

A nighttime photograph of Belgrade, Serbia, showing the Sava River flowing through the city. The city lights are visible in the background, and the river reflects the lights. In the foreground, there is a stone wall and some trees.

INTERNATIONAL SCIENTIFIC CONFERENCE ERAZ 2016

**KNOWLEDGE BASED SUSTAINABLE
ECONOMIC DEVELOPMENT**

CONFERENCE PROCEEDINGS

Belgrade, 2016

***INTERNATIONAL SCIENTIFIC CONFERENCE
ERAZ 2016***

Knowledge based sustainable economic development

CONFERENCE PROCEEDINGS

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Belgrade, Serbia, June 16, 2016

International Scientific Conference ERAZ 2016

Conference Proceedings – Knowledge based sustainable economic development

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P R E F A C E

Economic development refers to the improvement of activities in the economy, which leads to progressive changes in the socio-economic structure and the rising of living standards. Given that the objective of sustainable economic development is elimination of poverty, inequality and unemployment - thus leading to social inclusion and improving the quality of life; it is necessary in analysis of this important issue apply extremely multidisciplinary approach.

Faculty of Business Studies, Mediterranean University - Podgorica, Montenegro; University of National and World Economy - Sofia, Bulgaria; Faculty of Commercial and Business Studies - Celje, Slovenia and the Association of Economists and Managers of the Balkans have recognized following issue and organized in Belgrade on June 16, 2016 at the Palace Hotel**** with the support of the Ministry of Education, Science and Technological Development of Republic of Serbia - International scientific conference titled: ***Knowledge based sustainable economic development - ERAZ 2016***.



The conference objective was to bring together academic community (experts, scientists, engineers, researchers, students and others) and publication of their scientific papers for the purpose of popularization of science and their personal and collective affirmation. The unique program combined interactive discussion and other forms of interpersonal exchange of experiences and presentation of the latest scientific developments in following areas.

- Microeconomics and macroeconomics,
- Economic policy,
- International Economics and Trade,
- International Business,
- Economic diplomacy,
- Lobbying,
- Globalization,
- European business,

- Modern management and innovation,
- Business and Public Finance,
- Fiscal policy,
- Stock exchange and financial markets,
- Risk management,
- Insurance and reinsurance companies,
- Financial Management and Banking,
- Modern forms of entrepreneurship and investment,
- Investment Management,
- Enterprise and Learning,
- Women and Entrepreneurship,
- Corporate entrepreneurship,
- Agribusiness Strategy,
- Marketing and trade,
- Marketing services,
- Marketing of non-profit sector,
- Research in marketing,
- Marketing in education,
- Marketing in sport,
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- Quality management,
- Labor law,
- Business law,
- The role of the rule of law in the country's progress,
- Human rights and protection of minorities,
- Legal aspects of EU integration,
- Intellectual Property Law,
- The reform of corporate law in countries in transition,
- CEFTA,
- Ecology and energy,
- Renewable energy,
- Energetic efficiency,
- Information technology and business intelligence,
- The use and integration of new technologies,
- E-society,
- E-learning.



The conference was opened by **Miro Simonič- PhD**, professor at the Faculty of Commercial and Business Sciences from Celje, Slovenia. Also in the opening session of the conference participants were welcomed by **Vuk Bevanda - PhD**, president of organizing committee of ERAZ 2016 international scientific conference and professor at the Faculty of Business Studies, John Naisbitt University from Belgrade, Serbia.

Participation in the conference took a total of **104 researchers - 28 from Serbia and 76 from abroad** representing:

- 15 different countries,
- 32 different universities,
- 28 eminent faculties,
- two scientific institutes,
- 7 colleges,
- various ministries, local governments, public and private enterprises, multinational companies, associations, etc.

In the Conference Proceedings of the ERAZ 2016 conference **69 papers** have been published on more than **600 pages**.

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MONTENEGRIN GOVERNMENT SHORT TERM BOROWINGS AT THE NATIONAL MARKETS

KRATKOROČNO ZADUŽIVANJE CRNOGORSKE VLADE NA NACIONALNIM TRŽIŠTIMA

Dragoljub Janković¹, Dean, Associate Professor

Abstract: *In this paper interest rates borrowing of Montenegrin Government at the national money market including bank lending short term market are analyzed in the post transition period in last 10 years. Applied both T and P tests of the interest rates movement at the observed markets clearly show that these two segments of market characterized their fragmentation with very weak interrelations. The results show uncorrelated movement of short term interest rates arising from a low level of competition. As consequence, the Montenegrin short term market is underdeveloped. The problems identified suggests a need for involving new short term financial instruments, encouragement of more competitiveness through overcoming their fragmentation and, especially, much more involvement of Government and Central Bank in creating and organizing an efficient domestic financial market.*

Key words: *money market, bank lending short term market, Montenegrin Government short term borrowings, interest rates*

Sadržaj: *U ovom radu se analiziraju kamatne stope zaduživanja crnogorske Vlade na nacionalnom tržištu novca, uključujući i bankarsko tržište kratkoročnih kredita, u post tranzicionom period od poslednjih 10 godina. Primijenjeni T i P testovi na kretanja kamatnih stopa na posmatrana tržišta jasno ukazuje da ova dva segmenta tržišta karakteriše fragmentacija sa vrlo slabom međupovezanošću. Rezultati pokazuju nekorelaciju u kretanju kratkoročnih kamatnih stopa koja proizilazi iz niskog nivoa konkurencije. Kao posledica, crnogorsko kratkoročno finansijsko tržište je nerazvijeno. Identifikovani problemi sugerišu na potrebu za uvođenjem novih kratkoročnih hartija od vrijednosti, podsticanje više konkurentnosti kroz prevazilaženje fragmentisanosti i, posebno, mnogo veću involviranost Vlade i Centralne banke u kreiranju i organizovanju efikasnog domaćeg finansijskog tržišta.*

Ključne riječi: *tržište novca, tržište kratkoročnih bankarskih kreditnih kamatnih stopa, kratkoročno zaduživanje Države Crne Gore*

INTRODUCTION

Montenegro is a post transition country and it is very important its money market to be developed. The significance of the role of money market is shortly portrayed in the theoretical background. In this paper, the present situation with the historical

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changes of money and bank lending interest rates, related to the Montenegrin Government borrowing, is analyzed.

The interest rate cost of a government borrowing is very important not only for national budget, but for overall economy, knowing that this cost influence the other interest rates on loans which are given to economy. The research encompasses the level of competition and compatibility between the bank short term lending market and the money market in the case of the Government borrowing in Montenegro. Our hypothesis is that if the market is inefficient than the cost of borrowing tend to be high and costly.

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god.

Objavio je veliki broj naučnih radova u međunarodnim i domaćim naučnim i stručnim časopisima i učestvovao na međunarodnim i domaćim simpozijumima, konferencijama i naučnim skupovima. Učestvovao je u projektima i izradi studija iz oblasti finansija, i menadžmenta. Bio je mentor na magistarskim studijama i član komisije za odbranu većeg broja specijalističkih i diplomskih radova.

Theoretical background

At a fundamental level, the government bond markets are used to fund budget deficits in a non-inflationary way enhancing the effectiveness of monetary policy. In addition, many central banks use government bond markets for the conduct of monetary policy [1]. Establishing an efficient government domestic securities market is important from an overall development of a economy.² The soundness of the banking system also has important implications for development of the government securities market. Especially it is important to have a financially healthy intermediary which causes secondary market liquidity and efficiency to rise.

In bank-dominated systems, banks have been protected of competition from capital markets historically. The issuance of short-term debt that could compete with bank deposits was often limited and bond issuances by corporations were restricted [2]. In the paper of Monetary Authority of Singapore, the growth of the Singapore Government Securities (SGS) market is analyzed describing how a liquid SGS market is used to establish a robust government yield curve for the pricing and development of the domestic corporate debt market [3].

Mexico has made substantial progress in developing its domestic government bond market. The development of the domestic debt market has led to some improvement in secondary market liquidity, helping to lower the cost of financing for the government [4]. They also suggest that the wide array of public sector instruments available in the domestic market suggests that efforts to further increase consolidation across instruments could increase liquidity.

Central banks exert an enormous influence over short-term interest rates by shaping the characteristics of key interbank settlement systems and determining the conditions that equilibrate supply and demand for bank deposits at the central bank [5].

Central banks' liquidity management represents a key element not only for the process of monetary policy implementation, but also for the development of efficient money markets [4]. The most important policies include: an active participation in the money market to add and subtract liquidity on a daily basis; the implementation of an end-of-day market for funds settlement and policies to eliminate "autonomous" sources of liquidity.

² Prerequisites for it include a credible and stable government, sound fiscal and monetary policies, effective legal, tax, and regulatory infrastructure, smooth and secure settlement arrangements, and a liberalized financial system with competing intermediaries.

Importance of Money Market Development

An active money market is a prerequisite for government securities market development. A money market supports the bond market by increasing the liquidity of securities. Money market makes easier for financial institutions to cover short-term liquidity needs. It makes less risky and cheaper to warehouse government securities for on-sale to investors and to fund trading portfolios of securities. The experience developed countries supports assertion if short-term interest rates were liberalized, development of money market can go hand in hand. When a money market has materialized and the government securities market is ready to take hold, coordination with monetary policy operations becomes essential for sound market development.

“Government securities are particularly important instruments to implement indirect monetary policy operations. In most countries, these securities are the most liquid securities in the market. The central bank’s accommodation policy, which temporarily supplies reserve money to the market when changes in money market conditions are particularly tight for particular banks, influencing the development of the money market. If accommodation policy makes it easy and cheap for banks to obtain funds from the central bank, banks will transact less with each other. A money market will not readily develop under such conditions... The ability of the central bank to maintain the level of excess reserves very close to that desired by the banking system as a whole will induce individual banks to use the interbank market to fulfill their specific liquidity needs. In addition, by reducing the likelihood of a large surplus or shortage of reserves through close liquidity management, the central bank will reduce volatility of interest rates. As high volatility tends to result in one way markets, a reduction in volatility will also support further development of the interbank money market. Where government securities are already in circulation and financial markets are thin, using the same instrument for both the Treasury’s funding operations and the central bank’s monetary policy, operations can avoid market fragmentation” [7].

METHODS

The relevant data were collected from the credible sources such as the Central Bank of Montenegro and the Ministry of Finance. Data analysis covers the period of 15 years T-bills issues. The method of selling the T-Bills is auction with the competitive and non-competitive bids. We will analyze the historical trend of discount rates of T-bills, amount of its issues, bank lending interest rates and volume of commercial lending to the Government. The interdependence at the financial markets between two interest rates are examined.

Data Collected and their Comments

According to the period of maturity, the weighted annualized discount rates of T-bills are calculated by years and presented in the following table. The interest rates are given in their nominal values.

Table 1 T-Bills By Volume and Nominal Interest Rates Provided

Years/ Maturity	28 days		56 days		91 days		182 days	
	Total Volume	Weighted and Annualized	Total Volume	Weighted and Annualized	Total Volume	Weighted and Annualized	Total Volume	Weighted and Annualized

	(000€)	Interest Rates	(000€)	Interest Rates	ume (000 €)	Interest Rates	(000€)	Interest Rates
2001	15,477	6.97%						
2002	42,376	7.40%	14,662	7.69%				
2003	90,080	10.08%	48,141	8.01%				
2004	180,738	9.77%	51,282	10.96%	20,135	10.16%	4,000	9.58%
2005	31,773	4.20%	38,325	7.66%	23,330	6.84%	15,517	7.95%
2006					4,900	1.21%	7,600	1.33%
2007							1,800	0.79%
2008								
2009							84,242	3.85%
2010							104,752	3.60%
2011							122,184	2.77%
2012					8,600	4.53%	138,839	5.32%
2013					22,900	3.21%	166,809	3.46%
2014					24,928	1.55%	160,857	1.41%
2015					175,248	0.45%		
Correlation Coefficients	0.72		0.58		-0.41		-0.27	

In the first 5 years, the only 28 and 56 days Treasury bills were issued within the observed time framework from 2001 to 2015. It could be explained by a need the confidence in government securities to be restored after the previous turbulent years of political instabilities, economic crisis (high inflation) and regional war environment. 91 and 182 days T-bills were introduced in 2004. In 2008 it was not issued of any kind of T-bills. In 2015, only 91 days T-bills were issued in 2015. It is calculated that the weighted annualized average T-bills interest rate in the observed 15 years time is 4.74% and the standard deviation is 3.85%. The last row shows calculated correlation coefficients between volume of issued T-bill and its interest rates

in the related years according to the time of maturity. The figures show higher interdependence over years with the shorter term securities. The correlation coefficient with the 3 and 6 months interest rates is even negative.

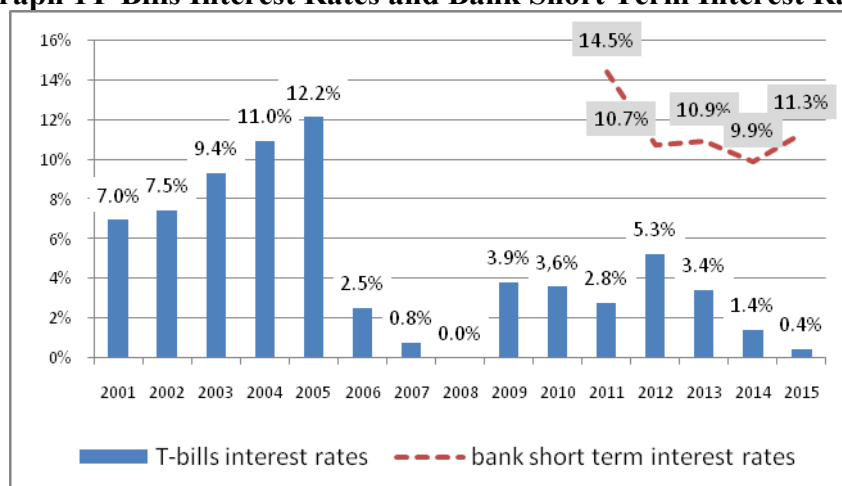
Bank short term annualized interest rates and yearly volumes of lending to the Government as well as the weighted annualized interest rates are given in the next Table.

Table 2 Bank Short Term Annualized Interest Rate and Volume of Lending to The Government

Years	Short Term Bank Lending to the Government (< 1 year)	
	Average annual interest rate	Total Volume of Bank Lending (000 €)
2011	14.47%	24,000
2012	10.72%	48,000
2013	10.94%	236,000
2014	9.88%	71,000
2015	11.32%	71,000

Because of the lack of data, the time period for the average bank interest rates are provided in the last 5 years. In spite that, the analysis does not loss in its worth. The money market interest rates of T-bill issued is considerable lower and favourable for the borrower than the bank interest rates. Therefore, the amount of bank credits borrowed by the Government is significantly less. The average 5 years bank interest rate is 11.47% and standard deviation 1.76%. The average interest rates in money market has showed less interest rates (4.74%) but higher volatility ($\sigma=3.85\%$) which could be explained by the stronger competition in that market than it was in the bank credit market. The interest rates from the both markets are shown in the next Graph in a way that the interest rates are weighted and annualized.

