurentne prednosti preduzeća. *Ekonomski horizonti*, 8(1-2), 49-58.
- Schneider, F. (2002). *Size and measurement of the informal economy in 110 countries around the world*. Discussion paper, Workshop of Australian National Tax Centre, Canberra: ANU.
- Schultz, T. W. (1961). Investment in Human Capital. *The American Economic Review*, 51(1).
- Smith, A. (1991). *An Inquiry into the Nature and Causes of the Wealth of Nations*. New York, USA: Prometheus Books.
- Tocman, V. (2007). *Modernizing the informal sector*. DESA Working Paper, No. 42, ST/ESA/2007/DWP/42
- Tyler, M., & Fairbrother, P. (2013). Bushfires are "men's business": The importance of gender and rural hegemonic masculinity. *Journal of Rural Studies*, 30, 110-119.
- Williams, C. (2011). Explaining the persistence of the informal economy in Central and Eastern Europe: some lessons from Moscow. *Journal of Economy and its Applications*, 1(1), 22-52.

Received on 12th July 2013,
after revision,
accepted for publication on 26th August 2013

Vera Gligorijevic is an assistant professor at the Faculty of Geography of Belgrade University, where she obtained her PhD in the field of Demography. Her scientific-research work is oriented towards researching the structures of the population and the demographical aspects of the workforce.

Petar Vasic is a teaching assistant at the Faculty of Geography of Belgrade University. He graduated from the Faculty of Geography, and obtained his MSc title at the Faculty of Economics of Belgrade University. His research work is focused on the population policy and the population as a factor of economic phenomena.

Izvorni naučni članak

UDK: 334.714(497.11); 005.963; 005.336.4

doi: 10.5937/ekonhor1302121G

LJUDSKI RESURSI U NEFORMALNOJ EKONOMIJI U REPUBLICI SRBIJI

Vera Gligorijević,* Petar Vasić

Geografski fakultet Univerziteta u Beogradu

Cilj istraživanja u ovom radu je da doprinese diskusiji o značaju ljudskih resursa za proces ekonomskog razvoja, posebno o značaju obrazovanja i individualnih poslovnih veština za proces modernizacije neformalne ekonomije i njene integracije u formalne privredne tokove. Ljudski resursi u neformalnom sektoru su analizirani standardnom klasifikacijom radne snage prema nivoima obrazovanja, a individualne poslovne veštine (sposobnosti) analizom tehnika koje su neformalno zaposlena lica koristila u postupku unapređenja konkurentnosti. Analiza je zasnovana na rezultatima anketnog istraživanja strukturnih karakteristika i prostornog razmeštaja neformalne ekonomije u Republici Srbiji, koje je tokom 2011. godine sprovedeno na uzorku od 310 kućnih preduzeća. Rezultati su pokazali da su prema obrazovnom sastavu, a posmatrano u nacionalnim okvirima, neformalno zaposlena lica podjednako konkurentna kao i formalno zaposleni, zatim, da obrazovni sastav neformalno zaposlenih lica zavisi od tipa naselja i distance od Beograda, a da individualne poslovne veštine, pored distance od Beograda i tipa naselja, zavise od polnog sastava ispitanika.

Ključne reči: ljudski resursi, neformalna ekonomija, kućna preduzeća, Srbija

JEL Classification: J24, O15, O17

UVOD

Ideja da ono što znamo dominantno oblikuje naš život našla je svoje mesto u ekonomskoj teoriji šezdesetih godina XX veka. Stavovi o tome da obrazovanje i individualne sposobnosti (veštine) radne snage imaju ključnu ulogu u procesu socio-ekonomskog razvoja formalno su uobličeni u ekonomskoj teoriji o ljudskom kapitalu. Prema ovoj teoriji, radna snaga se ne razmatra

na agregatnom nivou, već na nivou pojedinaca. Ovakva shvatanja su ranije imala malo pobornika. Izuzetak je bio Adam Smit, koji je verovao da ekonomija nije stimulirana radnicima kao masom, već stečenim i upotrebljivim (primenjivim) sposobnostima pojedinaca, radnika i svih članova društva (Smith, 1991). Pomenuti stavovi o tome da su individualne sposobnosti radnika vrsta kapitala zahtevali su vreme kako bi se ukorenili. Naime, shvatanja da je obrazovanje faktor ekonomskog rasta pojavljivala su se i tokom XIX i u prvoj polovini XX veka, ali su u radove ekonomista sistematično ugrađena tek od šezdesetih godina XX veka.

* Korespondencija: V. Gligorijević, Geografski fakultet Univerziteta u Beogradu, Studentski trg 3, 11000 Beograd, Srbija;
e-mail: vera.gligorijevic@gmail.com

Ideju o ljudskom kapitalu je teško pripisati jednom teoretičaru, ali je najuticajniji zagovornik ovog koncepta bio T. W. Schultz. On je tvrdio da pojedinci svesno ulažu u sebe kako bi popravili lični materijalni položaj, odnosno, (imajući u vidu celokupnu ekonomiju) da od kvaliteta ljudskog kapitala, tj. nivoa obrazovanja i zdravstvenih standarda, zavisi stopa ekonomskog rasta (Schultz, 1961). Prema G. Becker-u (1993; 1997), ljudski kapital kao paradigma ne dehumanizuje pojedince; on se može koristiti za rešavanje svakodnevnih problema, ne samo pitanja uticaja obrazovanja na zarade, već i uticaja na zdravlje i formiranje porodica. Skoro pedeset godina od nastanka, ideja o ljudskom kapitalu još uvek izaziva brojne kontroverze, a kritičari ukazuju da odnos prema obrazovanju i zdravlju kao vidu kapitala predstavlja neželjen upliv ekonomista u ono što su pitanja ostalih društvenih nauka (Darrah, 1994; Burris, 2005).

