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An Entrepreneur in the Context of New Challenges (Using the Example of the Territories of the Republic of Belarus)

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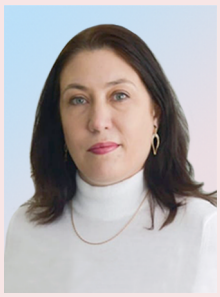

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Abstract. The aim of the work is to assess the activities of entrepreneurs in the regions of the Republic of Belarus affected by the Chernobyl disaster. We use statistical analysis and findings of sociological studies to assess entrepreneurial activity in the context of the following new challenges: the need to move to the sixth technological paradigm based on a highly competitive socio-economic system of a mixed type combining elements of state planning and market relations; preserving the social structure of the Belarusian society amid unprecedented wealth stratification in other countries; overcoming the consequences of man-made disasters. The empirical basis includes the data of sociological questionnaire surveys conducted in 2021 and 2022 by the Center for Social and Humanities Studies of the Belarus State Economic University in collaboration with the Institute of Sociology of the National Academy of Sciences of Belarus, within the framework of the research project "To carry out a sociological assessment of the entrepreneurial potential of the territories affected by the Chernobyl accident". The findings of the research show considerable unity of moral and value priorities of entrepreneurs and the population. This reveals the degree of adaptability of the country's socio-economic system to the challenges associated with the formation of a mixed economic model, in which elements of market management are new to Belarusians. We prove that entrepreneurs can be the vanguard of a mixed economy as the most competitive type for Belarus to shift to a society of the sixth technological paradigm, since they have qualities adequate to modern challenges: self-reliance, relying on one's own capabilities, competencies, what everyone can do personally, on their own. One of the main advantages of business activity in Belarus is the low degree of cronyism, which helps to avoid the challenges of oligarchic capitalism and related unprecedented social stratification on a material basis. It is shown that entrepreneurs adequately assess the conditions for a successful start in various business areas. To a greater extent, a request has been formed to launch a business in the service sector, followed by the areas of specialized services – legal, medical spheres, production of goods, processing of products.

Key words: entrepreneur, business entities, mixed economy, emergency situation, territories affected by radionuclide contamination.

Introduction

The socio-economic systems of modern nation-states exist in the context of new challenges associated with the turbulence of change of technological and global economic patterns, unprecedented scale of social stratification on material grounds. Consequently, on the one hand, the fundamental bases of the modern world's economic modes, capitalist and socialist, are being critically reconsidered. On the other hand, some argue that mixed systems, which combine elements of both state planning and market self-organization, are the most competitive in present-day context (see, for example, Glaz'ev, 2022). The issues of the system-forming status position of the capitalist, market economy – the entrepreneur – are being actualized; it is necessary to clarify its place and role in mixed economies. This type of the economy is being developed in Belarus. The state policy in the country aims to promote small and medium-sized business and entrepreneurial activity among the population.

The analysis of modern scientific literature (Antonenko, Karitskii 2011; Berezentseva, 2011; Bubnovskaya, Leonidova, 2021; Vakhitova, 2015; Grazhdankina et al., 2012; Ermakov, Nugumanov, 2013; Ivashkin, Fol'k, 2015; Nureev, 2003; Paevskaya, 2016; Pin'kovetskaya, 2020; Pozhueva, Lebedeva, 2011; Svetun'kov, 2010; Spirina, 2016; Tolkachev, 2019 et al.), which reinterpreted the classical ideas of R. Cantillon, C. Bodo, J.-B. Say,

A.R.J. Turgot, A. Smith, F.A. Walker, M. Weber, J. Schumpeter, R. Hizrich et al., allowed generalizing the main approaches to the definition of functions, social characteristics of the entrepreneur. An entrepreneur may be called a person responsible for organizing parades and musical performances; a person fully responsible for the implementation of large-scale construction or production projects; a mediator, owner of business and capital; a holder of information, organizer of production and marketing of products. They embody rationality through functional efficiency, morality, and responsible decision-making. Entrepreneurs are passionate innovators who create new resources in society, possessing value; they stand for technological progress, transform social and mental reality, build new connections and are ready to take risks; they are potential representatives of the middle class, etc.

The emergence of oligarchic capitalism, a form of capitalism in which excess profits are concentrated in the hands of a few, has sparked scholarly discourse on whether an entrepreneur can be considered a representative of big business or only of small and medium-sized business, which have their own distinct "capitalist" and "bourgeois" functions (Tolkachev, 2019). According to foreign researchers, the super-rich prioritize profit over morality, even when claiming to have the best intentions of "saving the world" (Brooks, Kumar, 2023). There is also a discussion of the contradictory nature of the moral and ethical foundations of the modern entrepreneur's activities and the ethicality of their very status (Garnova, 2019), which can both create conflict and "potentially generate peace" (Joseph et al., 2023).

The definition of entrepreneurial activity in the Republic of Belarus is formulated in the Civil Code (part 2, paragraph 1, article 1). "Entrepreneurial activity is an independent activity carried out by legal entities and individuals in civil turnover on their own behalf, at their own risk, and under their own property responsibility. The aim is to systematically make a profit from the use of property, sale of produced, processed, or acquired goods, and from work or services provided for sale to other persons and not for personal consumption"[1]. This definition outlines important characteristics of an entrepreneur, including autonomy, risk-taking, property responsibility, and the ability to create new products or services.