Graph 1 T-Bills Interest Rates and Bank Short Term Interest Rates



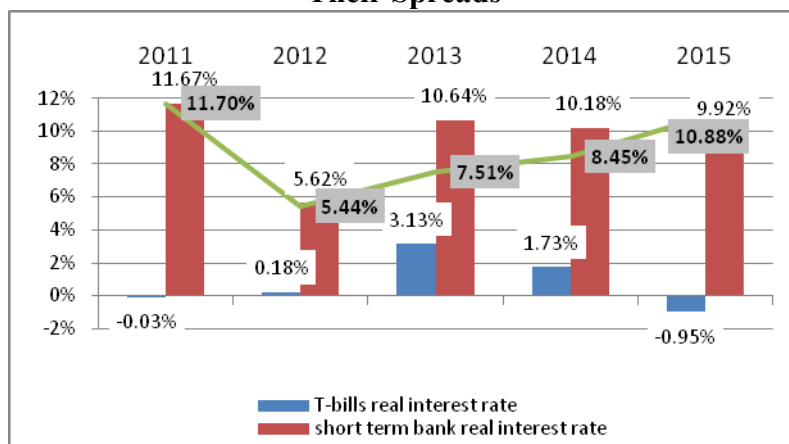
Sources: Central Bank of Montenegro³

³ http://www.cb-cg.org/index.php?mn1=statistika&mn2=statistika_kamatnih_stopa

Nominal interest rates recorded in the last 15 years of the Montenegrin money market and last 5 years of the bank short term interest rate at the banking market indicate a trend in lowering the money market discount rate of T-bills and relatively very high bank lending interest rate.

It is interesting to notice how wide the spread between these two series of data is.

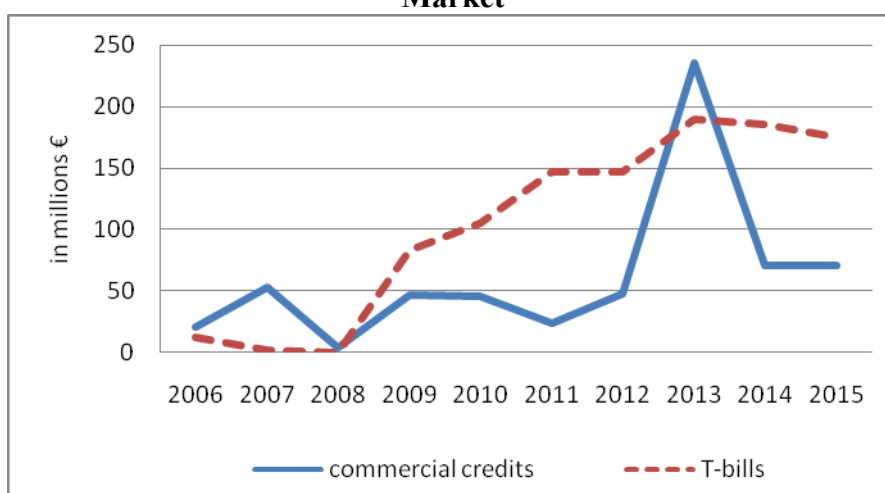
Graph 2 T-Bills Real Interest Rates, Short Term Bank Lending Real Interest Rates and Their Spreads



We applied deflator (CPI – Consumer Price Index) in order to get real interest rates and calculate the spread between the discount interest rates of T-bills and bank lending interest rates charged to the Government. Obviously, the spread is very large with upward trend in the last three years but still not reaching the level in 2011. However, spread is too much high surpassing several times the ordinary value of discount rates.

The Government has borrowed more from the Money market than from the bank commercial credit market.

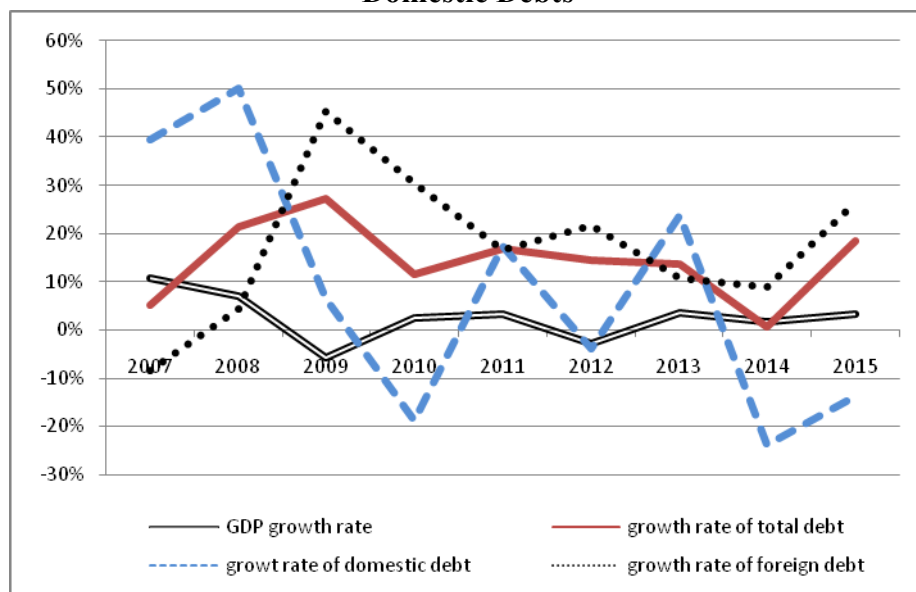
Graph 3 The Volume of Government Borrowings at the Money Market and the Bank Market



The chipper sources of short term lending, which is the Montenegrin Money market, has been more used than the bank commercial market from the whole time period observed.

The following graph represents the real GDP growth rate and growth rates of total debt and its components - foreign and domestic debts.

Graph 4 the GDP Real Growth Rate and The Growth Rates of Total Debt, Foreign and Domestic Debts



The worst relationship in term of the gap between the annual rate of total public debt growth (27.4%) and the growth of GDP (-5.7%) was recorded in 2009 while the best ratio was in 2014, when the growth of GDP (1.8%) exceeded more than triple the growth of the total public debt (0.5%). However, in the observed period the coefficient of correlation of public debt and growth rate of GDP are for the overall public debt -0.44. looking at only foreign public debt the coefficient of correlation was higher and negativ (-0.85) while domestic public debt was positive +0.55. The negative correlation suggests that the Government borrowings generally and specifically foreign debt has not contributed to the growth of the real GDP in Montenegro, while the dynamics of domestic borrowing had a positive influence. This is just tentative conclusion which pays an attention that should be considered with the further research of the impact of other factor influencing the growth of GDP.

Secondary market of money market instruments, specifically T-bills and especially bank short term credits has been in a very limited volume if any.

RESULTS

T- test and P-test has been applied to test the statistical significances of means of T-bills discount rates and bank short term lending interest rates to the Government.

t-Test: Paired Two Sample for Means

	<i>T-bills</i>	<i>Bank interest rate</i>
Mean	0.0267099	0.1146702
Variance	0.000347	0.0003099
Observations	5	5

Pearson Correlation	0.01852
Hypothesized Mean Difference	0
df	4
	-
t Stat	7.7457673
P(T<=t) one-tail	0.0007483
t Critical one-tail	2.1318468
P(T<=t) two-tail	0.0014966
t Critical two-tail	2.7764451

Student test (-7.7457673) is less than t critical value (-2.1318468) and we reject the H:0 and P (0.0014966) is less than 0.05 (probability) so we reject the H:0. T and P tests show that there are neither significant differences nor significant similarities between the volatility of the two variables. From the tests results we can conclude that there is neither significant differences nor similarities in the movement of the two observed interest rates. We could say that there has been random movement of these two short term financial market segments.

DISCUSSION

The analysis suggests that a very limited number of financial instruments has been developed in the money market generally and particularly by the government in Montenegro. Short term financial instruments of companies do not exist at all while the government short term securities covering maturities of 30 days and one year have never issued at the market. Also there is no continuity within every year in issuing governmental securities in this market. Thus, the power of reinvestments has not been utilized.

The historically lower level of discount rates of treasury bills comparing to the bank short term lending interest rates to the government stresses a need for this segment of financial market to be systematically developed in the future.

Coefficient of correlation between the volume of trade and the level of discount rate is even negative with the T-bills of 91 and 182 days maturity. This means that the money market is underdeveloped from the point of view its organisation, continuity, marketing and etc. as the low of demand and supply actually does not function.

Bank short term lending interest rates to the government are very high in every one observed year which can be partially explained by the generally very high active banks interest rates have been present in the markets. This is true as it is known that governmental borrowing is with relatively low risk. This has been resulted in a wide spread between the discount rates and bank short term lending interest rates to the government.

The costly government borrowings (including long term which is not the subject of this research) have not contributed to the growth of the real GDP, among other factors. This area could be further explored starting with the findings in this paper because the commercial debt makes 17% of the total domestic debt (average for several years).

Secondary market, although generally is far more smaller in terms of volume traded than in long term segment of financial markets, almost does not exist.

T-test and P-test clearly indicates that the two segments of short term financial market – that is money market and bank short term lending market – are totally untied and not coordinated, both representing fragmented markets of the Montenegrin financial market. This creates permanent disturbance at the Montenegrin financial market.

Due to a low level of the development of Montenegrin money market, in the father part of this discussion the role of government is shortly mentioned. Montenegrin Government needs to improve money market by providing high-quality information about debt structure, funding needs, and debt management strategies to market participants and the public at large. The development of government benchmark securities is an essential element of a well-functioning government securities market. By concentrating new issues of government securities in a relatively limited number of popular, standard maturities, governments can assist the development of liquidity in those securities and thereby lower their issuance costs. Markets, in turn, can use such liquid issues as convenient benchmarks for the pricing of a range of other financial instruments. In addition, spreading the relatively few benchmark issues across a fairly wide range of maturities—building a “benchmark yield curve”—can facilitate more accurate market pricing of financial instruments across a similar maturity spectrum. Syndication is increasingly being used in Euro-zone countries to launch new products or benchmark issues or reach new investors in the region [8]. Syndicates can be a useful alternative to auctions in the nascent stages of market development, where too few participants can easily destroy the competitive outcome of an auction procedure. The use of the Internet also opens new possibilities for the government to build a broader investor base.

Conclusion

The bank short term lending interest rates have been very costly for the Montenegrin government while in the same time the discount rates of T-bills have been relatively low. This is a consequence of the fragmented financial markets into bank credits market and money market. The inherited bank-dominated financial system in Montenegro has not been transformed in a way to provide diversified financial market with integrated money market. The money market is very underdeveloped in terms of types of short term financial instruments and organisational issues, while the banking sector could be seen as stronger competitor keeping privileged position from the past. Two markets are not coordinated, nor competitive with each other. The role of government and the Central bank is indispensable in creating an efficient financial market and, thus, there is a great responsibility for these institutions in the future.

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PRIMERJALNA ANALIZA SPLETNEGA RAČUNOVODSKEGA POROČANJA SRBSKIH IN SLOVENSKIH PODJETIJ

COMPARATIVE ANALYSIS OF INTERNET FINANCIAL REPORTING FOR SERBIAN AND SLOVENIAN COMPANIES

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Sadržaj: *Svetovni splet že skoraj petindvajset let oblikuje in usmerja življenje ter delo tako posameznikov kot tudi podjetij in celotne družbe. Zaradi njegove izredno hitre širitve ga uporablja že skoraj 40 % svetovnega prebivalstva. Po njegovi zaslugi so informacije postale dostopnejše, cenejše, hitrejše in transparentnejše. Tega se zavedajo tudi v tistih podjetjih, ki na svojih spletnih straneh objavljajo različne računovodske informacije. Zato smo s to raziskavo želeli narediti primerjavo spletnega računovodskega poročanja srbskih in slovenskih podjetij. V raziskavo smo vključili delniške družbe, ki kotirajo v prvi kotaciji in ugotovili, da ni statistično značilne razlike v ravni poročanja med obema državama.*

Ključne reči: *Spletno računovodsko poročanje, primerjalna analiza, Srbija, Slovenija*

Abstract: *The Internet has been forming and directing the life and work of the individuals and companies as well as the society as a whole. Due to its quick expansion, the Internet is accessible to almost 40 % of the world's population while, at the same time, the information has become more accessible, cheaper, faster, and more transparent. This is a fact that all the companies that publish various business information, including the financial information, are well aware of. The objective of this research was a comparative analysis of IFR between Serbian and Slovenian companies. We found that there were no statistically significant differences in the level of reporting between these two countries.*

Key words: *Internet financial reporting, comparative analysis, Serbia, Slovenia*

1. UVOD

V času družbenih, tehnoloških in tržnih izzivov je potreba po sistematičnih komunikacijah podjetja z njegovimi interesnimi skupinami nenadomestljiva. Eno izmed takšnih oblik komuniciranja predstavlja tudi svetovni splet. Po svetu in pri nas ima vse več podjetij svojo spletno stran, ki jim omogoča številne priložnosti za predstavitev podjetij. Poleg prodaje, storitev in trženja je na spletnih straneh podjetij tudi vse več informacij o njihovem poslovanju, vključno z računovodskimi informacijami, ki so običajno predstavljene v letnem poročilu ali kot samostojne informacije, namenjene zlasti investitorjem. Tako se v angleško govorečih državah uporablja termin IFR – *internet*

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financial reporting, kar bi lahko prevedli v spletno računovodsko poročanje oziroma kot to imenuje Horvatova (2003) računovodsko poročanje po medmrežju. Razvoj informacijske tehnologije pomeni za podjetja številne nove izzive, hkrati pa od njih zahteva tudi večjo odgovornost in prilagajanje sodobnim trendom ter novostim tudi na področju računovodskega poročanja.

Že bežna raziskava računovodskega poročanja po svetovnem spletu nam pokaže veliko možnosti tako v obsegu informacij (na primer zbirni računovodski izkazi nasproti podrobno razčlenjenim računovodskim izkazom) kot tudi v načinu njihove predstavitve (od takšnih, ki so enaki predstavitvi v tiskani različici, do takšnih, ki uporabljajo multimedijske učinke). Glavni razlog je, da od podjetij nihče ne zahteva objave letnega poročila na spletnih straneh, prav tako ni pravil, katere informacije iz letnih poročil naj podjetja objavijo na spletnih straneh. Letna poročila v elektronski obliki in ostale računovodske informacije, ki jih sedaj zasledimo na spletnih straneh, so samo prva stopnja razvoja sprotnega poročanja o poslovanju podjetja, kajti trendi poročanja v prihodnosti naj bi temeljili na enotnem in globalnem jeziku poročanja (uvajanje jezika XBRL – ang. *eXtensible Business Reporting Language*), ki bi omogočal ne le prikazovanje informacij, ampak tudi njihovo analizo, primerjavo, nadaljnjo uporabo in obdelavo.

Prednosti svetovnega spleta kot nove možnosti širjenja informacij so jasne, zato računovodsko poročanje na svetovnem spletu pomeni številne izzive tako za podjetja, revizorje, investitorje kot tudi za zakonodajne organe in organizacije, ki postavljajo računovodske standarde.

Svetovni splet ponuja mehanizem za pogostejše poročanje, kot ga zagotavljajo letna, polletna in četrletna poročila, ter mehanizem svežih, takojšnjih in pravočasnih informacij. Na drugi strani pa so postala pomembna tudi vprašanja, kot so primerljivost, zaupnost, zanesljivost, neoporečnost in kakovost podatkov na spletnih straneh podjetja (Horvat, 2003). Hrati pa svetovni splet nudi tudi nov način predstavitve računovodskih informacij, ki so od tradicionalnega tiskanega loči po tem, da je dinamično, hitrejše, omogoča personalizacijo in kostumizacijo informacij, možnost njihove nadaljnje obdelave, multimedijske predstavitve in pogosta predstavitev letno poročilo v PDF obliki, ki uporabniku razen večje in boljše dosegljivosti, ne nudi dodatnih koristi (Lutar Skerinjek & Dolinšek, 2015)



Dr. Tatjana Dolinšek je višja predavateljica s področja poslovnega računovodstva in statistike na Fakulteti za komercialne in poslovne vede. Je članica uredniškega odbora revije *Journal of Accounting and Management*, kot gostujoča predavateljica pa sodeluje z RRIF (Visoko školo za računovodstvo) iz Zagreba. Je soavtorica dveh strokovnih monografij s področja računovodstva in ene monografije s področja statistike, objavila je tudi več člankov v revijah in konferencah.