Empirijska istraživanja ljudskog kapitala i ljudskih resursa danas se pretežno temelje na statistici obrazovanja, statistici radne snage i praćenju zdravstvenog stanja nacije (Ministarstvo prosvete Republike Srbije, 2007). U Republici Srbiji (RS) su sistematična istraživanja ljudskih resursa na osnovu statistike radne snage uzela maha tek tokom poslednjih deset godina, a kao i u drugim bivšim socijalističkim zemljama Evrope, ista su se fokusirala na formalno zaposlena lica. Imajući na umu veličinu neformalne ekonomije u bruto domaćem proizvodu (BDP) tranzicionih zemalja, pa i RS, bilo je interesantno istražiti u kojoj meri je radna snaga u neformalnom sektoru osposobljena da, uz pretpostavku postojanja podrške javnih politika, modernizuje način poslovanja i omogući transfer svojih aktivnosti u legalne ekonomske tokove. Ljudski resursi neformalne ekonomije su u ovom radu istraženi regionalno-demografskom analizom obrazovnog sastava vlasnika kućnih preduzeća u RS, i analizom individualnih postupaka kojima su neformalno zaposlena lica jačala svoju poziciju na tržištu. Osnovna hipoteza u radu je da se obrazovni sastav neformalno zaposlenih lica ne razlikuje bitno od obrazovanja formalno zaposlenih, i da su zbog toga procesi modernizacije neformalnog poslovanja i njegove integracije u formalne tokove mogući. Druga hipoteza je da ljudski resursi u neformalnoj ekonomiji zavise od tipa naselja u kojem se

posluje, zatim, od polnog sastava vlasnika preduzeća, i od udaljenosti preduzeća od Beograda, koji je u radu posmatran kao centralno tržište.

Ovaj rad se sastoji iz četiri celine. U prvom odeljku se diskutuje o veličini neformalne ekonomije u bruto domaćem proizvodu RS i drugih tranzicionih zemalja, kao i o kućnim preduzećima kao čestoj formi neformalnog zapošljavanja. U drugom odeljku se obrazlaže metodologija na osnovu koje su prikupljeni, statistički obrađeni i analizirani podaci anketnog istraživanja neformalne ekonomije u RS. Treća celina daje pregled najvažnijih rezultata istraživanja ljudskih resursa, i to formalnog obrazovanja vlasnika kućnih preduzeća i analizu njihovih individualnih poslovnih sposobnosti. Četvrti deo rada čine zaključna razmatranja.

NEFORMALNA EKONOMIJA I RAZVOJ KUĆNIH PREDUZEĆA

Pitanje ljudskog kapitala u neformalnom sektoru privrede problemski je postavljeno tek kada se na integraciju neformalne ekonomije u legalne tokove počelo gledati kao na progresivan proces koji zahteva određene ljudske resurse. U razvijenim zemljama je problem modernizacije neformalne ekonomije dodatno bio opterećen skromnim znanjima neformalno zaposlenih lica, budući da se u ovaj sektor uključuje po raznim osnovama marginalizovano stanovništvo, kao što su neobrazovani, imigranti ili osobe sa invaliditetom (Duvander, 2001; Ishengoma & Cappel, 2006). Za razliku od razvijenih zemalja, u tranzicionim privredama, segmentacija neformalno zaposlenih nije tako izrazita, a među neformalno zaposlenim stanovništvom u bivšim socijalističkim zemljama, mogu se pronaći veoma heterogene demografske i socijalne subkategorije stanovništva (Marković, Ilić i Ristić, 2012).

U toku poslednjih deset godina objavljeno je nekoliko značajnih izveštaja i studija u kojima su predstavljeni rezultati istraživanja obima, strukturnih karakteristika i modela za modernizaciju neformalne ekonomije u svetu. Među njima se sadržinom i kvalitetom izdvajaju studije radnih grupa za socijalna pitanja u

okviru ILO (International Labour Organisation, 2002) i OECD (Organization for Economic Co-operation and Development, 2001; 2005). Iako su centralne teme u tim izveštajima heterogene, od regionalnih analiza i rodne dimenzije neformalne ekonomije, do standarda za unapređenje monitoringa neformalne ekonomije i preporuka za njenu modernizaciju, kao najvažniji rezultat je istaknut značaj koji neformalna ekonomija danas ima u dve kategorije zemalja: u zemljama u razvoju i u tranzicionim zemljama. Značaj neformalne ekonomije za socio-ekonomski razvoj ovih zemalja meri se dvojako: a) iz ugla redukovanja visokih stopa nezaposlenosti i b) sa stanovništa ukupnog privrednog rasta. Privredni rast se u ovom kontekstu povezuje sa rastom prihoda od neformalnog zaposlenja, koji stimuliše rast potrošnje koja dalje podsticajno deluje na proizvodnju novih roba i usluga (Lambert, 2009).

Neformalna ekonomija se najčešće razvija u uslovima dugotrajne nezaposlenosti i, u proseku, u 2002. godini je iznosila 39% BDP tranzicionih zemalja, 41% BDP zemalja u razvoju i 18% BDP u zemljama OECD (Schneider, 2002). Neformalni sektor je veoma vitalan segment privrede, a prema C. Williams-u karakteriše ga kontinuiran trend rasta u zemljama u razvoju i tranzicionim zemljama, koji je osetan i u prvoj deceniji XXI veka (Williams, 2011). Prema istom autoru, vitalnost neformalnog sektora se postiže na dva načina: a) konkurentnim cenama, usled izbegavanja poreza, doprinosa i fiksnih troškova legalnog poslovanja; b) optimalnom veličinom firmi (mikro-preduzeća koja broje do pet zaposlenih), koja u uslovima ekonomske globalizacije omogućava potrebnu dozu fleksibilnosti (Williams, 2011). Zbog vitalnosti i permanentno visokog udela neformalne ekonomije u strukturi BDP tranzicionih zemalja, nametnula se potreba redefinisanja osnovnih modela upravljanja ovim sektorom privrede (Chen, 2007). Prema V. Tocman-u (Tocman, 2007) jedan od takvih modela je modernizacija neformalne ekonomije, za koju se pretpostavlja da bi mogla doneti više rezultata od napora za njeno suzbijanje (jer može da vodi postepenoj tranziciji ka formalnoj ekonomiji). V. Tocman smatra da je od ključnog značaja unapređivanje sledećeg: a) produktivnosti neformalne proizvodnje kroz olakšan pristup kreditima; b) zdravstvene zaštite neformalno zaposlenih radnika; c) zakonske regulative

kroz izmene kojima se olakšavaju principi legalnog poslovanja (Tocman, 2007).