The scientific community of the Republic of Belarus focuses on developing entrepreneurial potential. Research by O.N. Haurylik indicates that half of Belarusian residents prefer a market-oriented model of behavior, while only one in ten holds a negative attitude toward entrepreneurs. Entrepreneurs, employees of private companies and students (compared to employees of budgetary organizations and pensioners) are more inclined to implement a market-oriented economic behavior, they tend to have a higher tolerance for entrepreneurial risks and a more favorable view of representatives of the business environment (Haurylik, 2020). The Institute of Economics of the National Academy of Sciences of Belarus (NASB) employees conducted a survey of entrepreneurs and determined the characteristics of cluster interactions among small and medium-sized enterprises in the country; analyzed the sources of knowledge required by entrepreneurs to run their businesses (Smirnova, 2020); identified administrative and managerial obstacles to the development of entrepreneurial activity; identified the areas of government regulation that are most susceptible to corruption and bribery; evaluated the government's efforts to remove economic barriers, implement preventive supervisory activities, and prioritize preventive measures; they also analyzed the burden of rent costs, bureaucratic procedures, and taxes (Smirnov, 2021; Smirnova 2021).

[1] Civil Code of the Republic of Belarus 218-Z, dated December 7, 1998. Pravo.by. Available at: parvo.by.document (accessed: March 11, 2021).

Belarusian Association of UNESCO Clubs in partnership with the educational institution Belarusian State Economic University, and the Ministry of Education of the Republic of Belarus organized and held the Republican scientific-practical conference with international participation titled "Innovative approaches to the formation of professional and entrepreneurial skills of students on the basis of environmentally-oriented training". On December 15, 2020, a conference was held in Minsk to present research results, methodological and organizational activities related to youth entrepreneurship, career guidance, forms of informing students, features of ecological entrepreneurship, and specifics of doing business in rural areas[2]. Thus, the scientists of Belarus study the conditions, factors, features of formation of the entity of small and medium business – an entrepreneur.

The object of our study is also an entrepreneur. Specifying the subject field of analysis, we note that we live in a social system transforming into a society of risk, where "the reproduction of new social relations is accompanied by a systematic reproduction of threats and dangers that are not always predictable... The frequency of disasters and accidents caused not by technical, but by socio-cultural miscalculations is increasing"[3]. Man-made disasters can have a significant impact on a country's production efficiency. It is important to note that "low-income countries tend to be affected more severely than high-income countries" (Ibrahimova, Moog, 2023). Man-made disasters are a new challenge of the modern era, which the Republic of Belarus has also faced. This is the need to eliminate the long-term consequences of the worst nuclear power disaster in history, both in terms of human casualties and economic damage. The accident occurred on April 26, 1986, at the Chernobyl Nuclear Power Plant (ChNPP), contaminating over 200,000 square kilometers with nuclides, mostly in modern-day Russia, Ukraine and Belarus.

Before the construction of the Republican Nuclear Power Plant, the Institute of Sociology of the National Academy of Sciences conducted monitoring studies on the opinions of the population and experts regarding the state, problems, and prospects of development of Belarus' fuel and energy complex. This included an analysis of the industry's work, the challenges it faces, ways to provide energy resources, and the development of production capabilities in the energy sector. Additionally, the study explored the prospects for the use of fuel and energy resources in the country's energy sector[4] (Bobrov et al., 2006; Shavel', 2014).

The Republic of Belarus is consistently implementing a state program to revive territories contaminated with radionuclides (Marchenko et al., 2014). Researchers in Belarus have carried out many years of work on the task "To develop recommendations on the formation of attitudes of self-actualization and retention of young people in the areas most affected by the Chernobyl disaster" as part of the State Program on overcoming the consequences of the Chernobyl disaster for 2011–2015 and for the period through to 2020. The researchers studied the opinions of the population about the consequences of the Chernobyl disaster and the prospects for the revival of the affected territories, migration attitudes and plans of young people living in these territories (Shavel'et al., 2020; Vishnyakova, 2022).

[2] Innovative approaches to the formation of professional and entrepreneurial skills of students on the basis of environmentally-oriented training. (2021): Proseedings of Republican scientific-practical conference with international participation, Minsk, December 15, 2020, D.G. Dobrorodnii (Ed.) et al. Minsk: RIVSH.

[3] Bagdasar'yan N. G. et al. (2022). Socio-Technological Discourse in the Theories and Practices of the Digital Trend. Moscow: Izd. MGTU im. N.E. Baumana.

[4] Zaborovskii A.M. et al. (2009). Nuclear Power: Public Opinion in Belarus. Minsk: Belarus. navuka.

The development of small and medium-sized business entities in the territories of Belarus contaminated with radionuclides is in the zone of special attention. Entrepreneurial potential is positioned as a resource for the development of these territories, assuming that "entrepreneurs have unique positive abilities compared to the population". (Singh, 2020). In order to increase the effectiveness of the rehabilitation and development of the territories affected by the Chernobyl disaster, it is necessary to take active measures to promote the creation and development of small and medium-sized business in the contaminated territories and adjacent settlements and towns, using a set of methods of supporting entrepreneurship that have been tested and proven in other countries.