2. RAZISKAVE O SPLETNEM RAČUNOVODSKEM POROČANJU

Raziskave v zvezi s spletnim računovodskim poročanjem se vrstijo vse od leta 1996, ko se je internet začel uporabljati tudi za oglaševalske in komercialne namene (Allam in Lymer 2003, 166). Prvo raziskavo o spletnem računovodskem poročanju sta leta 1996 izvedla Petravick in Gillett na vzorcu 150 podjetij iz ZDA, ki so bila takrat uvrščena na Fortune 500 (Petravick in Gillett, 1996). Kasneje so se tovrstne raziskave začele tudi v evropskih državah, v zadnjih letih pa tudi v arabskih in azijskih državah.

Raziskave lahko razdelimo v tri skupine. Prvo skupino predstavljajo tiste raziskave, s katerimi so avtorji želeli ugotoviti, kolikšen je delež podjetij, ki objavljajo na spletnih straneh računovodske informacije. Te raziskave so izvedli: Petravick in Gillett (1996), Brooker in Galbreth (1997), Lymer (1997), Marston in Leow (1998), Craven in Marston (1999), Debrecny in Gray (1999), Pirchegger in Wagenhofer (1999). V drugo skupino spadajo raziskave, ki so se začele po letu 2000 in v katerih so ugotavljali dejavnike, ki vplivajo na raven spletnega računovodskega poročanja (npr. velikost, donosnost, panoga, lastništvo, starost podjetja in podobno). V ta namen se je oblikovala kvantitativna mera - kazalnik IFR kot agregirana vrednost posameznih vsebinskih in oblikovnih elementov ocenjevanja. Omenimo nekaj teh raziskav in njihovih avtorjev: Pirchegger in Wagenhofer (1999), Ettredge et al. (2002), Avallone in Veneziani (2003), Oyelere et al. (2003), Marston (2003), Marston in Polie (2004), Xiao et al. (2004), Pervan (2005), Zeghal et al. (2007), Verma (2010), ki so izvedli te raziskave za različne države: Nemčijo, Avstrijo, ZDA, Italijo, Novo Zelandijo, Japonsko, Kitajsko, Malezijo, Hrvaško, Jordanijo, Kanado in Indijo. Tretja skupina raziskav pa se nanaša na pomen računovodskih informacij na spletnih straneh za različne interesne skupine. V tem primeru so raziskovalci s pomočjo intervjujev in anket ugotavljali mnenje računovodij, revizorjev (Xiao et al. 2002) oz. managerjev v srednje velikih podjetjih (Gowthrope 2004 ter Smith in Pearce 2005).



Doc. dr. Tatjana Horvat je docentka za računovodstvo. Ima naziv Državni notranji revizor pri Ministrstvu za finance RS in naziva Preizkušeni notranji revizor in Preizkušeni računovodja (pri Slovenskem inštitutu za revizijo). Pri Ministrstvu za pravosodje RS je članica komisije za sodne izvedence in sodne cenilce za področje ekonomija/finance. Je ekspert na področju notranje revizije, računovodstva in poročanja, javnih financ, finančnega načrtovanja, in notranjega nadzora javnih financ; za podjetja, javne zavode in lokalne skupnosti. Vrsto let je predsednica komisije za izbor Naj letno poročilo in Naj finančnik pri Časniku Finance. S Šolo za ravnatelje sodeluje med drugim pri projektih Evropskih socialnih skladov na področju usposabljanja za učinkovito vodenje šol in vrtcev.

3. TEORETIČNO OZADJE

Teoretično ozdje spletnega računovodskega poročanja lahko utemeljimo z več teorijami, ki jih razdelimo v dve skupini:

- inovacijske teorije (inovacijsko difuzijska teorija, teorija institucionalnih sprememb in model TAM), ki temeljijo na inovaciji oziroma novosti, ki jo odjemalci štejejo za sebi koristno⁶. Razvoj novih tehnologij na področju spletnih in mobilnih aplikacij predstavlja nove možnosti in dimenzije pri računovodskem poročanju, zato se te teorije nanašajo predvsem na obliko spletnih računovodskih informacij in na njihovo sprejemanje s strani uporabnikov.
- novodobne ekonomske teorije firme (agencijska teorija, signalna teorija, teorija interesnih skupin, legitimnostna teorija, teorija transakcijskih stroškov in teorija korporativnega upravljanja), ki se od klasične teorije firme ločijo po tem, da v ospredje postavljajo človeka in njegovo ustvarjalnost, predpostavljajo asimetrijo in nepopolnost informacij, bolj kot s trgom se ukvarjajo s podjetjem ter velikokrat kot merilo učinkovitosti uporabljajo tudi subjektivne kriterije.

V nadaljevanju se bomo osredotočili le na agencijsko, signalno teorijo in teorijo korporativnega upravljanja, ki v največji meri pojasnjujejo razvoj in uporabo spletnega računovodskega poročanja.

3.1. Agencijska teorija

Agencijska (zastopniška) teorija je ena izmed smeri v tako imenovani novi institucionalni ekonomiki. Gre za tisto vrsto institucionalne ekonomike, ki se osredotoča na problem ex-ante mehanizmov, ki naj bi zagotovili učinkovito delovanje podjetja. Agencijska teorija se osredotoča na najširše probleme ločitve lastništva od nadzora; njeno osrednje vprašanje je, kako pogodbe vplivajo na vedenje udeležencev. Začetnik teorije principala in agenta je Ross (1973), ki je agencijsko razmerje opredelil kot problem, ki nastane med dvema (ali več) stranema, ko ena stran (agent) deluje kot zastopnik druge strani (principala) pri določenem odločitvenem problemu. Ross (1973) poudarja, da je temeljni problem te teorije, da principal ne more v celoti nadzirati agentovega ravnanja.

Če agencijsko teorijo apliciramo na področje spletnega računovodskega poročanja, moramo pri tem izhajati iz odnosa med poslovodji (agenti) in lastniki (principali), ki ga v literaturi zasledimo kot problem korporativnega upravljanja. Poslovodje utegnejo notranje informacije izkoristiti v svojo korist, zato prihaja do konflikta interesov, saj se interesi lastnikov in poslovodstva razlikujejo. Prav tako so agenti tisti, ki so pristojni za pripravo računovodskih izkazov in izbiro ustreznih računovodskih usmeritev, zato lahko v skladu z agencijsko teorijo predpostavimo, da računovodski informacijski sistem reflektira preference poslovodstva (Glautier et al., 2011). Tako poslovodstvo uporablja agencijsko teorijo kot spodbudo k čim večjemu razkritju računovodskih informacij. Watson navaja, da je poslovodstvo zainteresirano za čim večje razkritje teh informacij, saj ve, da delničarji nadzorujejo njegovo delovanje v podjetju (Watson et al., 2002). Eden izmed načinov za zmanjševanje agencijskih stroškov je zato tudi povečanje števila računovodskih informacij v letnih poročilih. To je še toliko bolj prisotno v velikih podjetjih, kjer so agencijski stroški zaradi asimetrije informacij veliko večji kot v manjših podjetjih (Al-Shammari, 2007; Debrecny et al., 2002).

⁶ Takšno opredelitev inovacije uporablja EU v svojem dokumentu (EU, 2000).

3.2. Signalna teorija

Sama teorija je v osnovi podobna agencijski teoriji, saj temelji na ločitvi lastništva in nadzora, od nje pa se loči po signalnih stroških, ki so v obratnem sorazmerju s kakovostjo informacij (Morris, 1987). Kljub informacijski asimetriji je interes vodstva, da zagotavlja kvalitetne informacije za zmanjšanje signalnih stroškov, da ne bi negativni signali vplivali na ceno delnice. To teorijo lahko uporabimo tudi na področju spletnega računovoskega poročanja, saj skuša signalna teorija razložiti interes podjetja za prostovoljna razkritja v svojih računovodskih izkazih. Verrecchia (2001) trdi, da imajo poslovodje boljši pregled nad trenutnim stanjem in položajem, v katerem se nahaja podjetje, kot pa njihovi investitorji. Poslovodje uspešnejših podjetij si želijo razlikovati od poslovodij manj uspešnih podjetij, in to prav preko prostovoljnih razkritij, ki jih smatrajo kot signale o uspešnosti poslovanja. Rezultat tega je, da signalna teorija poudarja obstoj pozitivne povezanosti med dobičkonosnostjo podjetja in prostovoljnimi razkritji (Xiao et al., 2004; Marston, 2003).

3.3. Teorija korporativnega upravljanja

Teorija korporativnega upravljanja se tesno navezuje na agencijsko teorijo, saj izhaja iz odnosa med številnimi udeleženci, ki vplivajo na upravljanje in vodenje podjetij (Monks & Minow, 2011). Korporativno upravljanje je eden od ključnih elementov za izboljšanje ekonomske učinkovitosti in rasti kot tudi za povečanje zaupanja investitorjev. Določa tudi organiziranost, ki podpira cilje družbe ter orodja za doseganje teh ciljev in spremljanje rezultatov. Dobro korporativno upravljanje mora dajati poslovodstvu prave spodbude za doseganje ciljev, ki so v interesu družbe in njenih delničarjev, ter zagotavljati učinkovit nadzor. Učinkovit sistem korporativnega upravljanja v podjetjih in v celotnem nacionalnem gospodarstvu prispeva h gradnji stopnje zaupanja, ki je potrebna za pravilno delovanje tržnega gospodarstva. Rezultat tega so nižji stroški kapitala, kar spodbuja podjetja k učinkovitejši rabi virov in jim daje zagon za rast (OECD, 2009). V kolikor pa investitorji zaznajo, da je količina informacij nezadostna oziroma da je kvaliteta informacij slabša, se s tem posledično povečajo stroški kapitala v obliki višje premije za tveganje, a se hkrati zmanjša tečaj delnice podjetja (Pantner, 2010).

4 REZULTATI RAZISKAVE

V raziskavo, smo vključili vsa podjetja v Srbiji in Sloveniji, katerih delnice kotirajo v prvi oz. standardni kotaciji⁷. V Srbiji so to štiri podjetja: Aerodrom Nikola Tesla, a.d. Beograd; Nis a. d. Novi Sad; Energoprojekt Holding, a. d. Beograd in Soja Proteini a. d. Bečej. Zaradi majhnega števila podjetij, ki kotirajo v prvi kotaciji, smo v prvem delu raziskave vključili tudi podjetja, ki kotirajo v standardni kotaciji: Alfa Plam, a. d. Vranje; Jedinstvo, a. d. Savojno; Komercijalna banka, a. d. Beograd in Metalac, a. d. Gornji Milanovac.

V Sloveniji pa je bilo v raziskavo vključenih 9 podjetij, katerih vrednosti papirji so uvrščeni v prvo kotacijo: Gorenje, d.d. Velenje; Intereuropa, d.d. Koper; Krka, d.d. Novo Mesto; Luka Koper, d.d. Koper; Mercator, d.d. Ljubljana; Petrol, d.d. Ljubljana, Sava-re, d.d. Ljubljana; Telekom Slovenije, d.d. Ljubljana in Zavarovalnica Triglav, d.d. Ljubljana.

⁷ Stanje kotacije velja za mesec maj 2016.

Raziskava je potekala v mesecu maju 2016 in sicer tako, da smo s pomočjo ocenjevalnega obrazca ocenili vsako posamično spletno stran glede objave računovodskih informacij. Ocenjevali smo 27 različnih elementov, pri čemer so se nekateri nanašali na vsebino, drugi pa na način predstavitve računovodskih informacij. Uporabili smo dihotomni način ocenjevanja: kolikor je določen element na spletni strani podjetja bil prisoten, smo mu dodelili vrednost 1, v nasprotnem primeru pa vrednost 0. Ko smo sešteli vse vrednosti, smo dobili kazalnik IFR, ki se sestoji iz vsebinskega dela: IFR vsebina (IFR-C) in oblikovnega dela -IFR-oblika (IFR-P) (FASB 2000):

$$IFR = IFR-C + IFR-P \quad (1)$$

Seznam elementov ocenjevanja in sturkutni deleži podjetij po posameznih državah, so prikazani v tabeli 1. Pri tem smo za Srbijo upoštevali podjetja, ki kotirajo tako v prvi kot standardni kotaciji, pri podjetjih iz Slovenije pa le v prvi kotaciji.

	Srbija		Slovenija	
	Število podjetij	%	Število podjetij	%
Brošura za investitorje	3	37,50%	5	55,56%
Zavihek za investitorje	4	50,00%	9	100,00%
Letna poročila	8	100,00%	9	100,00%
Medletna poročila	6	75,00%	9	100,00%
Arhiv letnih poročil	8	100,00%	9	100,00%
Informacije v tujem jeziku	7	87,50%	9	100,00%
Gibanje tečaja	2	25,00%	8	88,89%
Dividendna politika	4	50,00%	7	77,78%
Korporativno upravljanje	3	37,50%	5	55,56%
Kontakt za investitorje	3	37,50%	9	100,00%
Kalkulator za investitorje	1	12,50%	1	11,11%
Lastniška strukutra	5	62,50%	8	88,89%
Interaktivne informacije	2	25,00%	2	22,22%
Podatki o poslovanju	1	12,50%	2	22,22%
Revizorjevo poročilo	2	25,00%	1	11,11%
FAQ	1	12,50%	4	44,44%
Vprašalnik za investitorje	1	12,50%	0	0,00%
Prospekt vrednostnih papirjev	4	50,00%	3	33,33%
Kodeks upravljanja delniških družb	5	62,50%	5	55,56%
Link na borzo	3	37,50%	5	55,56%
Dogodki (RSS, konference, srečanja)	2	25,00%	3	33,33%
Informacije o skupščini delničarjev	8	100,00%	9	100,00%
Finančni koledar	2	25,00%	8	88,89%
Ločeno prikazana rač. inf.	2	25,00%	2	22,22%
Strateški načrt	0	0,00%	6	66,67%
Bonitetna poročila	0	0,00%	2	22,22%
Mnenje analitikov	0	0,00%	4	44,44%

Tabela 1: Število in delež podjetij, ki prikazujejo posamezno računovodsko informacijo po državah

V nadaljevanju razsikave smo se zaradi primerljivosti osredotočili le na podjetja, ki kotirajo v prvi kotaciji ($N_{\text{Srbija}} = 4$, $N_{\text{Slovenija}} = 9$). Na podlagi enačbe (1) smo izračunali vrednost kazalnika IFR za vsako posamezno državo. Rezultati opisne statistike so razvidni iz tabele 2.

	N	M	SD	SE	95% interval M		Min	Max
					Zgornja meja	Spodnja meja		
Srbija	4	12,2500	7,13559	3,56780	,8957	23,6043	6,00	22,00
Slovenija	9	16,0000	2,34521	0,78174	14,1973	17,8027	13,00	20,00
Skupaj	13	14,8462	4,43182	1,22917	12,1680	17,5243	6,00	22,00

Tabela 2: Opisna statistika kazalnika IFR za posamezni državi

Povprečna vrednost kazalnika IFR za srbska podjetja je 12,25 ($SD = 7,13$), pri čemer je najnižja vrednost kazalnika 6, najvišja pa 22. Slovenska podjetja pa sicer dosegajo nekoliko višjo povprečno vrednost kazalnika IFR ($M = 16$, $SD = 2,34$), so pa v primerjavi s srbskimi podjetji dosegla nižjo maksimalno vrednost kazalnika. Glede na koeficient variabilnosti ugotavljamo, da je pri slovenskih podjetjih manjša razlika v odstopanju od povprečja ($KV = 14,62\%$), pri srbskih podjetjih pa nekoliko višja ($KV = 58,2\%$).

V nadaljevanju razsikave smo želeli tudi ugotoviti ali obstaja statistično značilna razlika v spletni računovodskemu poročanju. Za analizo smo uporabili t-test za dva neodvisna vzorca, rezultati pa so prikazani v tabeli 3.

