

FINANSIJSKA I NEFINANSIJSKA PODRŠKA MSPP U SRBIJI: KRITIČKA ANALIZA

FINANCIAL AND NON-FINANCIAL SUPPORT OF SMEE IN SERBIA: CRITICAL ANALYSIS

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Rezime

U ovom radu se analizira finansijska i nefinansijska podrška sektoru malih i srednjih preduzeća i preduzetništva (MSPP) u Srbiji. Značaj sistemskog pristupa podršci i podsticanju malih i srednjih preduzeća i preduzetnika je kritičan u uslovima tranzicije. Cilj podrške je da pomogne MSP i preduzetnicima u započinjanju posla i uosiguranju sve potrebne infrastrukture, odnosno znanja i resursa koji će im omogućiti opstanak, rast i razvoj, zarad obezbeđenja uslova za normalno poslovanje u okviru stimulativnog i konkurentnog ambijenta. Za MSPP je podjednako važna i finansijska i nefinansijska vrsta pomoći i podrške. Opšti uslovi za rast i razvoj sektora MSPP u Srbiji su prilično teški. U Srbiji danas postoji mnoštvo institucija koje su namenjene podršci i razvoju sektora malih i srednjih preduzeća i preduzetništva (MSPP). Ključno je pitanje u kojoj meri se ta institucionalna razvojna mreža pozitivno odražava na razvoj i koherentnost malih i srednjih preduzeća? Koliko te institucije doprinose stvarnom razvoju preduzetništvu u Srbiji? Kakvi su konkretni rezultati takve obezbeđene podrške i stimulacije? Ostaje nerešen problem određivanja efikasnosti, odnosno dovoljnog iskorišćenja mreže koju preduzetnici imaju na raspolaganju.

Ključne reči: finansijska podrška, nefinansijska podrška, MSPP, Srbija, institucionalna mreža, rast i razvoj, tranzicija

Summary

This paper analyzes the financial and non-financial support to the small and medium enterprises and entrepreneurship (SMEE) sector in Serbia. The importance of a systemic approach to the support and stimulation of SME and entrepreneurs is critical in terms of transition. The aim of the support is to help SME and entrepreneurs in starting-up business and ensuring all required infrastructure, i.e. knowledge and resources that would enable them survival, growth and development, for the cause of providing terms of normal business within stimulative and competitive environment. Both financial and non/financial kind of aid and support is important for SMEE. General terms and conditions for the growth and development of SMEE sector in Serbia are

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substantially difficult. There are many institutions in Serbia today, which are suitable for supporting and development of the SMEE sector. The key question is which is the scope of the positive consequence of that institutional developmental network on development and coherence of small and medium enterprises? How far those institutions contribute to the real development of the entrepreneurship in Serbia? Which are the concrete results of such ensured support and stimulation? There is so far unsolved problem of determination of efficiency, i.e. sufficient usage of the network which entrepreneurs have.

Keywords: financial support, non-financial support, SMEE, Serbia, institutional network, growth and development, transition