Materials and methods of research

The Center for Social and Humanitarian Research of the Belarusian State Economic University in cooperation with the Institute of Sociology of the National Academy of Sciences is implementing the research project "Sociological assessment of the entrepreneurial potential of the Chernobyl-affected territories" within the framework of the measure "Sociological assessment of the factors, mechanisms and conditions for the development of small and medium-sized business in the Chernobyl-affected territories" of the State Program on overcoming the consequences of the Chernobyl disaster for 2021–2025 (GR 20213172). The analysis of the results of these studies allowed implementing the following objective within the framework of this article: to assess the activities of entrepreneurs living in radionuclide contaminated territories in the conditions of new challenges. Among the challenges are the necessity of transition to the sixth technological paradigm; formation of a highly competitive socio-economic system combining elements of state planning and market relations; preservation of the social structure of the Belarusian society, especially given the unprecedented in the world history scale of material stratification in other countries; overcoming the consequences of man-made disasters, the unique experience of which is being realized in Belarus. We used the materials of statistics and the results of relevant sociological studies to realize this goal.

The empirical basis was the research results achieved within the framework of this study, namely:

1) Population survey conducted in April 2021; general sample – population aged 16 to 59 years old in urban areas and rural settlements councils of the Brest, Mahilioŭ and Homieĺ regions; the research focus on these areas is substantiated by the fact that the overwhelming majority (98%) of the population of the territories contaminated by radionuclides in Belarus resides in these regions; therefore, the public opinion of the population in the areas affected by the Chernobyl disaster regarding small and medium-sized business development will be primarily shaped by the residents of the three territories; a total of 2,200 respondents were interviewed using a mathematically calculated republican sample, the route includes 29 districts, of which four are in the Brest, eight in the Mahilioŭ and seventeen in the Homieĺ Region;

2) In April 2022, 600 representatives of small and medium-sized business operating in the territories affected by the Chernobyl disaster were interviewed; the respondents included 228 individual entrepreneurs, 226 representatives of small and micro organizations, and 146 representatives of medium-sized organizations.

We compared the answers of entrepreneurs and respondents representing the entire population of the territories contaminated with radionuclides.

Findings

Statistical indicators of small and medium-sized business development in the territories affected by the Chernobyl disaster

Business entities in Belarus are classified according to the number of employees into *private*

entrepreneurs (PE), *micro organizations* (average number of employees per calendar year up to 15), *small organizations* (average number of employees per calendar year from 16 to 100), *medium-sized organizations* (average number of employees per calendar year from 101 to 250), and *large organizations* (average number of employees per calendar year over 250).

Table 1 shows the structure of enterprises of the Republic of Belarus by average number of employees.

In 2021, 6,902 enterprises and organizations were registered in the territories affected by the Chernobyl disaster. Of these, 404 were medium-sized enterprises and 6,498 were small businesses (2,701 private entrepreneurs, 2,126 micro organizations, and 1,671 small organizations)[5]. Most of small and medium-sized business entities are registered in urban settlements. Rural entrepreneurship is more developed in the Mahilioŭ region *(Tab. 2)*.

The statistical analysis of small and medium-sized business development in the territories affected by the Chernobyl disaster included a task to study the distribution of business entities based on their primary economic activity. In the structure of small and medium-sized business, the top three types of economic activity, in descending order, are wholesale and retail trade, repair of cars and motorcycles, and education and manufacturing industry *(Fig. 1)*.

In small business there are differences among business entities. Wholesale and retail trade, as well as car and motorcycle repair, are the most prevalent types of economic activities among private entrepreneurs and micro organizations. Small organizations, on the other hand, tend to offer educational services *(Tab. 3)*.

Table 1. Structure of enterprises/organizations of the Republic of Belarus by average number of employees, 2021

Region	PE		micro		small		medium		large	
	number	%	number	%	number	%	number	%	number	%
Brest Region	29,939	14.0	8,880	9.8	1,480	11.8	398	13.9	301	14.7
Viciebsk Region	19,621	9.2	7,272	8.0	1,180	9.4	351	12.2	266	13.0
Homieĺ Region	24,512	11.5	7,976	8.8	1,177	9.4	385	13.4	303	14.8
Hrodna Region	22,689	10.6	7,302	8.1	1,089	8.7	264	9.2	287	14.0
Minsk Region	31,198	14.6	16,637	18.4	2,071	16.6	564	19.7	338	16.5
Mahilioŭ Region	20,950	9.8	6,975	7.7	1,107	8.9	234	8.2	249	12.2
Minsk	64,602	30.3	35,450	39.2	4,404	35.2	672	23.4	300	14.7
Total	213,511	100.0	90,492	100.0	12,508	100.0	2,868	100.0	2,044	100.0
Source: data of the National Statistical Committee of the Republic of Belarus.										