		IFR	
		Enake variance	Neenake variance
Levenov test enakosti varianc	F	6,371	
	Sig.	0,028	
t-test za enakosti aritmetične sredine	t	-1,476	-1,027
	df	11	3,292
	Sig. (2-stranska)	0,168	0,374
	Razlika v aritmetični sredini	-3,75000	-3,75000
	SE razlike v aritmetični sredini	2,54145	3,65243
	95 % interval zaupanja	Zgoranja meja	-9,34369
		Spodnja meja	-14,81142
			1,84369
			7,31142

Tabela 3: T –test za dva neodvisna vzorca

Najprej smo preverili homogenost varianc za srbska in slovenska podjetja z Levenovim testom. Ker je statistična značilnost manjša od 0,05 ($F = 6,371$; $p = 0,028$) ugotavljamo, da varianci med skupinama nista homogeni. Glede na vrednost t-testa ($t = -1,027$, $p = 0,374$) zavračamo hipotezo o razlikah v višini IFR med srbskimi in slovenskimi podjetji. Razlika v aritmetični sredini IFR med srbskimi in slovenskimi podjetji ni statistično pomembna.

Kljub temu pa smo zasledili določene razlike pri posameznih elementih ocenjevanja, po katerih se razlikujejo slovenska in srbska podjetja. Tako nobeno srbsko podjetje ne objavlja strateškega načrta, bonitetnih ocen in mnenja analitikov, kar je značilno za objavo nekaterih slovenskih podjetij. Tu so torej še priložnosti, ki bi se jih lahko srbska podjetja v bodoče

poslužila, da bi raven spletnega računovodskega poročanja še izboljšala. Na drugi strani pa smo ugotovili, da pa imajo tudi srbska podjetja določene informacije, ki pa niso značilne za slovenska podjetja. Tak primer velja za anketni vprašalnik za investitorje in za interaktivne informacije podjetja Nis, ki omogočajo uporabniku tudi personalizacijo in kostumizacijo računovodskih informacij. Nobeno od teh podjetji, ki so bila v raziskavi, pa nima možnosti uporabe mobilnih aplikacij za prikaz računovodskih informacij. To je vsekakor dodatna priložnost in izziv podjetja, da začno v bodoče poleg spletne oblike poročanja uporabljati tudi mobilno obliko poročanja.

ZAKLJUČEK

Svetovni splet danes za podjetja ni pomemben zgolj z vidika njegove predstavitve in trženja, ampak ga lahko uporabijo tudi za predstavitev informacij o svojem poslovanju, kar se zlasti nanaša na računovodske in finančne informacije. Na ta način je internet postal trženjsko orodje za pridobivanje novih investitorjev, zato ima še toliko večjo vlogo pri vseh tistih podjetjih, ki se zavedajo pomembnosti odnosov s finančnimi javnostmi.

Z raziskavo smo želeli ugotoviti stanje spletnega računovodskega poročanja v Srbiji in v Sloveniji, pri čemer smo se omejili zgolj na podjetja, katerih vrednostni papirji kotirajo na borzi v prvi kotaciji. Ugotovili smo, da vsa podjetja, tako v Srbiji kot tudi v Sloveniji, uporabljajo spletno računovodsko poročanje. V nadaljevanju raziskave smo ocenjevali spletne strani tudi z vidika vsebine in oblike računovodskih informacij in oblikovali kazalnik IFR na podlagi 27-ih elementov ocenjevanja. Končni cilj raziskave je bil, da ugotovimo ali obstaja statistično značilna razlika v povprečni vrednosti kazalnika IFR med srbskimi in slovenskimi podjetji. Ugotovili smo, da je indeks IFR v Sloveniji nekoliko višji kot v Srbiji, vendar se ta razlika ni izkazala za statistično značilno.

Internetno okolje nudi torej podjetjem številne možnosti predstavitve računovodskih informacij. Podjetja lahko na ta način izkoristijo številne prednosti, kot so nizki stroški predstavitve, širok doseg, sprotno ažuriranje in večja prilagodljivost informacij. S spletnim računovodskim poročanjem lahko podjetje povečuje stopnjo transparentnosti, krepí prepoznavnost in odprtost podjetja ter s tem preprečuje informacijsko asimetrijo. Je pa internet zgolj prehodni medij. V tujini, pa tudi pri nas, se računovodske informacije iz spletnih strani že selijo na mobilne aplikacije.

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STRATEGIJE BRENDIRANJA BANKARSKIH USLUGA U CRNOJ GORI

BRANDING STRATEGY OF BANKING SERVICES IN MONTENEGRO

Jelena Žugić, vanredni profesor⁸

Apstrakt: *Do skoro marketing u bankarstvu nije bio razvijen, jer za tim nije bilo potrebe, s obzirom na (nedodirljivu) poziciju koju su banke uživale. Danas marketing u savremenom bankarstvu posmatramo ne samo kao marketinške instrumente, već kao sredstvo koje ukupnom privrednom ambijentu pruži mogućnost i pomaže, s obzirom na značaj bankarskog sektora za privredu, da ostvari održiv rast i konkurentnu prednost. U radu će se analizirati strategije razvoja bankarskih usluga, sa akcentom na strategiju brendiranja na primjeru crnogorskih banaka.*

Ključne riječi: *brendiranje, bankarstvo, strategije, usluge*

Abstract: *Until recently, marketing in the banking industry was not developed, because there was no need, given the (intangible) position that banks enjoy. Marketing in the modern banking observe not only as a marketing instrument, but as a means to overall economic environment and helps, given the importance of the banking sector for the economy, to achieve sustainable growth and competitive advantage. This paper will analyze the development strategy of banking services, with an emphasis on branding strategy in Montenegro.*

Keywords: *branding, banking, strategy, services*

1. UVOD

U savremenim uslovima globalizacije tržišta i jake konkurencije u svim aspektima poslovanja, neophodno je izuzetno dobro poznavanje specifičnosti banaka i bankarskog marketinga, kako bi banke i druge finansijske organizacije mogle na održiv način da funkcionišu i da se razvijaju. Klasična teorija vezana za upravljanje bankama i marketingom u bankarstvu nije dovoljna da objasni nove trendove i pojmove. Marketing u bankarstvu karakteriše niz specifičnosti a neke od njih su: predmet usluga je novac i njegovi javni oblici; usluge se pružaju u vidu elemenata ugovora, pa se od varijacije ugovora razvijaju i vrste usluga; usluge koje se obavljaju pri ulaganju i kreditiranju sadrže elemente vremena (ročnosti); neopipljivost zahtijeva dodatna objašnjenja; većina bankarskih usluga se zasniva na visokom stepenu međusobnog povjerenja; neodvojivost proizvodnje i potrošnje ima izuzetak u obliku bankarskih kartica; bankarske usluge ne posjeduju individualne specifičnosti –sve liče jedna na drugu.

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U ovom radu će se analizirati strategije razvoja bankarskih usluga, sa akcentom na strategije brendiranja bankarskih usluga u Crnoj Gori.

2. STRATEGIJE RAZVOJA BANKARSKIH USLUGA

Jedan broj autora je mišljenja da je razvoj bankarskih usluga, u odnosu sa drugim elementima marketing miksa u bankama, jeftiniji i fleksibilniji u implementaciji [1]. Radi se o potpuno obrnutom slučaju u odnosu na uvođenje proizvoda, gdje je ovaj proces najskuplji u odnosu na druge odluke u marketing miksu. Sa ovim je u neposrednoj vezi dužina faza životnog ciklusa bankarskih usluga. Prema *Meidanu*, faza uvođenja bankarskih usluga je kratka, za razliku od faze zrelosti koja je u ovom slučaju veoma duga. To proizilazi iz činjenice što su u bankarstvu izuzetno rijetke nove usluge za korisnike i za banku, odnosno za djelatnost u cjelini. Prema *Doyle*, inovativne usluge treba da ispunjavaju četiri kriterijuma korisnosti: značaj, jedinstvenost, održivost i mogućnost plasiranja na tržištu [2].

Karakteristika bankarskih usluga je da su nove alternative najčešće kombinacija nekih ranijih usluga. Takav primjer potvrđuje uvođenje novih kartica, od kojih je većina bila kombinacija poznatih ali objedinjenih alternativa. Konkretno, *Raiffeisen bank* je u junu 2011. nudila Integral kredit kao varijantu koja objedinjuje uhodane prakse uzimanja novog kredita za zatvaranje starog, dok istovremeno nudi novu uslugu *Raiffeisen e-pay*, koja je namijenjena trgovcima i omogućava im prodaju putem Interneta uz prihvatanje *MasterCard* i *VISA* kartica. Uvođenje novih usluga, vezano za elektronsko bankarstvo, izuzetak je od pravila "objedinjavanja", koje zahtijeva značajna ulaganja u obezbeđenje tehnoloških pretpostavki, ali i edukaciju zaposlenih i potencijalnih korisnika.

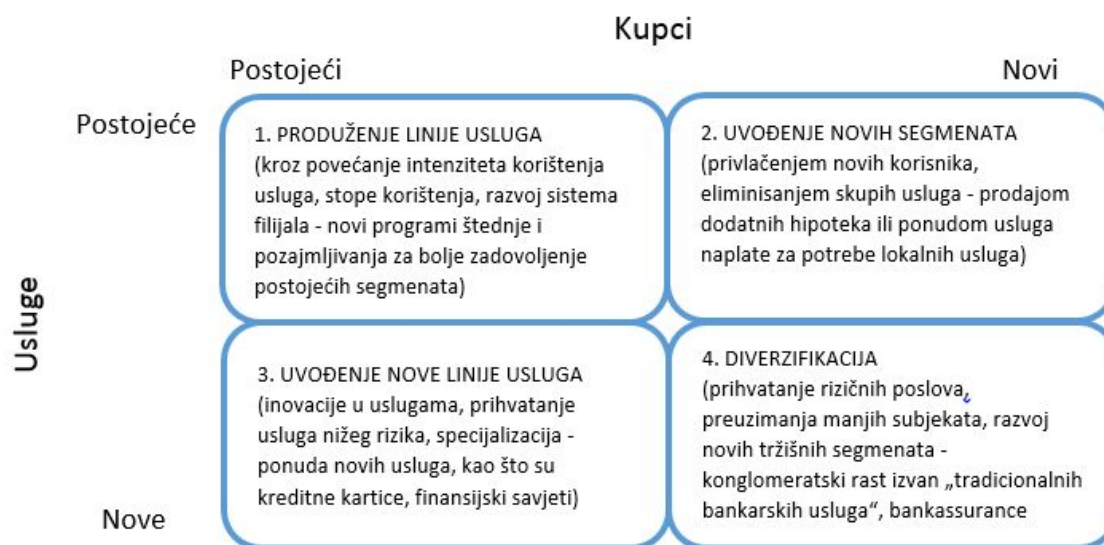
Kriterijumi za razvoj novih usluga se koriste kao neka vrsta uputstva za osoblje i izvršioce aktivno uključenih u kreiranje novih usluga, i odnose se na: strateške, finansijske, kriterijume kompatibilnosti, kriterijume potrebe/traznje i marketing kriterijume [3].

Razvoj novih bankarskih proizvoda, u navedenom kontekstu, može se posmatrati u okviru *Ansoffove* matrice rasta, a odnosi se na: ponudu postojećih usluga aktuelnim konkurentima, ponudu postojećih usluga novim korisnicima, ponudu novih usluga postojećim konkurentima i diversifikaciju - razvoj novih usluga za nove korisnike. Na slici 1 je prikazana *Ansoffova* matrica rasta, primijenjena na bankarske usluge.



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Slika 1: Strategija razvoja bankarskih usluga [1]

Diversifikacija je od posebnog značaja iz razloga što se smatra da će banke koje nude veliki broj usluga obezbijediti kontinuitet u dužem vremenskom periodu u upoređenju sa bankama koje imaju ograničen broj usluga. U razvijenim zemljama je izražen trend da se banke i osiguravajuće kompanije transformišu u finansijske supermarkete koji nude široku paletu usluga kao što su: savjeti u oblasti planiranja, štedni depoziti, krediti, lizing, investicije, osiguranje i platni promet. Ove usluge su namijenjene osobama koje imaju račune u određenoj banci. Posebno je važno uključivanje potencijalnih i postojećih korisnika kada se uvode nove bankarske usluge.

Promjene u okruženju, takođe, utiču na poslovanje banaka i kreiranje novih usluga, pa razvoj tehnologije snažno utiče na poslovanje banaka i razvoj novih usluga i prati se kroz tri talasa inovacija: primjena tehnologije u bankarstvu, primjena telekomunikacione i kompjuterske informacione tehnologije i primjena informacione tehnologije u funkciji kreiranja novih oblika ponude [4].

3. STRATEGIJE BRENDIRANJA BANKARSKIH USLUGA

Brend predstavlja način na koji potrošač vidi, opaža i razumije određenu marku u svim njenim dimenzijama. Pri tome je od ključnog značaja činjenica kakav imidž ima brend odnosno na koji način je pozicioniran u svijesti potrošača [5]. U procesu brendiranja bankarskih usluga moguće je koristiti četiri različite strategije, zavisno od toga da li se brend fokusira na banku u cjelini ili na pojedine bankarske usluge. Te strategije su sledeće: [6]

a) *Korporativno brendiranje* podrazumijeva korišćenje istog brenda za sve elemente bankarske ponude. Kod banaka čije su usluge homogene i gdje je teško razdvojiti karakteristike za pojedinačne usluge, što je slučaj sa bankama u Crnoj Gori, strategija korporativnog brendiranja je najpogodnija.

b) *Individualno brendiranje* je kreiranje brenda za svaki element bankarske ponude, za različite bankarske usluge. Premda je individualno brendiranje karakteristika banaka koje imaju veliki broj proizvoda i žele ih odvojeno pozicionirati na tržištu, danas banke primjenjuju ovaj koncept i nastoje izgraditi pojedinačni brend (VES paket, *Shopping* kartica, XXL kredit).

c) *Strategija porodičnih brendova* se srijeće u slučajevima postojanja različitih grupa usluga istog ponuđača. Slučaj se odnosi na finansijske institucije ili banke koje značajno razdvajaju ponudu za korporacije, mala i srednja preduzeća i individualne korisnike.

d) *Kombinovana strategija* korišćenja imena banke i brenda je karakteristična za situaciju u kojoj se želi naglasiti "pripadnost" matičnoj banci, ali i odvojiti elementi ponude koja se želi brendirati. Radi se o hibridnoj strategiji kreiranoj od naprijed navedenih alternativa.

Cilj brendiranja bankarskih usluga ogleda se upravo u tome da se smanji potreba za istraživačkim aktivnostima korisnika, ohrabrujući ih da druge alternative nijesu u mogućnosti da ponude istu vrijednost kao brend koji je kreiran ili se nastoji kreirati. U izvjesnim situacijama, brend može da obezbijedi i realizaciju strategije premijskih cijena, međutim, ako banke posluju na principima univerzalnog tipa, obično se ne računa na ovu opciju [7].

Postoje razlike u uticaju brenda, kao sinonima za pozitivni imidž banke u javnosti, u odnosu na zadovoljstvo korisnika. Naime, istraživanja u segmentu stanovništva su pokazala da će korisnici koji imaju visoku potrebu za samostalnim procjenjivanjem usluga, koje im banka nudi, biti manje pod uticajem snage brenda u odnosu na korisnike koji nemaju potrebu da samostalno ocjenjuju banku i njene usluge, jer su spremni da prihvate generalne ocjene i stavove [8].