Najčešća forma zapošljavanja u neformalnom sektoru je rad kod kuće, koji se može definisati kao svaka poslovna aktivnost koja se, radi sticanja individualne materijalne koristi, obavlja u sopstvenom domu. Rad u kući se deli se na dve osnovne kategorije: kućna preduzeća (kućni biznis) i rad na daljinu (rad od kuće). Kućni biznis ili kućno preduzeće nastaje preduzetničkim aktivnostima pojedinaca (samozapošljavanje), dok je rad na daljinu (*teleworking*) rad za poslodavca, ali na netradicionalnim lokacijama. Nekada najvažniji segment privrede, rad kod kuće je početkom XX veka potpuno iščezao u industrijalizovanim zemljama poput Velike Britanije, Francuske i SAD-a (Berke, 2003). Krajem sedamdesetih i početkom osamdesetih godina XX veka, kao rezultat socio-ekonomskih promena, promena sistema vrednosti i životnog stila stanovništva, rad kod kuće je reafirmisan (Jurick, 1998), i to najpre u SAD i Velikoj Britaniji, a kasnije i u drugim razvijenim zemljama.

Kućni biznis je danas u razvijenim zemljama institucionalno regulisan kao legalna forma poslovanja za razliku od nerazvijenih zemalja ili zemalja u tranziciji, u kojima kućna preduzeća posluju u okviru neformalne ekonomije (Newman & Gertler, 1994). Kućna preduzeća karakteriše fleksibilnost rada (Kalleberg, 2003), kako u pogledu broja radnih sati i radnog vremena, tako i u pogledu lokacije posla. Stoga je rad u kući slobodan izbor aktivnog stanovništva u razvijenim zemljama, posebno u situacijama kada jedan član domaćinstva ima relativno siguran korporativni posao, sa socijalnim povlasticama, a drugi član domaćinstva ili partner se uključuje u rizičniji, samostalan posao (Hamermesh, 2001). Ovakav model sticanja prihoda redukuje nezaobilazne stresne situacije u modernim porodicima, koje nastaju ukoliko je karijera oba partnera korporativna, a utiče i na redukovanje troškova podizanja dece. Mogućnost kombinovanja poslovnog i porodičnog života koju pruža rad kod kuće, posebno je atraktivna opcija za mlade majke (Mason, Carter & Tagg, 2008; Mroz & Savage, 2006). U RS je za većinu radno sposobnog stanovništva aktivnog u kućnim preduzećima, rad u kući nevoljan, nametnut izbor (Gligorijević, 2012).

METODOLOGIJA ISTRAŽIVANJA

Istraživanje ljudskih resursa u neformalnoj ekonomiji u RS, u ovom radu je bazirano na rezultatima ankete koja je sprovedena tokom 2011. godine. Rezultati anketnog istraživanja, koji su predstavljeni u ovom radu, čine jedan deo baze primarnih podataka prikupljenih tokom izrade doktorske disertacije (Gligorijević, 2012). Anketnim upitnikom je neformalna ekonomija istražena na uzorku od 310 kućnih preduzeća, pri čemu je prvenstveno analiziran njihov prostorni razmeštaj, a, zatim, i demografska obeležja vlasnika kućnih preduzeća.

Prema anketnom upitniku, vlasnicima kućnih preduzeća smatrani su svi ispitanici koji su pozitivno odgovorili na regrutaciono pitanje, odnosno koji su ispunili dva uslova: prvo, da obavljaju posao izvan formalnih tokova, i drugo da taj posao obavljaju u okviru sopstvenog doma (kuća, stan, dvorište, garaža, podrum i druge prostorije). Uzorak nije obuhvatio individualne poljoprivredne proizvođače koji su proizvodili za lične potrebe, već samo vidove komercijalne proizvodnje, prerade, i/ili plasmana poljoprivrednih proizvoda na tržištu. Na osnovu regrutacionog pitanja utvrđena je incidenca neformalnih kućnih preduzeća u RS, koja je sredinom 2011. godine iznosila 6%. Anketno istraživanje je tehnički sprovedeno kroz dve faze. U prvoj i tehnički veoma zahtevnoj fazi, slučajno odabranim korisnicima fiksne telefonije u RS, postavljeno je regrutaciono pitanje i pribavljena kontakt adresa ispitanika voljnih da učestvuju u daljem istraživanju. U drugoj, tehnički jednostavnijoj fazi, vlasticima kućnih preduzeća, koji su bili spremni da odgovore na postavljena pitanja, poslat je anketni upitnik. Posle petnaest dana upitnici su vraćeni na adresu istraživača. Proverom njihove upotrebljivosti, formiran je stratifikovan uzorak od 310 vlasnika kućnih preduzeća.

Uzorak od 310 kućnih preduzeća bio je stratifikovan prema tri obeležja: distanci od centralnog tržišta, tj. Beograda, i to na centar, poluperiferiju i periferiju, zatim, prema obeležju tip naselja (selo i grad) i prema polnom sastavu vlasnika preduzeća (muškarci i žene). Zona centra je obuhvatila kućna preduzeća locirana u Gradu Beogradu, poluperiferija je obuhvatila sva naselja (seoska ili gradska) disperzno razmeštena

do 50 km od Grada Beograda, a periferijom su se smatrala sva naselja izvan poluperiferije. Primarni podaci su, najpre, prošli proveru upotrebljivosti, zatim, su kodirani korišćenjem programa Statistički paket za društvene nauke (*Statistical Package for the Social Sciences*, SPSS). Kvantitativna obrada primarnih podataka uz pomoć deskriptivne statistike (učestalost, srednja vrednost, rang), unakrsnog tabeliranja i χ^2 -testa, omogućila je kompleksnu analizu obrazovnog sastava i veština neformalno zaposlenih lica, zatim, utvrđivanje zakonitosti varijacija istraživanih obeležja kroz definisane stratume, ali i utvrđivanje statističke značajnosti razlika.