Table 2. Number of small and medium-sized business entities located in radioactive contamination zones, depending on the region of residence and type of settlement, 2021

Type of business	Brest Region		Homieĺ Region		Mahilioŭ Region	
	urban area	rural area	urban area	rural area	urban area	rural area
Small business entities, including	267	84	4,895	649	326	277
PE	74	15	2,229	183	106	94
micro organizations	105	24	1,631	182	117	67
small organizations	88	45	1,035	284	103	116
Medium-sized business entities	33	12	244	81	16	18
Total	300	96	5,139	730	342	295

[5] Information provided by the National Statistical Committee of the Republic of Belarus and adapted according to the statistical bulletin "Settlements and population of the Republic of Belarus living in the radioactive contamination zones as a result of the Chernobyl disaster, as of January 1, 2021".

Figure 1. Distribution of small and medium-sized business entities located in radioactive contamination zones, by main type of economic activity, 2021, %

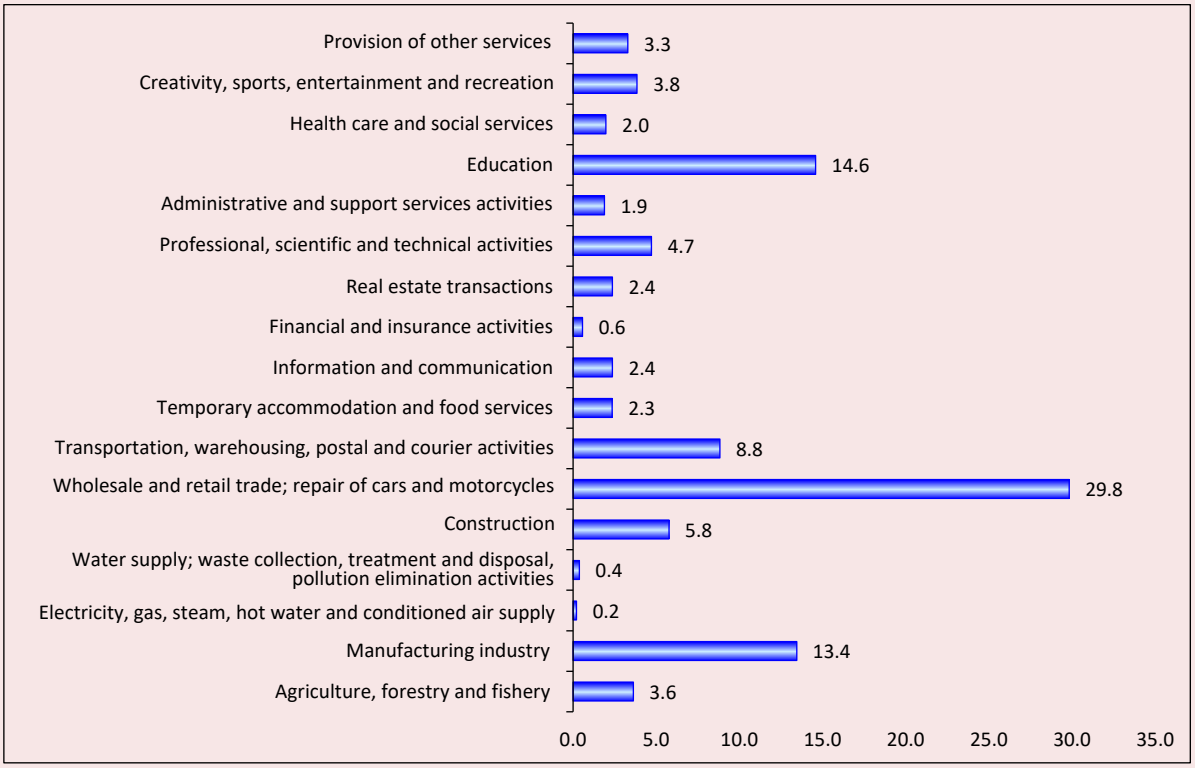

Table 3. Number of small business entities located in radioactive contamination zones, by main type of economic activity, 2021

Main type of economic activity of enterprises	PE	Micro organizations	Small organizations
Agriculture, forestry and fishery	43	44	63
Mining industry	1	2	-
Manufacturing industry	356	340	174
Electricity, gas, steam, hot water and conditioned air supply	7	1	2
Water supply; waste collection, treatment and disposal, pollution elimination activities	10	8	4
Construction	138	119	103
Wholesale and retail trade; repair of cars and motorcycles	1,075	783	168
Transportation, warehousing, postal and courier activities	332	202	62
Temporary accommodation and food services	58	72	26
Information and communication	74	58	27
Financial and insurance activities	19	5	14
Real estate transactions	95	45	18
Professional, scientific and technical activities	145	98	71
Administrative and support services activities	92	30	7
Education	31	138	762
Health care and social services	11	39	55
Creativity, sports, entertainment and recreation	70	68	109
Provision of other services	144	74	6

In medium-sized business structure, the most common types of activities are agriculture, forestry and fishing; education and manufacturing *(Fig. 2)*.

In all regions, the education sector is the leading industry in rural settlements. Additionally, rural areas in the Mahilioŭ Region are actively developing industries such as wholesale and retail trade, car and motorcycle repair, transportation, warehousing, postal, and courier activities *(Tab. 4)*.