Korisnici sa visokom potrebom za evaluacijom skloniji su da poklanjaju veći značaj pouzdanosti i empatičnosti zaposlenih. Tri su različite dimenzije koje određuju bliskost odnosno prisutnost brenda u svijesti potrošača: [9]

a) *Pouzdanost brenda* se odnosi na sposobnost korisnika da prepozna brend na određeni podsticaj, odnosno sposobnost da se sjeti brenda u kategoriji bankarskih usluga. Cilj je da banke ostvare što veći nivo poznatosti brenda, kako bi povećale broj potencijalnih i aktuelnih korisnika njenih usluga.

b) *Značenje brenda* - dominantna percepcija brenda u svijesti potrošača. Banke nastoje povezati svoju djelatnost i ime sa pozitivnim percepcijama u svijesti potrošača. Brend asocira, povezuje sa logom i tipičnim brendovim bojama i parolama: *City* asocira na dobro poznato *City* plavo, *Raiffeisen* na žuto i crveno, *HSBC* na crno i bijelo. Povezana je sa brendom asocijacija, pomisli koju ljudi imaju kada misle na neki brend. Pomisliti na *Citybank* „na primjer "City nikad ne spava". To asocira da je moguće obaviti bankarsko poslovanje 24 časa tokom dana i tokom svih 7 dana u nedjelji.

c) *Identitet brenda* - pozitivan ili negativan. To je formiran stav o banci na bazi marketinških prednosti ili nedostacima brenda u odnosu na konkurenciju.

Velike banke imaju korporativni DNK. Potrošač prvo mora primijetiti novu ponudu ili novu banku, budući da je suočen sa ogromnim brojem "ponuđača", od kojih većina nudi više različitih kombinacija. Uspješna diferencijacija je prvi preduslov za to što potrošači smatraju značajnim, a zasnovana je na pružanju jedinstvene usluge. Slijedi građenje poznatosti banke na određenom ciljnom segmentu i kreiranje emocionalnih veza. Interna dimenzija brenda je kod bankarskih usluga od velike važnosti za brend i odlikuje se višim nivoom kontakta. Zato je od izuzetne važnosti da se brend promoviše i zaposlenima, i da bude prihvaćen i preferiran sa njihove strane, jer i oni su sami dio brenda [5].

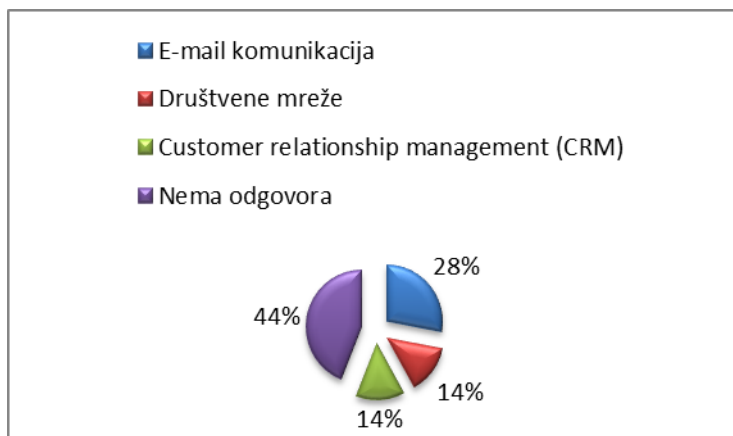
4. BRENDIRANJE BANKARSKIH USLUGA U CRNOJ GORI

Istraživanje autora ovoga rada o ulozi marketinga u crnogorskom bankarstvu, putem anketnog upitnika, popunili su zaposleni iz sedam crnogorskih banaka i to: Crnogorska komercijalna

banka (CKB), Hypo Alpe Adria banka, Erste banka, Societe Generale Montenegro banka, Atlas banka, Hipotekarna banka i Prva banka Crne Gore. Upitnik se sastojao od 25 pitanja i na njega su odgovarali uglavnom predstavnici marketing sektora banaka. Jedan od ciljeva istraživanja se odnosio na predlog strategija za razvoj savremenih trendova u razvoju marketinga, koji će obezbijediti visok nivo kvaliteta proizvoda, usluge i brzine u poslovanju.

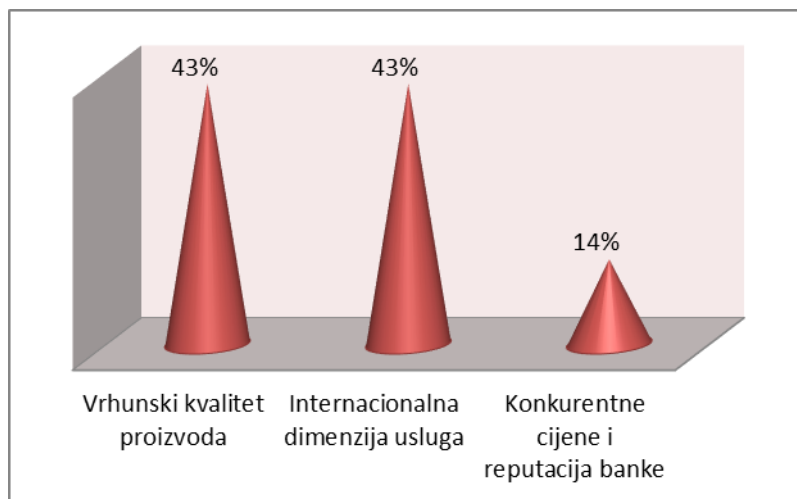
Predstavnici svih sedam banaka (100%) tvrde da poznaju potrebe, stavove i motive svojih klijenata kada je u pitanju korišćenje njihovih usluga. Istraživanje tržišta i analizu potreba klijenata i konkurencije, bilo u okviru sopstvenog sektora za marketing ili u saradnji sa specijalizovanim agencijama, radi 43% predstavnika ispitanih banaka i na osnovu dobijenih rezultata pravi odgovarajuću strategiju. Svi ispitanici (100%) su naveli da na osnovu direktnog kontakta sa klijentima kroz razgovore sa zaposlenima na front office-u (šalteru), call centru, popunjavanjem upitnika od strane klijenata ili organizovanjem događaja dobijaju informacije o potrebama, motivima i željama klijenata.

Do saznanja o potrebama, motivima i željama klijenata (grafik 1) 28% ispitanih bankara dolazi putem e-mail komunikacije, 14% dolazi putem korišćenja društvenih mreža a isti toliki procenat od 14% ispitanika koristi Customer Relationship Management (CRM).



Grafik 1: Kako saznati potrebe motive i želje klijenata

Na pitanje kako brend banke utiče na percepciju klijenata o njima, 71% ispitanika je odgovorilo da klijenti imaju percepciju tradicije i kvaliteta banke i da shodno tome kreiraju i percepciju o brendu banke. Da je vrhunski kvalitet proizvoda najviše uticao na percepciju klijenta o brendu banke smatra 43% ispitanika, dok isto toliki procenat smatra da je internacionalna dimenzija usluga glavni razlog dobre percepcije o brendu banke za koju rade. Sa druge strane, 14% ispitanika smatra da su inovativni proizvodi, kvalitetna i brza usluga, konkurentne cijene i reputacija banke bile osnovni preduslov za kreiranje percepcije o brendu banke, što je predstavljeno na grafiku 2.



Grafik 2: Uticaj na percepciju brenda

Na pitanje koja nova marketinška oruđa su uveli u poslednje vrijeme kako bi se brendirali i razlikovali od konkurencije, 14% ispitanika je odgovorilo da je razlika u provizijama oruđe koje koriste kako bi bili ispred konkurencije, isti procenat ispitanika je odgovorio da im korišćenje marketinških oruđa nije na zavidnom nivou. Ostalih 72% ispitanika koristi moderna marketinška oruđa, poput društvenih mreža *Facebook*-a i *Twitter*-a, *e-reporting*-a i ostalih oruđa. Primjera radi, CKB koristi čulno brendiranje (primjer reklame - ukus CKB kafe), *Wi-Fi* za klijente, dječiji kutak, kutije za donaciju, savremeni sistem čekanja u redu koji "poziva" klijente, izložbe fotografija, CKB *iCentar* (upotreba *iPad* uređaja u poslovnici) dok Hipotekarna banka osim društvenih mreža koristi virtuelni šalter.

Svi ispitanici su potvrdno odgovorili i na pitanje da li je i koliko važna pozicija osoblja prve linije usluživanja u banci za osiguranje odgovarajuće komunikacije sa kupcima. Svi ispitanici su odgovorili da posebnu pažnju posvećuju zaposlenima u *front office*-u jer su oni od izuzetnog značaja za osiguranje komunikacije sa klijentima, imaju ključnu ulogu za prikupljanje podataka i komunikaciju s klijentom. Od njih u velikoj mjeri zavisi i percepcija banke na tržištu budući da su zaposleni na prvoj liniji (šalteru) svojevrсни ambasadori brenda banke.

5. ZAKLJUČAK

Brend je zamišljen kao klaster funkcionalnih i emocionalnih vrijednosti za građenje odnosa sa korisnicima, uz snažnu interakciju sa osobljem. Uloga brendiranja usmjerena na безусловna obećanja, u bankarskim uslugama je, prije svega, usmjerena na kreiranje identiteta koji potencijalnim korisnicima služi za smanjenje rizika u fazi razmatranja i za privlačenje klijenata za konkretnu banku. Menadžment banke mora da ima u vidu ove činjenice prilikom kreiranja strategija razvoja banke, a naročito prilikom donošenja poslovnih odluka. Na osnovu sprovedenog istraživanja, očigledno je da se crnogorsko bankarstvo bazira na tradicionalnom shvatanju marketinga i da još nije orjentisano ka holističkom marketingu, nema dovoljno razvijenu strategiju brendiranja niti obezbjeđuje dugoročnu vrijednosti za kupce.

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VREDNOTENJE DODANIH VREDNOSTI MESNIH PROIZVODOV

EVALUATION OF ADDED VALUE OF MEAT PRODUCTS

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Vsebina: konkurenčni boj proizvajalcev mesnih proizvodov se v zadnjih nekaj desetletjih, s pomočjo sodobne logistike, odvija na globalnem trgu. Veliki proizvajalci s svojimi količinami nižajo cene. V nasprotju s tem, pa se porabniki vedno bolj odločajo za izdelke, ki jim zagotavljajo kakovost. V prispevku smo raziskali, za koliko so porabniki mesnih proizvodov še pripravljeni sprejeti višjo vrednost proizvoda, če le ta zagotavlja, da je pridelan iz bio ekološke reje, živalim prijazne reje in ne vsebuje alergenov, glutena in laktoze. Analiza odgovorov pokaže, da so respondenti v Sloveniji pripravljeni kupiti te proizvode le z dodano vrednostjo do 10 %. Proizvajalci morajo nameniti večjo promocijo za osveščenost porabnikov.

Ključne reči: dodana vrednost, vrednotenje izdelkov, nakupne odločitve, vplivni dejavniki

Abstract: Large manufacturers with their quantities reduce prices. In contrast, however, consumers are increasingly opting for products that ensure quality. In this paper, we investigate to what extent are consumers of meat products willing to accept a higher value product, if only this ensures that it is produced from bio-organic farming, animal welfare-friendly farming and does not contain allergens, gluten and lactose. Analysis of the responses shows that respondents in Slovenia are willing to buy these products only added value to 10%. Manufacturers should receive greater promotion of awareness among consumers.

Key words: added value, the evaluation of products, purchasing decisions, influencing factors

1. UVOD

Naš osebni standard je odvisen od prihodkov, ki jih ustvarimo s svojim delom, znanjem, izkušnjami, kompetencami, poznanstvi, okoljem v katerem živimo in še mnogimi vplivnimi dejavniki. Individualni življenjski standard označuje raven življenjskih pogojev med ljudmi v enakih družbah. Najpogosteje se ljudje primerjajo med seboj s posedovanjem materialnih dobrin, kot so avtomobil, oblačila, potovanja in bivalni prostori. Mnogokrat se življenjski standard vrednoti tudi po kulturnih prireditvah, kot so obiski gledališč, galerij, muzejev in drugih umetniških prireditvev. Raven blaginje poslovnega

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subjekta se meri z različnimi ekonomsko-sociološkimi enotami, standardi, koncepti in predpisi. Svoj življenjski standard si ustvarjamo delno sami kot individuum, delno pa nam ga ustvarjajo kreatorji družbeno političnih razmer v državi v kateri živimo. V preteklosti je bila industrijska revolucija, ki se je zgodila v Evropi konec 18. stoletja ena večjih prelomnic v rasti življenjskega standarda. Pri vrednotenju posedovanih dobrin pa je prav zagotovo potrebno upoštevati tudi kakovost blaga in storitev, ki jih kupujemo, da bi zadovoljevali svoje potrebe. Tega se že zavedajo trgovske organizacije razvitih držav, kjer je življenjski standard dovolj visok, da si kupci lahko privoščijo nakupe izdelkov z dodano vrednostjo kljub višji ceni.

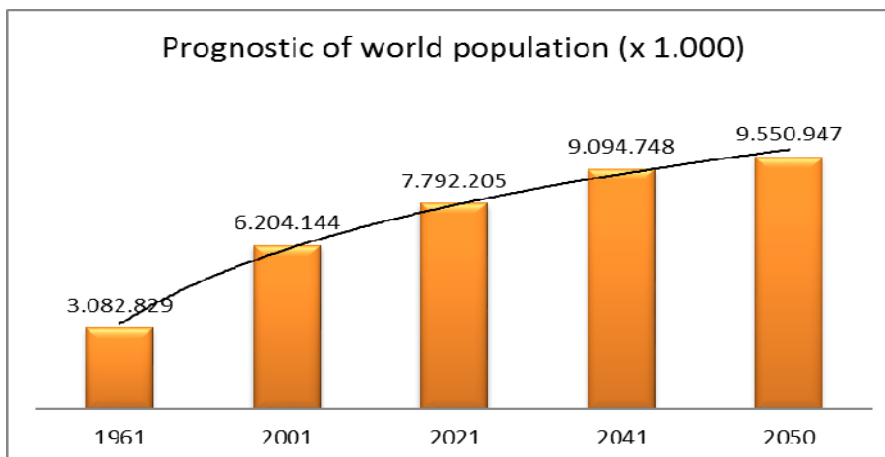
Vsekakor se moramo zavedati pomembnosti pridelave hrane, pri tem pa ne smemo pozabljati na njeno kakovost. Kljub temu, da se nekateri usmerjajo k drugačnim prehrabnim navadam, ostajajo mesni proizvodi še vedno zelo pomemben vir človeške hrane. Raziskave mnogih sodobnih znanstvenikov s področja nutricionistike objavljajo prispevke o koristnih in nekoristnih vplivih mesnih proizvodov na zdravje in počutje sodobnega človeka. Kljub vsemu ostaja dejstvo, da smo ljudje vsejedi in da je oblika prehranjevanja le del odločitve vsakega zdravega odraslega posameznika.

2. RAST PREBIVALSTVA IN POMEN PREHRAMBNIH PROIZVODOV

Z naraščanjem števila prebivalcev našega planeta se soočamo tudi s povečevanjem potreb po prehrabnih proizvodih. Če nas je na Zemlji leta 1961 bivalo še 3,0 mrd se je število prebivalcev v le štiridesetih letih do 2001 povečalo za več kakor 100 % na 6,2 mrd. Po statističnih napovedih [1], se bo prebivalstvo do 2021 povečalo na 7,8 mrd, do leta 2041 pa kar na 9,0 mrd, kakor prikazuje grafikon na sliki 01.