Obrazovni sastav je razmatran na osnovu standardne distribucije ispitanika prema nivoima školske spreme (nepotpuna osnovna, osnovna škola, srednja škola, viša i visoka škola). Pored analize obrazovnog sastava, za istraživanje ljudskih resursa u neformalnoj ekonomiji, u ovom radu su razmatrane individualne poslovne sposobnosti ispitanika, i to analizom tehnika koje su vlasnici kućnih firmi koristili kako bi ojačali konkurentnost na tržištu. Za istraživanje tehnika konkurentnosti, u ovom radu je primenjen model "generičkih strategija konkurentnosti" M. Porter-a (Porter, 1980). M. Porter-ov model generičkih strategija podrazumeva postojanje tri modela kojima se postiže konkurentnost na tržištu: model fokusiranja, model smanjenja troškova i model diferenciranja. Prvi strateški model, strategija fokusiranja, temelji se na pretpostavci da je preduzeće unapred identifikovalo svoje geografsko tržište i ciljnu grupu potrošača. Drugi model, model snižavanja troškova, može doprineti unapređenju konkurentnosti ukoliko se ne sprovodi na račun kvaliteta i kvantiteta proizvoda, dok se treći model ili strategija diferenciranja, zasniva na ponudi jedinstvenog proizvoda ili usluge kojim se firma jasno izdvaja od drugih ponuđača na tržištu. Prema M. Porter-u (1980), za postizanje maksimalnih koristi, najčešće se koristi kombinacija više modela. Hipoteza o prostornim i rodnim razlikama individualnih poslovnih veština, koje utiču na modernizaciju i integraciju neformalne ekonomije u formalne tokove, može se temeljiti na izboru ponuđenih tehnika u okviru svakog od ova tri modela.

REZULTATI ISTRAŽIVANJA

Podaci dobijeni anketnim istraživanjem razmeštaja i strukturnih karakteristika kućnih preduzeća u RS, omogućili su regionalno-demografsku analizu ljudskih resursa u neformalnom sektoru privrede. Najvažniji rezultati istraživanja ljudskih resursa u neformalnoj ekonomiji, ukazali su na to da se prema obrazovnom sastavu, neformalno (samo)zaposlena lica malo razlikuju od zaposlenih lica radnog uzrasta. Vlasnici kućnih preduzeća, najčešće su imali srednju stručnu spremu (55,2%), a najmanje je bilo preduzetnika sa nepotpunom osnovnom školom, svega 3,9%. Udeo lica sa završenom višom školom i fakultetom u uzorku je bio zastupljen sa 21%, a udeo lica sa osnovnim i nižim obrazovanjem sa 24% (Tabela 1). Prema Anketi o radnoj snazi, u strukturi zaposlenih lica radnog uzrasta, 15,5% ima završenu osnovnu školu, 58,7% srednju školu a 22,5% je sa završenom višom školom ili fakultetom (Republički zavod za statistiku, 2011).

Male razlike obrazovnog sastava formalno i neformalno zaposlenih lica u RS, ukazale su na to da je, posmatrano u nacionalnim okvirima, kontingent neformalno zaposlenih lica konkurentan koliko i kontingent zaposlenih lica radnog uzrasta. Na relativno povoljan obrazovni sastav neformalno zaposlenih lica u RS, uticali su ekonomski i socijalni faktori. Tranzicija ka tržišnoj ekonomiji u RS je dovela do viškova radne snage, prethodno zaposlene u društvenim preduzećima, koja je u uslovima razvijene

mreže osnovnog i srednjoškolskog obrazovanja, stekla i odgovarajući stepen stručne spreme. Tako je među neformalno zaposlenim preko 20% lica sa visokim obrazovanjem, što je retko u visoko razvijenim zemljama, gde se u neformalnom sektoru pretežno aktiviraju lica sa najnižim obrazovanjem.

Kao što postoje prostorne razlike obrazovnog sastava ukupnog stanovništva RS, postoje i prostorne razlike obrazovnog sastava neformalno zaposlenih lica. Rezultati anketnog istraživanja su pokazali da se distribucija obrazovanja ispitanika razlikovala u pogledu tri obeležja: polnog sastava, tipa naselja i distance preduzeća od Beograda. Međutim, iako se distribucija školske spreme vlasnika kućnih preduzeća razlikovala prema sva tri istraživana obeležja (pol, tip naselja i lokacija), statistički značajne razlike ($p=0,00$) su ustanovljene samo između naselja različitog tipa (selo i grad) i između različite lokacije kućnog preduzeća, odnosno, između centra, poluperiferije i periferije ($p = 0,00$). Vrednost p predstavlja statističku značajnost razlika u učestalosti posmatranog modaliteta. U konkretnom slučaju, značajnost dva χ^2 testa je manja od 0,01, a jednog je veća od 0,05, što nam govori da je distribucija obrazovanja prema regionu i tipu naselja značajno drugačija, za razliku od polog sastava ispitanika gde razlike u obrazovanju nisu statistički značajne. Razlike u raspodeli nivoa obrazovanja između muškaraca i žena zaposlenih u neformalnom sektoru, statistički nisu značajne ($p = 0,58$).

Tabela 1 Obrazovni sastav vlasnika kućnih preduzeća u Republici Srbiji, prema polu, regionu i tipu naselja

	Ukupno	Pol		Region			Tip naselja	
		Muški	Ženski	Centar	Poluperi-ferija	Periferija	Selo	Grad
N	310	134	176	46	80	184	200	110
p		0,58			0,00		0,00	
Osnovna i niže	23,9	26,1	22,2	06,5	31,3	25,0	30,0	12,7
Srednja	55,2	55,2	55,1	50,0	56,3	56,0	55,0	55,5
Viša i visoka	21,0	18,7	22,7	43,5	12,5	19,0	15,0	31,8
Ukupno	100%							

Izvor: Anketno istraživanje autora, Gligorijević, 2012

Analiza obrazovnog sastava prema polu ispitanika, pokazala je da su žene formalno obrazovanije nego muškarci. S jedne strane, to je posledica većeg broja žena u uzorku, jer su žene danas brojnije u kategoriji visokoobrazovanih lica u RS, a s druge strane, posledica je učestalijeg prekida školovanja među muškom decom, zbog čega su u kategoriji lica sa nepotpunom osnovnom školom, u uzorku brojniji muškarci. Viši nivo obrazovanja ženske populacije mogao bi da implicira da su visokoobrazovane žene na formalnom tržištu rada manje konkurentne u odnosu na visokoobrazovane muškarce, zbog čega su svoju šansu za zaposlenje pronašle u neformalnom sektoru (Dougherty, 2005).