The statistical analysis of the indicators of small and medium-sized business development suggests the presence of significant entrepreneurial potential in the areas affected by the Chernobyl disaster. This analysis also helps to identify growth opportunities, particularly in rural areas. The survey of entrepreneurs revealed significant potential in assessing the conditions for starting a business in various areas of the economy. According to the respondents, the availability of an interesting project or idea is the most important condition for successfully starting entrepreneurial activity in the service sector, including trade, catering, and consumer services. However, for the population of the regions affected by the Chernobyl disaster (hereinafter – the population), the availability of financial resources and start-up capital is considered the most important factor *(Tab. 5)*.

Figure 2. Distribution of medium-sized business entities located in radioactive contamination zones, by main type of economic activity, 2021, %

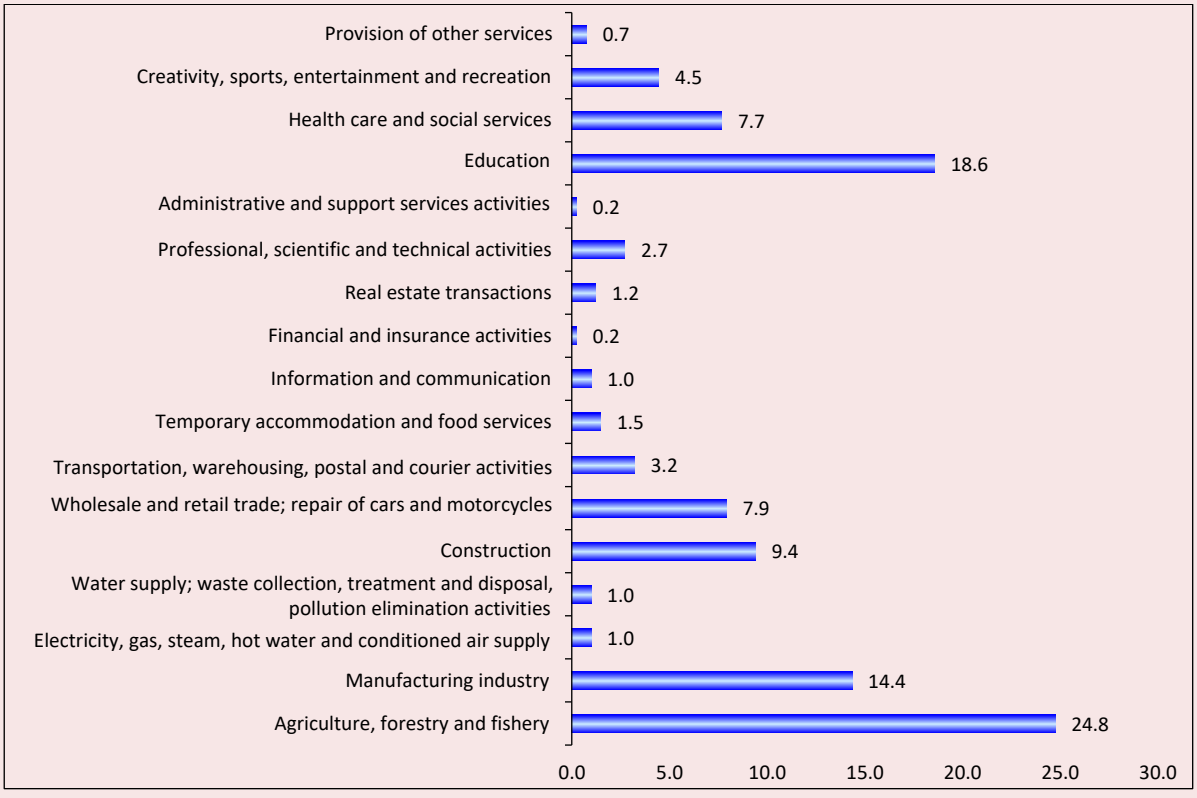

Table 4. Number of small and medium-sized business entities located in radioactive contamination zones, by main type of economic activity broken down by region, 2021

Main type of economic activity of enterprises	Brest Region		Homieĺ Region		Mahilioŭ Region	
	urban area	rural area	urban area	urban area	rural area	urban area
Agriculture, forestry and fishery	8	10	80	91	21	40
Mining industry	-	-	3	-	-	-
Manufacturing industry	42	7	688	83	54	54
Electricity, gas, steam, hot water and conditioned air supply	-	-	6	-	5	3
Water supply; waste collection, treatment and disposal, pollution elimination activities	3	-	18	3	1	1
Construction	15	-	336	14	20	13
Wholesale and retail trade; repair of cars and motorcycles	81	15	1,730	125	66	41
Transportation, warehousing, postal and courier activities	52	16	360	90	50	41
Temporary accommodation and food services	3	-	152	4	-	3
Information and communication	4	-	151	3	5	-
Financial and insurance activities	2	-	32	2	3	-
Real estate transactions	-	-	156	5	2	-
Professional, scientific and technical activities	12	-	280	11	16	6
Administrative and support services activities	1	-	119	3	6	1
Education	48	46	494	279	56	83
Health care and social services	5	1	106	10	12	2
Creativity, sports, entertainment and recreation	22	1	208	5	22	7
Provision of other services	2	-	220	2	3	-