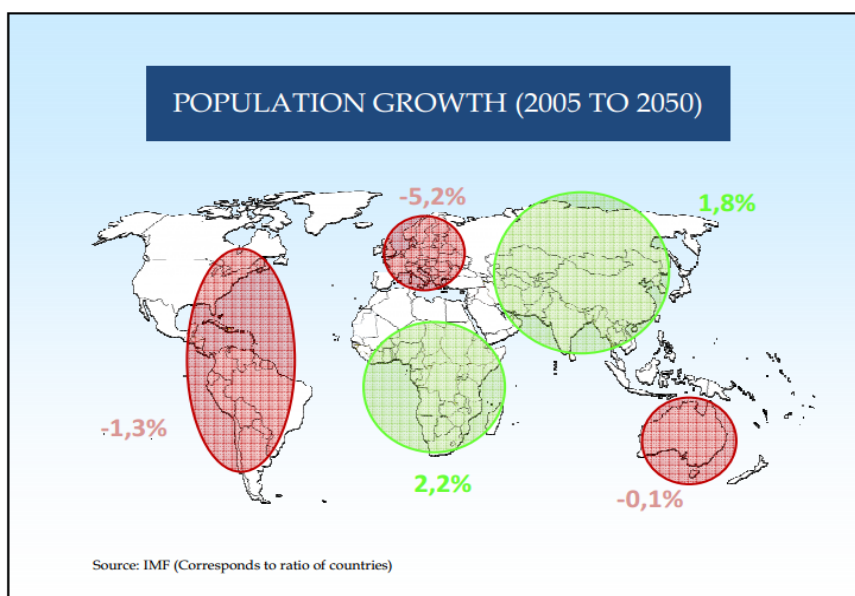


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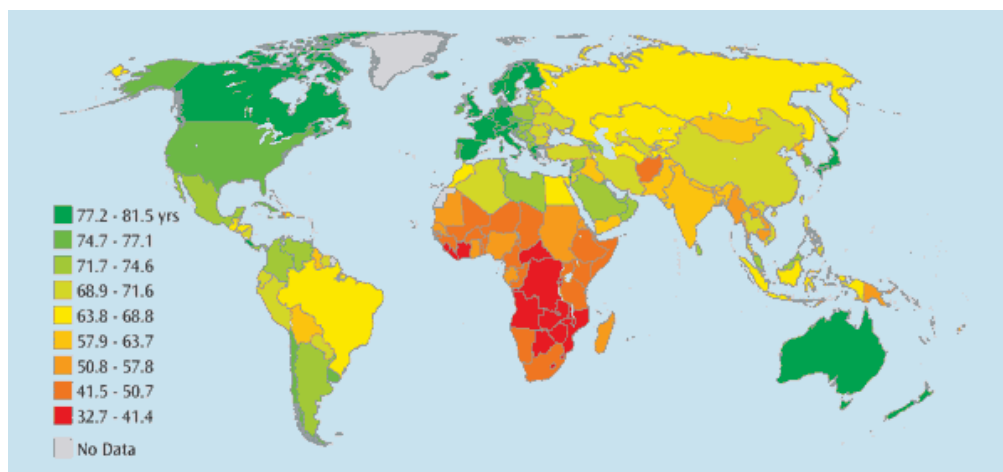
Slika 01: Napoved rasti svetovnega prebivalstva.[1]

Svetovno prebivalstvo pa ne narašča enakomerno. Na kontinentih Evrope, Amerike in Avstralije se že zaznava zmanjšana rast prebivalstva, medtem, ko na kontinentih Afrike in Azije še vedno narašča, kot to prikazuje slika 02.



Slika 02: Napoved rasti svetovnega prebivalstva po kontinentih med 2005 do 2050 [2]

Delni vzrok za naraščanje prebivalstva je tudi v staranju prebivalstva, saj je povprečna življenjska doba danes daljša od življenjske dobe naših predhodnikov. Ta pa ni enaka povsod, ampak se razlikuje med državami, kot to prikazuje slika 03.



Slika 03: Pričakovana življenjska doba [3]

Zagotovo lahko trdimo, da je hrana že v današnjem času strateško pomembna, njena pomembnost pa se bo z naraščanjem prebivalstva samo še stopnjevala. Oblike prehranjevanja, kot sta vegetarijanstvo in veganstvo, za katere se odločajo zdravi odrasli posamezniki lahko povzročajo pomanjkanje nekaterih vitaminov (cyanocobalamin), vendar si strokovnjaki o tem še vedno niso čisto enotni. V prispevku Veganske Inicijative [2] so navedene zdravstvene posledice, ki jih lahko povzroča pomanjkanje vitamin B12, kot je to raziskovala dr. Gina Shaw D. S. [3], vendar se to pomanjkanje še vedno ne pripisuje le vzroku zaradi pomanjkanja mesa v prehrani. Ostaja sicer dejstvo, da meso vsebuje ta vitamin, vendar pa so ga s pomočjo sodobne tehnologije zaznali tudi že v mnogih rastlinskih prehrabnih proizvodih, kot so maline, ki lahko zadovoljijo do 30 % dnevnih potreb po tem vitaminu.

3. DODANE VREDNOSTI MESNIH PROIZVODOV

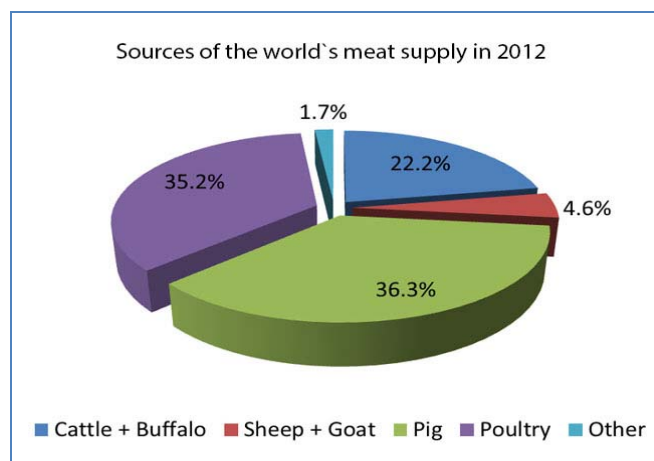
Med najpogostejše izdatke, ki jih kupujemo sodijo prav gotovo prehrabni izdelki, saj jih moramo kupovati dnevno. Mnogi od njih, kot so sveži kruh, sveže mleko, sadje, zelenjava in podobni, so podvrženi hitremu staranju, zato je njihov rok uporabe kratek in si jih ne moremo kupovati na zalogo. S sodobno tehnologijo pridelave in predelave pa nam moderno



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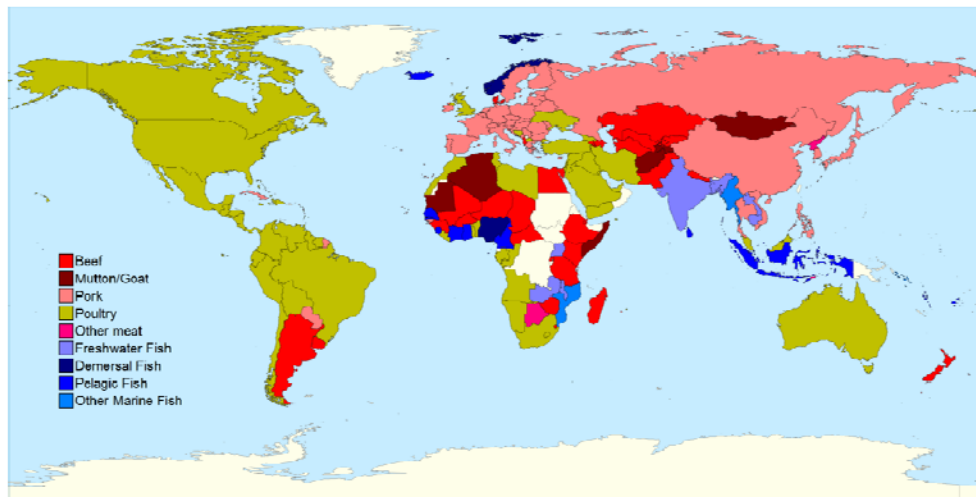
opremljeni supermarketi ponujajo vedno več prehrabnih proizvodov z daljšimi roki uporabe, ki jih proizvajajo prehrabne industrije z različnimi tehnologijami, kot je pasterizacija, vakumsko pakiranje, pakiranje v zaščitno atmosfero, zamrzovanje, konzerviranje in še mnoge druge, ki jih razvijajo s pomočjo novih znanstvenih odkritij.

Mesne proizvode najpogosteje razvrščamo po vrsti živali. Najpogosteje jih delimo na goveda, prašiče, perutnino, drobnico, divjačino in posebne vrste mesa, kot to prikazuje slika 04.



Slika 04: Razdelitev svetovnih virov po vrstah mesa v 2012 [5]

Kot prikazuje slika 05 pojedno največ perutninskih proizvodov v državah severne in južne Amerike, Arabskih državah, južnem delu Afrike in Avstraliji.



Slika 05: Najbolj priljubljene vrste mesa v državah sveta [4]

Proizvodi iz govejega mesa so priljubljeni v južnem delu južne Amerike nekaterih državah centralne Afrike, Mongoliji in Afganistanu. Proizvodi iz svinjskega mesa so med bolj priljubljenimi v državah Evrope, Rusiji in na Kitajskem.

Mnoge države so z domačo rejo določenih živali že zdavnaj presegle porabo mesnih proizvodov v domicilni državi, zato so ekstremno izvozno orientirane. Za primer lahko navedemo Brazilijo, ki je tretja država po svetovni količini reje piščancev (za ZDA in Kitajsko). Njena proizvodnja je v letu 2011 znašala 13,05 mio. ton piščančjih proizvodov, ki jih izvažajo v 150 držav sveta.

4. POZNAVANJE DODANIH VREDNOSTI

Vsaka proizvodnja stremi k doseganju čim večjega dobička na trgu, kjer prodaja svoje proizvode. Trg konkurenčnosti je z moderno logistiko postal globalni, saj veliki proizvajalci lahko distribuirajo svoje proizvode v večino svetovnih držav. Konkurenčnost na trgu pa se ne ustvarja s ceno ampak z dodano vrednostjo, ki jo zaznavajo kupci, ko se odločajo za nakup nekega proizvoda. Dodane vrednosti proizvajalci označujejo na embalaži svojih proizvodov, vendar pa so podvrženi stalni kontroli, saj morajo dosegati določene standarde. Te podeljujejo pristojne institucije, ki proizvajalce stalno nadzorujejo in preverjajo njihovo kakovost.

4.1. Bio mesni proizvodi

Porabniki mesnih proizvodov vedno bolj prepoznavajo prednosti iz ekološko pridelane proizvodnje. Kljub vsemu, pa pogosto nimajo razumevanja za precej višje cene na izdelke iz ekološkega kmetijstva. Vzrok za precej višjo ceno ekoloških pridelkov je mogoče poizskati v naslednjih vzrokih:

- ekološka pridelava je manj donosna od konvencionalne,
- manjši obseg proizvodnje,
- manjši donosi na enaki površini,
- slabša medsebojna povezanost in organiziranost kmetov,
- skladnost s smernicami ekološke pridelave prinaša višje stroške kontrole,
- višje nakupne cene semen in omejeni nakupi krme,
- neurejena plačila subvencij.

Poleg navedenega, pa trgovci uvažajo poceni pridelane prahrambne proizvode iz nerazvitih držav ali iz držav s specializirano pridelavo, ki je namenjena za izvoz. Ekološko pridelana hrana tako ni predraga ampak je konvencionalno pridelana hrana iz uvoza prepoceni, saj mnoge države ne smejo izvajati sankcij za zaščito domačega kmetovanja (kontingentov).

Vsekakor pa se mnogokrat ne zavedamo daljnosežnih prednosti, ki jih prinašajo ekološko pridelani bio proizvodi, kot navaja Schumacher v svoji študiji [8]. Prva prednost je zdravje, ki ga ohranjamo z naravno pridobljenimi prehrabnimi proizvodi. Druga prednost je čisto okolje, ki ga ohranjamo s tako pridelavo. Ob zavedanju obojega, bi lahko porabniki mesnih



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proizvodov povečevali nakupe bio proizvodov, s tem pa znižavali stroške pridelave in zmanjševali uvozne količine.

4.2. Mesni proizvodi brez alergenov

Pretekla desetletja so trgovci želeli, da jim proizvajalci prehrambnih proizvodov dobavljajo le-te s čim daljšim rokom uporabnosti. Tako so si olajšali naročevanje količin in zmanjšali uničeno količino blaga, ki se ni prodala v ustreznem roku uporabnosti. Proizvajalci so bili seveda primorani dodajati različne additive, s katerimi so živilom podaljševali obstojnost. S prevelikimi količinami neustreznih dodatkov pa so pričeli vplivati na porabnike, ki niso sprejemali dodanih substanc, saj so se morali zdraviti zaradi alergij. Da bi se porabniki zaščitili pred tako pridobljenimi proizvodi, morajo proizvajalci danes s **krepko** (bold) označenimi besedami označevati na embalaži prisotnost naslednjih sestavin, ki so alergene:

- dišave, arome in eterična olja,
- konzervanse, ki so alergeni,
- barvila, ki so alergena,
- močno dražilne sestavine.

Proizvodi brez alergenov ne obremenjujejo naših organov in ne škodujejo našemu zdravju.

4.3. Mesni proizvodi pridobljeni iz živalim prijazne reje

Porabniki so vedno bolj osveščeni in si, poleg ekološko pridelanih proizvodov, želijo tudi, da se živali redijo na prijazen način. Za takšno rejo morajo imeti živali več odprtega gibalnega prostora, več svetlobe in stalen nadzor nad njihovim počutjem. Povpraševanje porabnikov za dobro počutje živali se stalno povečuje. Takšno rejo pa s pridom uporabljajo tudi trgovci, ki porabnike z raznimi promocijami obveščajo o proizvodih, pridobljenih iz živali, ki so bile vzrejene na prijaznejši način. V Nemčiji je bila za takšno rejo ustanovljena iniciativa živalim prijazne reje „Initiative Tierwohl“ [9]. Po navedbah trgovine Real [10] si mnogi porabniki zahodnoevropskih držav (Švica, Nemčija, Danska, Nizozemska) že danes želijo takšne proizvode. V prihodnosti bo doseganje standarda „Živalim prijazne reje“ pomenilo pomembno dodano vrednost, ki bo vplivala na višino cene proizvoda.

4.4. Mesni proizvodi brez glutena

Gluten je protein, ki ga najdemo v zrnih pšenice, rži, ječmena, pire, v manjšem obsegu v ovsu. Današnji izdelki iz pšenice, ki smo jo gensko spreminjali zadnjih 100 let, se po navedbi Woodgateja [11] razlikujejo od izdelkov, ki so jih jedli naši predniki. Današnja moka, pomešana z vodo, daje elastično lepiljivo testo, kar ji tudi daje ime – gluten. Celiakija je avtoimuna bolezen, pri čemer imunski sistem pomotoma prevzame glutenske proteine kot tujega napadalca in poškoduje sluznico tankega črevesa.

Brezglutenske proizvode proizvajalci in trgovci različno označujejo, kot to prikazujejo nekatere oznake na sliki 06.



Slika 06: Različne oznake, ki označujejo proizvode, ki ne vsebujejo gluten

Med sodobni trend prehrabnih proizvodov spoadajo tudi “gluten free” proizvodi, po katerih pa ne posegajo le porabniki s celiakijo, ampak postajajo tako označeni proizvodi priljubljeni vedno bolj med porabniki, ki nimajo težav z glutenom v prehrani.

4.5. Mesni proizvodi brez laktoze

Zaradi pomanjkanja encima laktaze, ki razgrajuje mlečni sladkor, se lahko v prebavi pojavijo težave z nepopolno prebavo mlečnega sladkorja – laktoze. Stanje laktoze je lahko dedno, lahko pa se pojavi zaradi raznih vnetij prebavil kot sekundarna laktozna intoleranca [12]. Zdravi se z dieto izdelkov, ki ne vsebujejo mleka oziroma mlečnega sladkorja. Proizvajalci različno označujejo takšne izdelke, kot prikazuje slika 07.