Ispitanici poluperiferije i periferije, bili su i slabije obrazovani nego ispitanici centra (Beograda). Udeo vlasnika kućnih preduzeća kojima je najviši nivo obrazovanja završena osnovna škola, rastao je od centra ka periferiji, a u istom smeru je opadao udeo ispitanika sa završenom višom školom i fakultetom

(Tabela 1). Tendencija slabljenja ljudskih resursa sa rastom distance od centralnog naselja nije ni nova ni neočekivana. Neočekivan je rezultat prema kome je obrazovni sastav najnepovoljniji među preduzetnicima poluperiferije, koja je obuhvatila opštine do 50 km udaljene od Grada Beograda, a ne na periferiji, kao što se moglo očekivati s obzirom na pravolinijsku tranziciju drugih demografskih obeležja. Posebno jak utisak ostavlja prostorna raspodela najobrazovanijih lica u uzorku, gde je udeo visokoobrazovanih ispitanika na poluperiferiji skoro dvostruko manji nego na periferiji (Tabela 1). Ako se tome pridoda i raspodela preduzetnika sa nepotpunom osnovnom školom, kojih je u poluperiferiji za oko 7 procentnih poena više nego u periferiji, implikacija je da bolje preduslove za modernizaciju neformalne ekonomije imaju periferne zajednice na većim distancama od Beograda.

Osim formalnog obrazovanja, u anketi su se našla i pitanja o postupcima kojima su se vlasnici kućnih preduzeća koristili kako bi ojačali konkurentnost

Tabela 2 Distribucija strateških modela prema nivou važnosti

	N	Oцена 1	Oцена 2	Oцена 3	Oцена 4	Oцена 5	NP	Sum -	Sum +
<i>Strateški model A (Fokus)</i>									
Prisustvujem seminarima i stručnim predavanjima	310	30.3	06.8	08.1	06.8	09.0	39.0	37.1	15.8
Koristim najnovije tehnologije	310	19.4	11.6	15.5	11.9	11.9	29.7	31.0	23.9
Povezujem se sa drugim firmama	310	25.5	09.7	10.6	10.0	09.4	34.8	35.2	19.4
Usmeravam se ka posebnim tržištima i posebnim grupama (stari, deca, žene, turisti...)	310	18.7	09.0	16.8	12.6	17.1	25.8	27.7	29.7
<i>Strateški model B (Snižavanje troškova)</i>									
Smanjujem plate zaposlenim	310	25.2	04.8	04.2	01.9	00.6	63.2	30.0	02.6
Smanjujem troškove za reklamiranje	310	21.9	06.1	08.7	03.9	04.2	55.2	28.1	08.1
Smanjujem troškove za sirovine i materijal	310	19.4	06.8	18.4	12.3	09.4	33.9	26.1	21.6
<i>Strateški model C (Diferencijacija)</i>									
Nudim što kvalitetniji proizvod/uslugu	310	03.2	02.9	06.5	16.8	61.9	08.7	06.1	78.7
Snižavam cenu proizvoda/usluge	310	11.3	05.2	23.9	25.2	21.3	13.2	16.5	46.5
Nudim nove i različite vrste proizvoda i usluga	310	09.0	04.5	19.7	18.7	23.5	24.5	13.5	42.3
Razvijam sopstveni brend	310	15.5	10.3	16.5	12.6	13.2	31.9	25.8	25.8

svojih proizvoda i usluga. Ova pitanja su omogućila istraživanje individualnih poslovnih sposobnosti, koje su osim formalnog obrazovanja, veoma važne u analizi ljudskih resursa. Individualne sposobnosti su istražene analizom izabranih tehnika sa ponuđene liste odgovora, a koje su bile grupisane u tri strateška modela (Tabela 2): model fokusiranja (A), model smanjenja troškova (B) i model diferencijacije (C). U Tabeli 2 je predstavljena distribucija strateških modela prema nivou važnosti tako što je najvažnijoj tehnici pripala najviša ocena (5), a najmanje važnoj ocena 1 (NP u Tabeli znači da jedan deo ciljne populacije dati modalitet nije primenjivao, a Sum- i Sum+ pokazuju zbirno dve najviše i dve najniže ocene).

Rezultati istraživanja individualnih poslovnih veština su pokazali da je u postupku unapređenja konkurentnosti, vlasnicima kućnih preduzeća u Srbiji najvažniji model unapređenja konkurentnosti bio model diferencijacije (model C), i to tehnika unapređenja kvaliteta proizvoda i usluga, koju je primenjivalo 91,3% ispitanika. Druga i treća po važnosti su, takođe, bile tehnike koje pripadaju strateškom modelu diferencijacije (C), i to konkurentnije (niže) cene i ponuda na tržištu novih i drugačijih proizvoda. Ove dve tehnike koristilo je 75-85% ispitanika. Vlasnici kućnih preduzeća su koristili i tehnike fokusiranja (model A), i to tehniku usmeravanja na ciljne grupe korisnika usluga i potrošača roba i usluga. Ovu tehniku, koja je iz strateškog modela fokusiranja najbolje pozicionirana, primenjivalo je oko 75% ispitanika. Osim spomenutih, među važnijim tehnikama konkurentnosti, mesto su našle i primena najnovijih tehnologija i razvijanje sopstvenog brenda. Najslabije rangirane tehnike su one koje pripadaju strateškom modelu snižavanja troškova (model B), posebno smanjenje zarada zaposlenih i snižavanje troškova za reklamiranje.

Na prostorne razlike individualnih poslovnih sposobnosti, uticala je distanca kućnog preduzeća od centralnog tržišta (Beograda). Rezultati istraživanja uticaja distance su predstavljeni u Tabeli 3, koja obuhvata višestruke odgovore ispitanika. Ispitanici su tehnike rangirali po značaju, i to u opadajućem nizu, od ocene 5 do ocene 1. Ocnom 5 je označena tehnika koju su ispitanici smatrali najvažnijom na

listi ponuđenih odgovora (11 mogućih tehnika bilo je grupisano u tri modela, A, B i C). Prosečna ocena u Tabeli je srednja ocena svake ponuđene tehnike.