Table 5. Distribution of answers to the question “What is necessary first of all for a successful start of entrepreneurial activity?” % of the number of respondents / rank

Respond option	In the service sector (trade, catering, consumer services)		In specialized services (e.g., medical, legal services)		In the sphere of production of goods / processing of products	
	P	E	P	E	P	E
Financial resources, start-up capital	66.1/1	51.8/2	52.8/2	45.3/3	59.5/1	44.0/1
Entrepreneurial nature, presence of certain personal qualities	48.7/2	45.3/3	34.4/5	33.2/5	36.7/3	29.8/4
Interesting project, idea	46.6/3	55.7/1	21.8/6	22.7/8	42.0/2	40.2/2
High level of knowledge (legal, economic)	26.0/6	29.2/6	53.6/1	59.7/1	26.5/6	25.5/7
Team of like-minded people	25.8/7	37.0/4	18.1/8	28.7/6	26.3/7	28.0/6
State support (financial, informational, etc.)	31.7/5	29.7/5	35.1/4	35.7/4	35.4/4	31.2/3
Qualified personnel	33.4/4	28.2/7	51.4/3	45.8/2	34.3/5	29.0/5
Connections, acquaintances who can help with running the business	23.3/8	23.0/8	21.6/7	26.7/7	22.3/8	21.7/8
Nore: P – population, E – entrepreneurs.						

Entrepreneurial character and the presence of certain personal qualities (45.3%) are the next most important factors for entrepreneurs, followed by having a team of like-minded individuals (37%). Entrepreneurs tend to prioritize "a team of like-minded people" when selecting human resources options, while the population favors "qualified personnel" (37% vs 25.8%). This suggests that teamwork among individuals who share common goals and values of business development is more important for entrepreneurs than qualifications. The next important factors for entrepreneurs are state support (financial, informational, etc.; 29.7%), high level of knowledge (legal, economic; 29.2%), and qualified personnel (28.2%). The last place among entrepreneurs (as well as among the population) is occupied by having connections and acquaintances who can help with business. This option was mentioned by 23% of entrepreneurs.

To start a business in specialized services (e.g., medical, legal) a high level of knowledge (legal, economic) is crucial for both entrepreneurs and the population. And this is relatively more significant for entrepreneurs than for the population (59.7% vs 53.6). Next in descending order of importance for entrepreneurs are qualified personnel, but this is less important for entrepreneurs than for the population (45.8% vs 51.4) and financial resources, start-up capital (also more important for the population – 52.8% vs 45.3).

For about every third entrepreneur (as well as for the population in general), state support (financial, informational, etc.) and entrepreneurial character and certain personal qualities are important for starting a business in the field of specialized services. For entrepreneurs and those in specialized services, having a team of like-minded individuals (28.7% vs 18.1) and connections or acquaintances who can assist with business (26.7% vs 21.6) are more crucial than for the population. Additionally, every fourth to fifth entrepreneur mentioned the importance of having an interesting project or idea.

In the sphere of production of processed goods for entrepreneurs, as well as for the population, the most important thing is financial resources, start-up capital, but by the degree of support it is more important for the population (59.5% vs 44). Further, in the sphere of production of processed goods, the following are in descending order of importance for entrepreneurs: an interesting project, idea (40.2%), state support (31.2%), entrepreneurial character, certain personal qualities (much more important for the population than for entrepreneurs; 36.7% vs 29.8), a team of like-minded people (28%), a high level of knowledge (legal, economic; 25.5%) and connections, acquaintances who can help with doing business (21.7%).

The assessment of the importance of starting a business aspects highlighted by the organizers of the empirical study in the entrepreneurial sphere was compared to the entrepreneurs' assessment. According to entrepreneurs in the service sector (trade, catering, consumer services), the most important factors are financial resources, start-up capital, entrepreneurial character, certain personal qualities, an interesting project, an idea, and a team of like-minded people. In the field of specialized services (e.g., medical, legal services) a high level of knowledge (legal, economic) matters, state support, qualified personnel, and connections or acquaintances who can assist with business are crucial.

The comparative analysis of self-assessments of entrepreneurial skills shows the prevalence of positive assessments among entrepreneurs and negative assessments among the population. The share of positive assessments among entrepreneurs is 2.7 times higher than among the population (68.8% vs 25). Thus, approximately 50% of the population

Table 6. Distribution of answers to the question "In your opinion, do you have enough entrepreneurial skills necessary to do business?", % of respondents

Respond option	Population	Entrepreneurs
Yes	6.8	32.5
Rather yes	18.2	36.3
Share of positive responses	***25.0***	***68.8***
Rather no	26.3	9.2
No	21.0	1.2
Share of negative responses	***47.3***	***10.4***
Hesitate to respond	27.8	18.8

Table 7. Distribution of answers to the question "What qualities are inherent to you personally in order to engage in entrepreneurial activity?" (population) and "Rate on a five-point scale whether you have the following skills (where 1 is completely lacking, 5 is fully possessing)" (entrepreneurs)