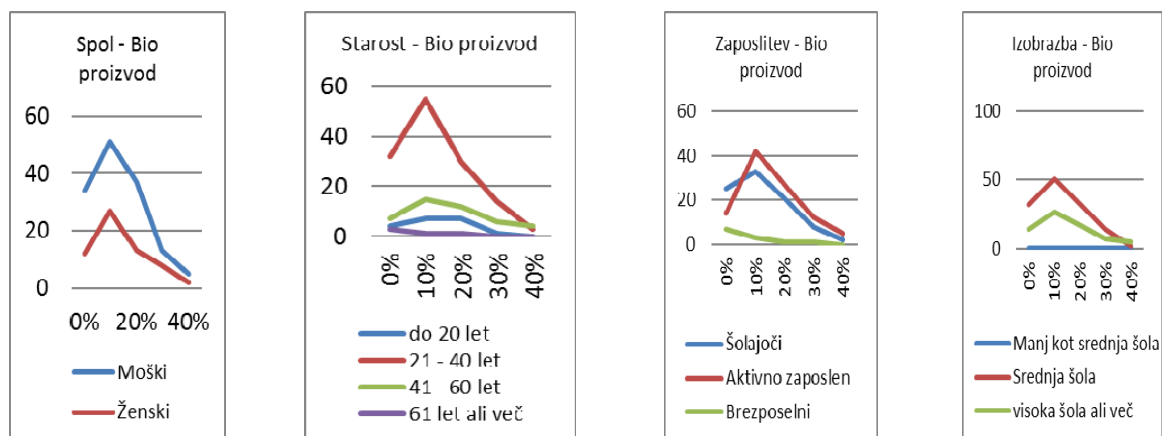


Slika 07: Označevanje izdelkov, ki ne vsebujejo mleka in mlečnega sladkorja

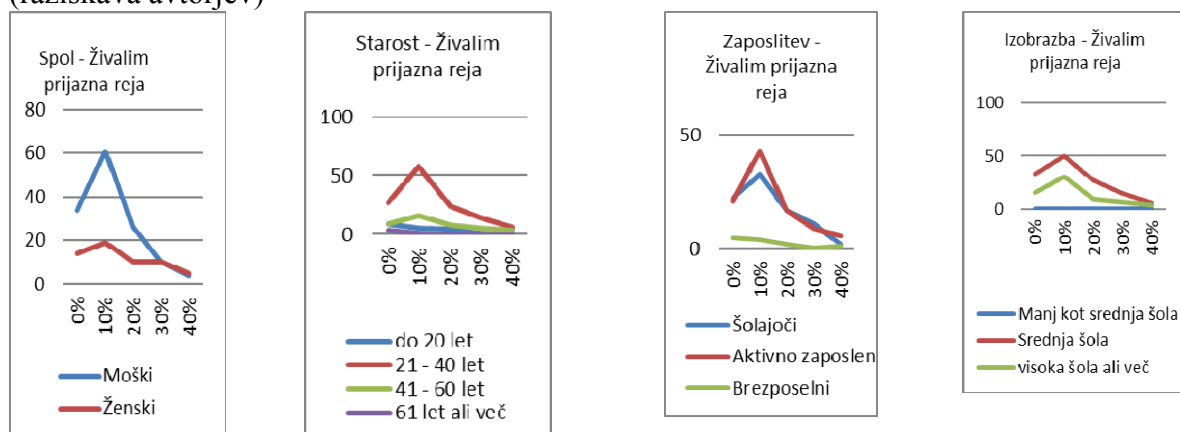
Mesne proizvode, zaradi hitrejše priprave, mnogi proizvajalci danes že pripravljajo z različnimi panadami, ki pa lahko vsebujejo mleko sli mlečni sladkor, zato se tudi mesni proizvodi lahko označujejo z oznako, ki porabniku sporoča, da je izdelek brez teh sestavin.

4.6. Potek raziskave

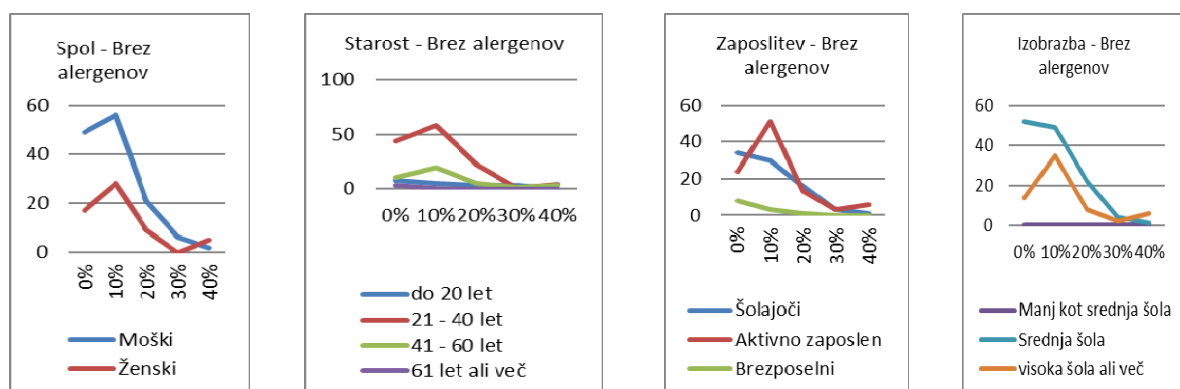
V raziskavi smo si zadali hipotetično vprašanje, s katerim želimo ovrednotiti, za koliko odstotkov smo pripravljeni plačati večji znesek, da bi prejeli blago z dodano vrednostjo. Vprašalnik smo sestavili iz dveh sklopov vprašanj. Iz prvega sklopa smo želeli izvedeti katere oznake, ki označujejo dodane vrednosti mesnih proizvodov, poznajo respondenti. V drugem sklopu nas je zanimalo, za koliko odstotkov bi lahko bil mesni proizvod dražji, da bi ga še bili pripravljeni kupiti. Respondenti so izpolnili še demografske podatke, ki so zajemali spol, starostno skupino, zaposlenost in izobrazbo. Anketo je izpolnilo 340 respondentov, od tega je bilo ustreznih 212 odgovorov ali 62%.



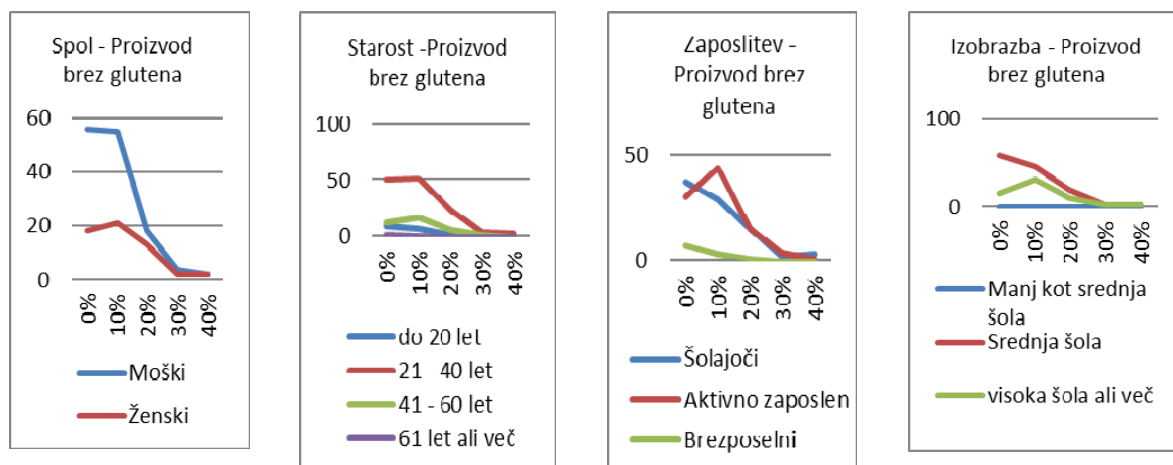
Slika 08: Grafikoni bio proizvodov vrednoteni po demografskih skupinah respondentov (raziskava avtorjev)



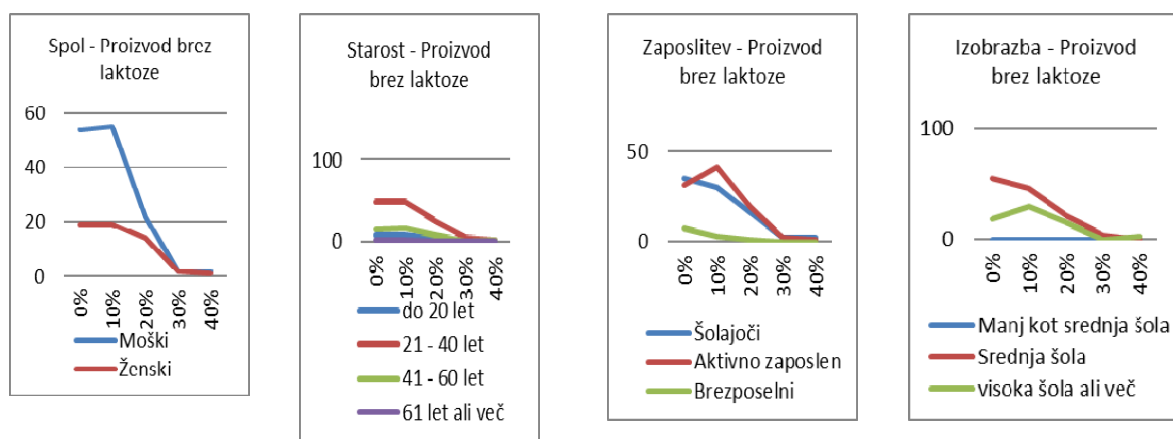
Slika 09: Grafikoni proizvodov iz živalim prijazne reje vrednoteni po demografskih skupinah respondentov (raziskava avtorjev)



Slika 10: Grafikoni proizvodov brez alergenov vrednoteni po demografskih skupinah respondentov (raziskava avtorjev)



Slika 11: Grafikoni proizvodov brez glutena vrednoteni po demografskih skupinah respondentov (raziskava avtorjev)



Slika 12: Grafikoni proizvodov brez laktoze vrednoteni po demografskih skupinah respondentov (raziskava avtorjev)

4.7. Interpretacija podatkov

Grafikoni prikazujejo vrednotenje dodanih vrednosti, ki so jih respondenti ocenili kot še sprejemljivo ustrezno povišanje razlike v ceni med izdelkom, ki ima ustrezno označeno dodano vrednost in izdelkom brez dodane vrednosti. Vse demografske skupine so ovrednotile dodane vrednosti bio ekološkega proizvoda, živalim prijazne reje, proizvoda brez alergenov, brez glutena in brez laktoze le za 0 do 10 % višje od proizvodov brez dodanih vrednosti.

5. ZAKLJUČEK

Iz grafikonov, ki prikazujejo vrednosti odgovorov respondentov, ugotavljamo, da porabniki mesnih proizvodov poznajo dodane vrednosti, ki jih označujejo proizvajalci, kljub temu pa niso pripravljeni porabiti več denarja za nakup tako označenih proizvodov. Vse demografske skupine, ki so razdeljene po spolu, starosti, zaposlitvi ali izobrazbi, so vrednotile dodane vrednosti med 0 in 10 % iznad cene konvencionalnih proizvodov. Tako nizko vrednotenje je odraz nizkega standarda in posledično majhne kupne moči, ter premajhnega vpliva, ki ga imajo navedeni nakupni dejavniki dodanih vrednosti na porabnika mesnih proizvodov.

Za sprejemanje večje vrednosti mesnih proizvodov, morajo proizvajalci nameniti več sredstev za promocijo izdelkov z dodanimi vrednostmi ter poudariti njihovo prednost za zdravo življenje. Vsekakor pa mora država s svojimi makroekonomskimi instrumenti istočasno zagotavljati tudi višji standard prebivalcev, da si lahko izdelke z dodano vrednostjo tudi privoščijo.

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BUSINESS ENVIRONMENT AND PRODUCTION DYNAMICS IN BULGARIA: PRELIMINARY RESULTS FOR INDUSTRIAL SECTOR

Venelin Boshnakov, Dr., Associate Professor¹²

Abstract: *The paper suggests selected empirical results from a correlation analysis of the industrial dynamics and business environment factors in Bulgaria for the period 2010-2014. Covariation patterns are evaluated between the monthly industrial growth and several indicators of the business environment. New insights about possible effects of environmental variables are suggested concerning the industrial production dynamics during this period.*

Key words: *Business environment, industrial growth, Bulgaria.*

1. INTRODUCTION

Studies of various dimensions of the business environment in Bulgaria have been conducted frequently by both domestic and international researchers during the past 25 years of social transformations and market transition. The interest in this interdisciplinary area of research is constantly high due to the importance of the environmental conditions that should facilitate successful economic reforms. The economic growth literature indicates that such reforms, if based on macroeconomic stabilization and trade liberalization, are expected to establish a good environment for investment and growth – however, the analyses of the links between institutions and growth are still unclear [1]. A recent study of Holienka et al. (2016) finds that access to infrastructure acts as quite influential component of business environment reflected by the overall economic performance – along with it, the effectiveness of law enforcement, government programs, and market institutions are also key drivers of the entrepreneurial productivity around the world [2].

The turbulent social and economic transformations in Bulgaria during the last 20 years have been induced by major events as the bank system collapse and inflation crisis of 1996-1997, the introduction of Currency Board in 1998, EU accession period (up to 2006) and all structural shifts incurred due to the opening of Bulgarian economy to the EC common market regime and regulations. The global economic crisis of 2008-2009 additionally generated drastical economic downturn and a following period of stagnation and disruptive resurrection. Nevertheless, the competitive potential of Bulgarian economy proved to survive even in the harsh post-crisis years.

According to the comprehensive evaluation by the Global Competitiveness Index /GCI/ for 2014-15 and 2015-16 Bulgaria is positioned at rank 54 (of 140 countries) as compared to rank 62 in 2012-13 [3]. In particular, the rank on “Macroeconomic environment” pillar is 53, however, on “Infrastructure” the country rank drops to 72; notably, the rank on “Technological readiness” (38) is much more favorable than the rank on “Labour market efficiency” (68). According to the GCI survey the five most problematic environmental factors for doing

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business in Bulgaria are: (1) access to financing; (2) corruption; (3) inefficient government bureaucracy; (4) inadequately educated workforce; (5) policy instability.

Similarly, the World Bank /WB/ “Doing Business” survey positions Bulgaria at rank 28 (together with the Czech Republic) among 189 economies in respect of the ease of getting credit which is related to indicators about how well the credit system and bankruptcy legislation enable the access to bank funding [4]. According to another WB survey Bulgaria receives unfavorable scores on the majority of governance items (e.g. government accountability, corruption and regulatory enforcement) which had a limiting effect on the enhancement of productivity and overall country’s progress in the past decade [5].

This paper suggests a selection of preliminary results about the interrelations between production dynamics in Bulgaria for the period 2010-2014 and business environment factors. The scope of “production” is limited to the industrial sector¹³ output and the correlations between its growth and several indicators of business environment are estimated. New insights about possible effects of Bulgarian business environment are suggested concerning the dynamics of industrial production during the period of interest.

2. INFORMATION BASIS OF THE STUDY

Data from two relatively independent data sources within the National Statistical Institute of Bulgaria are utilized in the current study:

- Short-term Business Statistics /SBS/ – which estimates the short-run dynamics indicators of business units production;
- Business Survey in Industry /BSI/ – which estimates indicators reflecting managers or entrepreneurs' opinions about problems perceived, barriers encountered, and expected developments of the businesses they run.