Za vlasnike kućnih preduzeća u sve tri istraživane geografske lokacije, za unapređenje konkurentnosti roba i usluga, najvažniji je bio strateški model diferencijacije, ali i kombinacija nekoliko tehnika iz grupe A (fokus) i grupe C (diferencijacije) (Tabela 3). Međutim, iako su ispitanici centra, poluperiferije i periferije, najčešće koristili isti strateški model, postoje velike razlike u izboru pojedinačnih tehnika u okviru modela. Tako u okviru modela A, primena najnovijih tehnologija u postupku podizanja konkurentnosti, dva puta je češće korišćen postupak među vlasnicima kućnih preduzeća u centru nego na periferiji, kao i tehnika kooperacije sa drugim firmama, koja je zbog perifernog položaja retko korišćen postupak izvan centralnog naselja (Tabela 3).

Posmatrano prema polnom sastavu ispitanika, muškarci i žene zaposleni u neformalnoj ekonomiji u RS, primenjivali su iste strateške modele, tačnije kombinaciju modela diferencijacije i fokusiranja.

Iako su muškarci i žene koristili iste strateške modele, individualni izbor tehnika u okviru svakog modela se značajno razlikovao (Tabela 4). Ispitanici su, nezavisno od pola, konkurentnost proizvoda i usluga najčešće postizali unapređenjem kvaliteta, pa je ovu tehniku 65,9% žena i 56,7% muškaraca ocenilo kao najvažniju. Muškarci su kao drugu po važnosti tehniku prepoznali konkurentnu cenu proizvoda, za razliku od žena, koje važnijom od cene smatraju kreiranje novog i različitog proizvoda na tržištu. Žene vlasnice kućnih preduzeća su češće nego muškarci percipirale brendiranje kao tehniku kojom se može unaprediti konkurentnost, a muškarci su češće primenjivali najnovije tehnologije i ulagali u stručno usavršavanje. Osim brendiranja, žene su češće od muškaraca prepoznavale važnost fokusiranja na ciljne grupe potrošača i češće su se uključivale u poslovne mreže i asocijacije.

Blagovremen i adekvatan izbor tehnika konkurentnosti može se razmatrati kao jedan od indikatora ljudskih resursa, a koji su prema Savović (2006) ključni za ostvarivanje konkurentne prednosti preduzeća. Opstanak i rast kućnih preduzeća predstavljaju

Tabela 3 Distribucija tehnika kojima se unapređuje konkurentnost, prema lokaciji ispitanika

	Region							
	Ukupno		Centar		Poluperiferija		Periferija	
	Ocena 5	Prosečna ocena	Ocena 5	Prosečna ocena	Ocena 5	Prosečna ocena	Ocena 5	Prosečna ocena
N	310	293	46	42	80	76	184	175
<i>Strateški model A (Fokus)</i>								
Prisustvujem seminarima	09.0	2.3	10.9	2.2	10.0	2.3	08.2	2.3
Koristim nove tehnologije	11.9	2.8	21.7	3.1	11.3	2.7	09.8	2.8
Povezujem se sa drugim firmama	09.4	2.5	15.2	2.4	15.0	2.8	05.4	2.3
Usmeravam se ka posebnim tržištima	17.1	3.0	17.4	2.7	12.5	2.8	19.0	3.2
<i>Strateški model B (Snižavanje troškova)</i>								
Smanjujem plate zaposlenim	00.6	1.6		1.2		1.8	01.1	1.5
Smanjujem troškove za reklamiranje	04.2	2.2		1.3	06.3	2.6	04.3	2.1
Smanjujem troškove za sirovine i materijal	09.4	2.8	04.3	2.1	10.0	2.9	10.3	2.9
<i>Strateški model C (Diferencijacija)</i>								
Nudim što kvalitetniji proizvod/uslugu	61.9	4.4	54.3	4.0	62.5	4.5	63.6	4.5
Prilagođavam cene proizvoda i usluga	21.3	3.5	23.9	3.1	21.3	3.6	20.7	3.5
Nudim nove i različite vrste proizvoda	23.5	3.6	26.1	3.4	13.8	3.2	27.2	3.8
Razvijam sopstveni brend	13.2	3.0	13.0	2.8	06.3	2.6	16.3	3.2

Izvor: Anketno istraživanje autora, Gligorijević, 2012

podsticaj preduzetništvu, koje je, opet, veoma važan segment rasta nacionalne ekonomije i redukovanja visokih stopa nezaposlenosti, posebno u ruralnim oblastima (Foster & Rosenzweig, 1993). Neformalno zaposlena lica obuhvaćena Anketnim istraživanjem, birajući odgovarajuće postupke poslovanja, pokazala su neočekivano visok stepen osposobljenosti da kreiraju nove načine organizacije posla, da uvode nove proizvode i usluge na tržište ili da primene nove tehnologije. Veština poslovanja neformalno zaposlenih lica, oličena u optimalnom izboru strateškog modela za unapređenje konkurentnosti, u slučaju vlasnika kućnih preduzeća podrazumevala je punu mobilizaciju stečenih znanja i rezultirala je identifikacijom nepokrivenih „niša“ na tržištima roba i usluga.

ZAKLJUČAK

Imajući u vidu veličinu neformalne ekonomije u strukturi BDP u Republici Srbiji, i neminovnost punog angažovanja sve starijeg radnog kontingenta, istraživanje resursa koji su izvan formalnih privrednih tokova, danas je nužno. Saglasno osnovnim teorijskim uporištima ideje o ljudskom kapitalu i ideje o ljudskim resursima, u radu su istražena dva obeležja neformalno zaposlenih lica: njihov obrazovni sastav i individualne poslovne veštine. Rezultati istraživanja obrazovnog sastava i individualnih poslovnih veština među licima zaposlenim u neformalnom sektoru, pokazali su sledeće:

Prema obrazovanju, neformalno zaposlena radna snaga se ne razlikuje od drugih zaposlenih lica u RS, zbog čega predstavlja resurs koji, uz odgovarajuće