Respond option	Population, % of respondents / rank	Entrepreneurs, average weighted score / rank
Social skills, ability to communicate with different people, make connections, explain and persuade	50.6/1	4.16/1–2
Taking responsibility	41.9/2	4.16/1-2
Perseverance, ability to complete the work started, focus on achieving results	33.1/6	4.14/3
Decision-making discretion	31.0/9	4.08/4
Ability to find and analyze information	31.9/8	4.07/5-6
Desire for self-education, development of new skills	32.0/7	4.07/5-6
Flexibility, ability to adapt quickly to new conditions	30.9/10	4.02/7
Leadership skills, ability to manage the work of others	34.9/5	4.00/8
Desire and readiness to engage in entrepreneurship	14.5/13	3.92/9-10
Ability to remain calm, emotional stability	37.7/3	3.92/9-10
Ability to assess and take risks	28.9/11	3.88/11
Skills in using modern technologies (computer, Internet technologies, etc.)	37.0/4	3.86/12
Creativity, ability to find innovative solutions, implement new ideas	19.1/12	3.81/13

believes they lack these skills, while among entrepreneurs, only one in ten do. The number of those who hesitated to answer is expectedly higher among the population – 27.8%. However, it is noteworthy that among entrepreneurs, almost every fifth (18.8%) struggle to assess their own entrepreneurial skills *(Tab. 6)*.

When assessing their own entrepreneurial qualities, both the population and entrepreneurs value social skills, the ability to communicate with different people, make connections, explain, persuade and take responsibility above all *(Tab. 7)*. Further in the system of hierarchical ranking of entrepreneurs and population there are differences. Thus, the third place for entrepreneurs is occupied by perseverance, ability to complete the work started, focus on achieving results, while for the population these qualities are only in the sixth place. In the fourth place for entrepreneurs is decision-making discretion, while for the population it is only in the ninth place. The fifth–sixth places for entrepreneurs are occupied by the ability to find and analyze information, the desire for self-education, development of new skills; for the population, these qualities occupy the eighth and seventh places, respectively.

Entrepreneurs evaluate their flexibility, ability to adapt quickly to new conditions higher than the population, while the population evaluates their ability to manage the work of others, leadership skills, desire and readiness to engage in entrepreneurship, ability to remain calm, emotional stability, skills in using modern technologies (computer, Internet technologies, etc.), creativity, ability to find innovative solutions, implement new ideas. The same position in the ranking of entrepreneurs and population is occupied by the ability to assess and take risks.

To the question "Would you like to improve your knowledge and competencies in business" 45.5% of entrepreneurs answered positively, 28.5% – negatively; 26% found it difficult to answer. Of those who answered positively to this question most of all (every fifth) are interested in ways/strategies to increase income *(Tab. 8)*. Next in descending order of interest are such aspects as business scaling, promotion and advertising of goods/services using modern methods, finding customers for business and their retention, effective sale of goods/services, risk assessment and risk management skills, financial management, tax legislation (rules, changes in taxation, reporting on tax payments, legal aspects of entrepreneurial activity), personnel management, accounting (payroll calculation, submission of reporting documents), small and medium-sized business lending issues, entrepreneurial skills and competencies, technological solutions and products.

We should note that entrepreneurs are actively developing their competencies. Over the last three years, more than 40% of respondents have mastered new forms of working with clients and new programs/services, every third respondent attended business meetings, conferences, forums, took courses and trainings to improve their knowledge and competencies in business, every fourth respondent learned or began to learn a foreign language *(Tab. 9)*.

Foreign researchers note that the introduction of digital technologies is a trigger for positive changes in small and medium-sized business (Halkos et al., 2015; Hassan et al., 2023). We will consider what digital technologies are used by

Table 8. Distribution of entrepreneurs' answers to the question "In what aspects of doing business would you like to improve your knowledge and competencies?", % of the number of surveyed entrepreneurs

Respond option	%
Ways/strategies to increase income	21.0
Scaling the business	17.3
Promotion and advertising of goods/services using modern methods	16.3
Finding clients for business and their retention	16.3
Effective sale of goods/service	15.8
Risk assessment and risk management skills	12.0
Financial management	11.8
Tax legislation (rules, changes in taxation, reporting on tax payments)	10.8
Legal aspects of entrepreneurial activity	10.7
Personnel management	8.7
Hesitate to respond	8.0
Maintaining accounting records (payroll calculations, submission of reporting documents)	7.7
Lending issues for small and medium-sized business	7.3
Entrepreneurial skills and competencies	7.3
Technological solutions and products	5.8

Table 9. Distribution of positive answers of entrepreneurs to the question "Over the last 3 years you have..." % of the number of surveyed entrepreneurs

Respond option	%
Mastered new forms of working with clients	44.0
Mastered new programs/services	43.3
Attended business meetings, conferences, forums	34.7
Took courses and trainings to improve their knowledge and competencies in business	33.3
Learned/began to learn a foreign language	26.7

Table 10. Distribution of entrepreneurs' answers to the question "Which of the listed technological solutions/programs do you know and which ones do you use in your business?", % of the number of surveyed entrepreneurs