Tabela 4 Distribucija strateških modela konkurentnosti, prema polu ispitanika

	Pol					
	Ukupno		Muški		Ženski	
	Ocena 5	Srednja ocena	Ocena 5	Srednja ocena	Ocena 5	Srednja ocena
N	310	293	134	126	176	167
<i>Strateški model A (Fokus)</i>						
Prisustvujem seminarima i stručnim predavanjima	9.0 (9)	2.3	10.4 (7)	2.4	8.0 (8)	2.2
Koristim najnovije tehnologije	11.0 (6)	2.8	13.4 (4)	3.0	10.8 (6)	2.6
Povezujem se sa drugim firmama	9.4 (7)	2.5	0.0 (11)	-	5.1 (9)	-
Usmeravam se ka posebnim tržištima i posebnim grupama (stari, deca, žene, turisti...)	17.1 (4)	3.0	11.2 (5)	2.9	21.6 (4)	3.1
Prosek	11.9		12.5		11.4	
<i>Strateški model B (Snižavanje troškova)</i>						
Smanjujem plate zaposlenim	0.6 (11)	1.6	0.7 (10)	1.6	0.6 (11)	1.5
Smanjujem troškove za reklamiranje	4.2 (10)	2.2	5.2 (9)	2.4	3.4 (10)	2.0
Smanjujem troškove za sirovine i materijal	9.3 (8)	2.8	9.0 (8)	3.0	9.7 (7)	2.6
Prosek	4.7		5.0		4.6	
<i>Strateški model C (Diferencijacija)</i>						
Nudim što kvalitetniji proizvod/uslugu	61.0 (1)	4.4	56.7 (1)	4.5	65.9 (1)	4.4
Snižavam cenu proizvoda/usluge	21.0 (3)	3.5	20.1 (2)	3.5	22.2 (3)	3.4
Nudim nove i različite vrste proizvoda i usluga	23.5 (2)	3.6	18.7 (3)	3.5	27.3 (2)	3.6
Razvijam sopstveni brend	13.2 (5)	3.0	11.1 (6)	3.0	14.8 (5)	2.9
Prosek	30.0		26.7		32.6	

Izvor: Anketno istraživanje autora, Gligorijević, 2012

mere podrške javnih politika, može uticati na redukovanje dugotrajne nezaposlenosti i na kreiranje novih i kvalitetnih radnih mesta.

Vlasnici kućnih preduzeća, koji su se našli u uzorku na kom je vršeno istraživanje, koriste najrazličitije poslovne veštine, ali biraju optimalne, održive i racionalne tehnike strateškog poslovanja. Adekvatnim izborom strategija konkurentnosti doprinose vitalnosti svojih kućnih preduzeća i unapređenju njihove tržišne pozicije, a dugoročno gledano, doprinose i modernizaciji neformalne ekonomije.

Neformalna ekonomija, istražena na primeru kućnih preduzeća, zastupljena je širom RS i u svim geografskim zonama prema kojima je uzorak

stratifikovan. Prostorne razlike u obrazovnom sastavu i individualnim poslovnim veštinama neformalno zaposlenih lica, prvenstveno su uslovljene tradicionalnim ekonomskim funkcijama seoskih i gradskih naselja i sa njima povezanim migracijama radne snage, zbog kojih je ljudski kapital u perifernim, seoskim naseljima značajno slabiji u odnosu na centralna naselja.

Analiza demografskih obeležja vlasnika kućnih preduzeća, pokazala je da su žene vlasnice kućnih preduzeća u uzorku brojnije od muškaraca, što implicira da je ova nekonvencionalna forma radnog angažovanja prihvatljiviji izbor za nezaposleno žensko nego muško stanovništvo. Međutim, žene

vlasnice kućnih preduzeća podjednako su uspešne u strateškom planiranju poslovanja kao i muškarci, što je posebno važno u kontekstu rasta stopa nepoljoprivredne aktivnosti ženske seoske populacije (Tyler & Fairbrother, 2013), što se i u Srbiji danas smatra jednim od ključnih faktora održivog razvoja sela.

Osnovni problem istraživanja neformalne ekonomije je njena slaba transparentnost, zbog čega su i znanja o strukturnim ekonomskim i demografskim obeležjima neformalno zaposlenih lica, limitirana nedostatkom pouzdane, sistematične i kontinuirane statistike. Danas jedine, ali vrlo oskudne podatke o neformalno zaposlenim licima, nudi Anketa o radnoj snazi, i to u posrednoj formi, kao statistiku o samozaposlenom stanovništvu u RS. Shodno opredeljenju Vlade Republike Srbije da razvija ekonomiju zasnovanu na znanju, obuhvatnije i tačnije procene i prognoze demografskih rezervi radne snage i ljudskih resursa aktivnih izvan formalnih tokova, moguće je postići jedino proširivanjem obuhvata istraživanja na neformalno zaposlena lica. Pored obrazovnog sastava i poslovnih veština neformalno zaposlenih, interesantno bi bilo istražiti motive pokretanja kućnih preduzeća i nivo zadovoljstva poslom koji se obavlja u sopstvenom domu. U kontekstu težnje savremenog čoveka da uspostavi balans poslovnog i privatnog života (Edgell, Ammons, & Dahlin, 2012; Lee, Zvonkovic & Crawford, 2013), u budućim istraživanjima bi se mogle naći različite fleksibilne forme zaposlenja, kao što su rad na daljinu ili rad od kuće, kao vrste radnog angažovanja koje nude mogućnost usklađenog razvoja karijere i porodice.

ZAHVALNICA

Ovaj rad je deo istraživačkog Projekta (br. 47006), koji finansira Ministarstvo nauke Republike Srbije.