Technological solution/program	I know	I use
Non-cash payment acceptance methods	79.3	67.5
Submitting reports via the Internet	75.7	49.3
Electronic document management	75.2	46.5
Accounting software	74.5	43.0
Landings, websites, online stores	81.5	37.3
Financial automation software	69.3	35.7
Chatbots	69.5	22.2
Task and project management systems	67.0	19.0
CRM-systems	65.5	18.2
BI-systems for analytics	60.8	15.2

entrepreneurs from Belarus. Among technological solutions and programs entrepreneurs know most of all (81.5%) about landings, websites, online stores, but use them in business only 37.3% of respondents *(Tab. 10)*. According to the ratio of knowledge and use, the most demanded are noncash payment acceptance methods: 79.3% know about them and 67.5% use them. For other technological solutions, the gaps in knowledge and use in business are much more significant. For example, three quarters of respondents know about the possibilities of submitting reports via the Internet, electronic document management and accounting software, while 49.3%, 46.5% and 43% of respondents use them in business respectively. The level of knowledge about other technological solutions is also quite high (60–70%), but they are used in business much less often: financial automation software – 35.7%, chatbots – 22.2%, task and project management systems – 19.2%, CRM-systems – 18.2%, BI-systems for analytics – 15.2%.

Conclusion

On the basis of statistical analysis and analysis of the results of the empirical study of entrepreneurs and population in the regions of Belarus contaminated with radionuclides, the following can be noted.

1. Entrepreneurial potential and growth opportunities in the territories affected by the Chernobyl disaster are: among individual entrepreneurs and micro organizations – wholesale and retail trade; repair of cars and motorcycles; in small organizations – the sphere of education; in the structure of medium entrepreneurship – agriculture, forestry and fishery; education and manufacturing industry; in rural settlements of all regions – the sphere of education.

2. Entrepreneurs and the population do not oppose each other, as evidenced by the fact that both groups consider social skills, ability to communicate with different people, make connections, explain and persuade, as well as taking responsibility as the most important qualities for doing business. This indicates the unity of normative-value priorities of entrepreneurs and the population, the preservation of the principle "to live consciously", the degree of cohesion of the Belarusian society, and also shows the degree of adaptability of the republican socio-economic system to the challenges of the formation of a mixed economic model, in which the elements of market economy are new for Belarusians. Statistical analysis has revealed growth opportunities, especially in rural areas. To enhance entrepreneurship, local authorities and residents of affected territories should coordinate their actions to increase entrepreneurial activity, especially among rural residents.

3. Entrepreneurs rate the presence of qualities such as perseverance, the ability to complete the work started, a focus on achieving results, decision-making discretion, the ability to find and analyze information, a desire for self-education and development of new skills, flexibility, and the ability to quickly adapt to new conditions higher than the population. Entrepreneurs possess qualities that are well-suited to the challenges of modernity, such as self-reliance, competency, and independence. This suggests that entrepreneurs can lead the way in the transition of Belarus to a society of the sixth technological paradigm, making them a valuable asset to the mixed economy.

4. When forming measures of state policy in the sphere of entrepreneurship in the Republic of Belarus, it is important to consider the country's advantage of low cronyism. This is evidenced by the fact that entrepreneurs and the population prioritize factors other than personal connections and acquaintances when it comes to doing business and achieving success. This avoids the risks of oligarchic capitalism and the associated unprecedented social stratification along material lines. Thus, the entrepreneur is formed as a potential representative of the middle class, and the development of entrepreneurship contributes to the improvement of people's welfare and living standards.

5. When improving state policy in the Republic of Belarus regarding entrepreneurial initiatives, it is important to consider that there is a higher demand for starting business in the service sector (trade, catering, and consumer services). In this sphere, entrepreneurs prioritize having an interesting idea as the key to business success. This requires the development of competencies such as creativity, analyzing competitors' concepts, and identifying market opportunities not only for the entrepreneurs but also for of the population.

Among entrepreneurs, the second most requested field is specialized services (legal, medical). The entrepreneurs surveyed recognize that in this area, the sale is based on expert knowledge in the relevant field, making the reputation of the employees and team crucial. The development of this area, particularly in the field of medical services, requires open access to scientific journals, free discussion in expert communities, including scientific conferences.

In the third place among entrepreneurs is the request to start a business in the sphere of production of goods, processing of products, where, in fact, the competitive advantage is the availability of original technology or product, which requires the formation of appropriate competencies, the most significant state financial support of the project, as production requires large-scale and long-term investments.

6. Entrepreneurs use the simplest technological solutions for doing business, which do not require

significant additional financial and human resources and simplify the work, namely noncash payment acceptance methods, online reporting, electronic document management, accounting programs, landings, websites, online stores. To a much lesser extent, they apply technological solutions based on minimizing personal contacts, automated business scenarios, requiring more substantial financial and human resources, as well as appropriate conditions of a highly competitive market economy.

Thus, the analysis of the empirical object of the study – entrepreneurs living in radionuclide-contaminated territories of Belarus in the context of the list of challenges relevant for the country, constitutes scientific novelty. The study's practical significance lies in its main conclusions, which were obtained during the implementation of the State Program. These conclusions are being used by the Belarusian authorities to revive the regions affected by the Chernobyl disaster.

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