REFERENCE

- Becker, G. (1964; 1993). *Human Capital: A Theoretical and Empirical Analysis, with Special Reference to Education*. (3rd ed.). Chicago: University of Chicago Press.
- Becker, G., & Becker, N. (1997). *The Economics of Life*. USA: McGraw-Hill.
- Berke, D. R. (2003). Coming home age in: The challenges and rewards of home-based self-employment. *Journal of Family Issues*, 24(4), 513-546.
- Burris, V. (2005). Overeducation: Then and Now. *Work and Occupations*, 32, 319-327.
- Chen, M. A. (2007). *Rethinking the Informal Economy: Linkages with the Formal Economy and the Formal Regulatory Environment*. DESA Working Paper, No. 46, ST/ESA/2007/DWP/46
- Darrah, C. (1994). Skill Requirements at Work: Rhetoric Versus Reality. *Work and Occupations*, 21(1), 64-84.
- Dougherty, C. (2005). Why Are the Returns to Schooling Higher for Women than for Men? *The Journal of Human Resources*, 40(4), 969-988.
- Duvander, A. E. (2001). Do Country-Specific Skills Lead to Improved Labor Market Positions? An Analysis of Unemployment and Labor Market Returns to Education among Immigrants in Sweden. *Work and Occupations*, 28(2), 210-233.
- Edgell, P., Ammons, S., & Dahlin, E. (2012). Making Ends Meet: Insufficiency and Work-Family Coordination in the New Economy. *Journal of Family Issues*, 33(8), 999-1026.
- Foster, A. D., & Rosenzweig, M. R. (1993). Information, Learning, and Wage Rates in Low-Income Rural Areas. *The Journal of Human Resources*, 28(4), 759-790.
- Gligorijević, V. (2012). *Ekonomsko-geografske i demografske promene agrarnog prostora Srbije*. Neobjavljena doktorska disertacija, Univerzitet Beograd, Geografski fakultet.
- Hamermesh, D. S. (2001). The Changing Distribution of Job Satisfaction. *The Journal of Human Resources*, 36(1), 1-30.
- ILO. (2002). *Decent Work and the informal economy*. Report of the Director-General presented to the 90th International Labour Conference, Geneva: International Labour Office.
- Ishengoma, E. K., & Kappel, R. (2006). *Economic Growth and Poverty: Does Formalisation of Informal Enterprises Matter?* Hamburg: German Institute of Global and Area Studies (GIGA).
- Jurick, N. C. (1998). Getting away and getting by: the experience of self-employed homeworkers. *Work and Occupation*, 25(1), 7-35.
- Kalleberg, A. L. (2003). Flexible Firms and Labor Market Segmentation: Effects of Workplace Restructuring on Jobs and Workers. *Work and Occupations*, 30(2), 154-175.

- Lambert, S. J. (2009). Lessons From the Policy World: How the Economy, Work Supports, and Education Matter for Low-Income Workers. *Work and Occupations*, 36(1), 56-65.
- Lee, N., Zvonkovic, A., & Crawford, D. (2013). The Impact of Work-Family Conflict and Facilitation on Women's Perceptions of Role Balance. *Journal of Family Issues*, doi:10.1177/0192513X13481332
- Marković, Ž., Ilić, B., i Ristić, Ž. (2012). *Menadžment znanja - Top menadžment i liderstvo znanja*. Beograd, Srbija: Etno-stil d.o.o.
- Mason, C., Carter, S., & Tagg, S. (2008). *Invisible Businesses: the characteristics of home-based businesses in the United Kingdom*. Glasgow, UK: Hunter Centre for Entrepreneurship, University of Strathclyde.
- Ministarstvo prosvete Republike Srbije. (2007). *Ljudski kapital: Kako ono što znate oblikuje vaš život*. Prevedeno izdanje OECD serije Uvidi.
- Mroz, T., & Savage, T. (2006). The Long-Term Effects of Youth Unemployment. *The Journal of Human Resources*, 41(2), 259-293.
- Newman, J., & Gertler, P. (1994). Family Productivity, Labor Supply, and Welfare in a Low Income Country. *The Journal of Human Resources*, 29(4), 989-1026.
- OECD. (2001). *Human Capital Investment: An International Comparison*. Paris: OECD.
- OECD. (2005). *Labour Force Statistics 1984-2004*. Paris: OECD.
- Porter, M. E. (1980). *Competitive Strategy: Techniques for Analyzing Industries and Competitors*. New York: The Free Press.
- Republički zavod za statistiku. (2011). *Anketa o radnoj snazi*. http://webzrs.stat.gov.rs/WebSite/repository/documents/00/00/96/02/SB_564_ARS_2012+sajt.pdf
- Savović, S. (2006). Značaj obuke i razvoja kadrova u ostvarivanju konkurentne prednosti preduzeća. *Ekonomski horizonti*, 8(1-2), 49-58.
- Schneider, F. (2002). *Size and measurement of the informal economy in 110 countries around the world*. Discussion paper, Workshop of Australian National Tax Centre, Canberra: ANU.
- Schultz, T. W. (1961). Investment in Human Capital. *The American Economic Review*, 51(1).
- Smith, A. (1991). *An Inquiry into the Nature and Causes of the Wealth of Nations*. New York, USA: Prometheus Books.
- Tocman, V. (2007). *Modernizing the informal sector*. DESA Working Paper, No. 42, ST/ESA/2007/DWP/42
- Tyler, M., & Fairbrother, P. (2013). Bushfires are "men's business": The importance of gender and rural hegemonic masculinity. *Journal of Rural Studies*, 30, 110-119.
- Williams, C. (2011). Explaining the persistence of the informal economy in Central and Eastern Europe: some lessons from Moscow. *Journal of Economy and its Applications*, 1(1), 22-52.

Primljeno 12. jula 2013,
nakon revizije,
prihvaćeno za publikovanje 26. avgusta 2013.

Vera Gligorijević je docent na Geografskom fakultetu Univerziteta u Beogradu, gde je doktorirala iz oblasti demografije. U naučno-istraživačkom radu usmerena je na proučavanja struktura stanovništva i demografskih aspekta radne snage.

Petar Vasić je asistent na Geografskom fakultetu Univerziteta u Beogradu. Diplomirao je na Geografskom fakultetu, a magistrirao na Ekonomskom fakultetu Univerziteta u Beogradu. Oblast istraživačkog rada su populaciona politika i stanovništvo kao činilac ekonomskih fenomena.

HUMAN RESOURCES OF INFORMAL ECONOMY IN THE REPUBLIC OF SERBIA

Vera Gligorijevic, Petar Vasic

Faculty of Geography, University of Belgrade, Belgrade, Serbia

The aim of this paper is to contribute to the discussion about the impact human resources have on the process of economic development, especially the importance that the educational structure and individual business skills have in the informal economy modernization process and its integrations towards a formal economy. The educational structure of the employed in the informal sector was defined by classifying the workforce according to their education levels, and their individual business skills were determined by analyzing the techniques individuals used in the process of improving competitiveness. The analysis was based on the results of a survey research of the structural characteristics and spatial distribution of the informal economy in the Republic of Serbia conducted on a sample of 310 home-based businesses in 2011. The results have shown that the informally employed are as competitive as the formally employed, the educational structure of the informally employed depends on the type of community and the distance from the center; individual business skills depend on the gender structure of the business owner, apart from the type of community and its distance from the center (metropolitan areas).

Keywords: human resources, informal economy, home-based businesses, Serbia

JEL Classification: J24, O15, O17