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Dr. V. Boshnakov has specialized additionally in the Central European University – Budapest, The University of Leicester, and the University of Essex. Up to now, Dr. V. Boshnakov has participated in over 15 applied research projects focused on various issues, e.g. international flows of production factors during market transition (international labor migration and foreign direct investment); inequality, income distribution and tax-benefit redistribution; hidden economy. He has published over 70 titles as book chapters, textbooks, journal articles, and conference papers.

¹³ Here industrial sector includes: Mining and quarrying; Manufacturing; Electricity, gas, steam and air conditioning supply; Water collection, treatment and supply (NACE-2008 Sections B, C, D and Division 36). Separate indicators are estimated for the Construction sector.

SBS generates monthly data for the Industrial Production Index¹⁴ /IPI/ which measures the monthly relative change in industrial production volume. The monthly measurement of IPI captures:

- the receipts from sales of end products (goods and services);
- the changes in the stock of end products;
- the receipts from resale of goods purchased with such a purpose.

IPI is calculated after deflation of the value of production in order to compensate for price level shifts. This is performed using the “producer price indices” /PPI/ estimated by the regular NSI survey of producer prices.

BSI provides monthly information from a sample of representatives of business units (a total of 4200 interviews for all sectors, about 10% of which from Manufacturing)¹⁵. This survey requires a set of opinions to be recorded regarding the current situation and prospective development of their business¹⁶. Ordinal scale based on 3 response categories is used to operate a variety of questions related to issues of interest covered by the survey – e.g. “the expected direction of change of production / competitive position on the market / selling prices, etc. in the next 3 months will: (a) Increase, (b) No change, (c) Decrease”. On this basis, the so called “balance of opinions” is calculated monthly for each question /indicator/ as a difference of the relative shares of the positive and negative answers. Along with this, some indicators reflect quantitative measurements – e.g. assurance of production process by clients’ orders (number of months), capacity utilisation (%), etc.

The current study is particularly interested in a set of indicators derived from one question requiring answers to each of the 10 items suggested to the respondent. These items cover a range of main factors of the business environment. The respondent has to identify whether a particular factor has been acting as a barrier to the operation of the business unit by answering the question “*Which factors have hindered mostly the activity of your enterprise?*” (see Table 1). Each month NSI publishes the relative share of the managers who have identified the respective item as a factor having a significant adverse impact on the business activity at the moment of survey. This way, for each of the business environment factors a variable is constructed using this relative share monthly estimate.

No	Factors limiting the activity
1	Insufficient domestic demand of our product/s/
2	Insufficient foreign demand of our product/s/
3	Competitive imports of our product/s/
4	Shortage of labour
5	Shortage of materials and/or equipment
6	Shortage of energy
7	Financial problems
8	Weakness in economic legislation
9	Uncertain economic environment
10	Others

¹⁴ NSI, Short-term Business Statistics (<http://www.nsi.bg/en/content/6800/industrial-production-indices>).

¹⁵ NSI, Business Survey in Industry (NACE Rev.2) (<http://www.nsi.bg/en/content/4371/business-survey-industry-nace-rev-2>).

¹⁶ For more detailed methodological issues see [6].

Table 1: Business environment factors obstructing the business operations
(as outlined in the NSI Business Tendency Survey in Industry)



Figure 1: Dynamics of the relative share of respondents identified “Uncertain economic environment” as a hindering factor

The item reflecting a more general perception of an insecure business environment is defined as “Uncertain economic environment” in the framework of the survey. Its dynamics for the period of interest is presented on Fig.1. Several sub-periods with specific behavior of this variable are identified:

- 2000-2003 – with a sustainable upward shift by about 8-10 percentage points (from a level of 32% to level of 40-42%);
- 2003-2008 – a decrease of the share by about 20 percentage points (to 20-22%) which can be explained by the favorable changes in Bulgarian economy during the years before and in the start of the EU membership;
- 2008-2010 – rapid jump of the share by over 35 percentage points (up to levels of 55-60%) due to the first strokes of the global economic crisis of 2008-2009;
- 2010-2015 – a period of upholding a relatively high and stable mean level of the indicator (about 55%) during the period of economic stagnation and (believed) initial resurrection from the worst crisis situation.

Similar albeit not identical patterns of behavior are observed also for the other items representing the business environment in Bulgaria (domestic or international) incorporated into the NSI survey instrument.

3. CORRELATION BETWEEN BUSINESS ENVIRONMENT FACTORS AND INDUSTRIAL DYNAMICS

The correlation analysis is limited to the period 2010-2014 (60 monthly observations) due to the relatively homogeneous dynamics of the indicators, without any shocks or abnormal behavior. Table 2 presents the correlation coefficients between the IPI variable (i.e. the monthly change in industrial production) and each of the nine business environment variables.

In order to track for any short-term lagged effects – up to 2 months – additional correlation coefficients have been estimated using the lagged environmental variable of the form:

$$R_{f,j} = \frac{\text{Cov}(Y_t, X_{f,t-j})}{\text{Std}(Y)\text{Std}(X_f)}$$

where the numerator contains the estimated covariance between Y (IPI variable) and lagged variable Xf (environmental factor $f=1, \dots, 9$; lag $j=0, 1$ and 2), and the denominator contains the product of the estimated standard deviations of Y and respective Xf.

Business environment factors	Lag 0		Lag 1		Lag 2	
	R	Sig	R	Sig	R	Sig
Insufficient domestic demand	-0.220	0.092	-0.216	0.098	-0.142	0.279
Insufficient foreign demand	-0.321	0.012	-0.402	0.002	-0.439	0.001
Competitive imports	0.209	0.108	0.209	0.109	0.174	0.183
Shortage of labour	0.302	0.019	0.261	0.044	0.256	0.049
Materials / equipment shortage	0.181	0.167	0.095	0.472	0.046	0.727
Shortage of energy	-0.365	0.004	-0.452	0.000	-0.494	0.000
Financial problems	-0.373	0.003	-0.383	0.003	-0.385	0.002
Weakness in economic legislation	0.349	0.006	0.332	0.010	0.228	0.080
Uncertain economic environment	-0.243	0.062	-0.274	0.034	-0.160	0.223
Notes: R- Pearson product-moment correlation coefficient estimated with lag up to 2 months; Sig-empirical level of significance of the correlation coefficient. Correlations marked in grey are statistically insignificant even at the marginal critical level of 10%.						

Table 2. Correlation coefficients between IPI and the business environment variables

The results are quite indicative about the existence of statistically significant correlation between IPI and the survey generated business environment variables during the covered 5-years period. Negative signs of the correlation coefficients suggest that we observe a systematical **reduction** in production volume along with an **increase** in the share of managers indicating the respective item as adversely affecting their businesses. And vice versa – in case of a more favorable situation with the respective item (reflected by a lower frequency of its indication by the sampled managers) a systematical rise in IPI is observed for the period.

The largest negative coefficients (in the interval between -0.5 and -0.3) provide evidence for a **moderate correlation** of IPI and the following variables: (1) insufficient foreign demand; (2) shortages of energy; (3) financial problems. For these variables not only contemporaneous but also lagged effects have been estimated as significant showing that any unfavorable situation with such variable is reflected by a deferred negative reaction of IPI one or two months later.

Somewhat weaker but still negative correlations (in the interval between -0.3 and -0.2) showing a lower degree of covariation is observed between IPI and the following variables: (4) insufficient domestic demand; (5) uncertain economic environment. For each of these two variables the contemporaneous effect is accompanied by a lagged effect, however, only with a lag of 1 month. These results appear to be somewhat subtle as their critical level of significance is 10% – but even at this level the correlation of IPI with the 2-months-lagged variables is not found as statistically significant.

Curious results have been obtained in respect of other two variables: (6) shortage of labour; (7) weakness in economic legislation. For these variables weak to moderate correlations have been estimated – not only contemporaneously but also with lags 1 and 2 months – however,

showing a **positive sign** of the covariation with IPI variable. This sign implies that monthly IPI moves (on average) upward along with increments in the share of managers indicating an adverse impact of this environmental variable. Even though the negative sign was initially expected, a plausible explanation for these results can be derived – in periods of actual expansion of industrial output the managers express higher concerns regarding:

- the chronic shortage of workforce in industrial sectors (especially high-skilled);
- the problems induced by flaws in the legal regulations (which, on the contrary, is expected to assist and facilitate the operation of business units).

Statistically insignificant correlations are estimated for the variables: (8) competitive imports; (9) shortages of materials/equipment. Nevertheless, the positive signs of the coefficients are still indicative for possible effects similar to the latter two variables. In other words, the industrial activity intensifies to meet a market demand even though the managers indicate expanded unfavorable impact of the competitive imports, along with scarcity of quality material inputs, equipment, etc.

4. CONCLUSIONS

The presented empirical results are indicative about the objectively existing interrelations between business environment variables and industrial growth – especially when independent data sources are used to estimate correlations between variables of interest. Governance policies should adopt levers that are capable in alleviating the weaknesses and circumventing the main threats to the national competitiveness – measures that are firmly targeted in improvement of the most problematic business environment components [7]. Especially, policies accelerating the innovation processes, reforming the law enforcement, and restraining the bureaucratic barriers could be most effective for the stabilization of business activities.

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INTER MUNICIPAL COOPERATION AS INSTRUMENT OF INCREASEMENT OF MUNICIPAL FUNCTIONALITY

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Abstract: *Inter municipal cooperation is one of legal and political instruments that facilitates the process of decentralization considering that inter-municipal co-operating directly affects the capacity growth of partner municipalities for providing more quality public services to the citizens. Inter municipal cooperation presents more valuable instrument for overcoming the lack of financial and human resources in terms of providing of local public services. Legal aspects have been researched as well as the positive international experiences, but the focus has been on Republic of Macedonia and the already existing conditions and the ones to be established in order this process gives positive results. First experiences of IMC are positive and the Republic of Macedonia is the region's leader in this field.*

Key words: *Inter, municipal, cooperation, municipality, finance, obstacle.*

INTRODUCTION

The symmetric model of decentralization of central power in the Republic of Macedonia, beginning after Ohrid Framework Agreement, particularly after the year 2005, resulted with the creation of municipalities with different recourses and capacities which are required to implement the same competences. Since the first years of implementation of decentralization it became obvious that not all municipalities organized in this way, will be benefit from this process and create preconditions for better lives of the citizens by providing stable and local development. Since the year 2006 onwards, the efforts of central government are evident for putting on service the units of alternative local governing mechanisms for implementing competences and local services that traditionally were not applicable in our country.

Since the independence of the Republic of Macedonia, municipalities have enjoyed the right of voluntary inter-municipal co-operation, however this mechanism has never found a wider application as happened after the year 2005 with the beginning of centralization particularly after the year 2009 when the parliament of RM passed a particular law for inter- municipal co-operation. In general, measuring trends of the process of decentralization in the Republic of Macedonia so far are positive, considering the increased capacity of local administrations and the emphasized increase of the total revenue that govern municipalities.

I. The concept of inter municipal co-operation

According to the existent literature numerous definition were found about inter-municipal cooperation. Thus different organizations, academic institutions, law practitioners give definitions of IMC which in many cases are different in shapes and in other cases in concept.

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Many authors consider that in order to understand better the inter-municipal cooperation, initially is required to identify the elements of IMC and then be defined as the same concept. So, which are the main elements that characterize the IMC?

Typical features of IMC (though not the only) can be enumerated as follows:

- develops between two or more local governments units [1]
- based on mutual interests
- concerns one or more legislative functions
- it is mainly voluntary rather than imposed by law
- includes division of roles and responsibilities
- includes division of risk, control and benefits
- flexible and dynamic-responding to changes in the district and over time develops its form
- it does not mean a complete transfer of municipal powers-municipal governments hold at least indirect control over decisions and services which are the result of cooperation.

In the following we will present two definitions which in one or another form in itself incorporate most of the above characteristics. Thus, LGI, UNDP and EC define the inter-municipal co-operation as “relationship between two or more local authorities (eg. entities in the first level of territorial administration) that have legal status endowed with the powers, authority and resources in accordance with European Chart of Local Self-Government. Whereas the European Committee for Local and regional Democracy, defines IMC as ”a partnership that includes a number of local authorities or municipalities, in close proximity to each-other that join forces to work together on development and management of public services, facilities and infrastructure or to offer services to respond the needs of their users for local developments”.

In a country, the definition mainly depends on the concept accepted by the IMC. Unlike other European countries which define IMC as partnership between two or more local government units of the same level, there are other experiences to which this concept is broader. Such an example shows Canada which within the core elements for defining IMC includes cooperation between different levels of local government.

1. Forms of inter-municipal co-operation

International experiences testify for a large number of forms of inter-municipal co-operation which differ significantly between them. However, analysis of specific characteristics of IMC forms at least enables its groupings from different aspects. There are three most common groups of IMC forms encountered in the literature which deals with this area and that:

- IMC- less formalized
- IMC-as functional “enterprise” and
- IMC-as integrated model of territorial cooperation



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Also, within the frames of these groups there have been identified sub-groups or prevalent widespread forms of IMC. Most typical forms of the first grouping are informal cooperation and the contractual one or ones upon agreement.

In practice, informal co-operation appears to be very important, especially since it is in most cases the first step towards establishing formal co-operation to a more institutionalized form. Such partnerships appear as a result of good relations between representative bodies or municipal administration of two or more neighboring municipalities to overcome everyday problems. "These forms do not require legal basis because the same will not result in the issuance of binding decisions or the management public services. They do not end with legal formal decisions but with non- binding agreements.[1]

However the importance of these partnerships should not be underestimated because in itself incorporate more features that help to further advancement of the partnership. Contractual co-operation or upon agreement can also be treated as less formalized form of IMC. The same can be determined by signed agreements of mayors of municipalities on the basis of decisions brought by the municipal councils. Forms of IMC as functional "enterprise" can be realized through establishment of an "entity" separate from involved municipalities or more precisely through various organizations under private law, business enterprises and various public enterprises. Legal systems of different countries offer the possibility for establishing non-governmental entities by legal entities also involving the municipalities. Depending on the legal settings this form is used somewhere more and somewhere less, however, we encounter experiences where these forms are not applicable because municipalities are not entitled to establish such entities." This model is suitable for non-administrative functions: cultural events (festivals), local development agencies, touristic offices, cross-border co-operations, sport facilities, juvenile homes or pensioners' homes etc.[1]

Formation of business enterprise with participation of local government units is a common practice in Western Europe countries. As in the case of non-governmental entities, in the case of business "enterprises" prerequisite for their establishment is the legal possibility municipalities to be founders of these enterprises. In practice in such partnerships, municipalities have the role of shareholders. This form of IMC more frequently occurs in the field performance of the utilities under the jurisdiction of municipalities. "In France this is called "mixed economy" because it brings together both public and private shareholders, it is a Limited Company with at least 15% of the capital in private hands and most of at least 50.1% in public hands. About 1200 companies such as these exist.[2]" The main advantage of this form of IMC is the possibility to accumulate a large number of users of a certain service which in certain cases are prerequisites for private capital investments.

More institutionalized inter-municipal co-operation we encounter at the integrated territorial forms of co-operation. Within this partnership, municipalities decide whether one or more competences or local "politics" in their territory will be implemented by an inter-municipal entity which is established by partner municipalities. Competences that apply through this cooperation can be established by law or by the statute of entity itself. In France, these entities are authorized to determine local taxes which represent the main source of their founding.

Development of versatile of these entities has led certain authors to conclude that the same already present particular level of local government in countries where they apply.

By elaboration of various forms of partnership it is obvious that municipalities have more forms available which in certain cases can lead to more sustainable benefits from cooperation.

However, not all of the above forms are present in each country, and not all municipalities can benefit from the same. Different systems of local government also incorporate various concepts of IMC.

2. Financing of inter municipal cooperation

Selection and implementation of the financing form represents one of the key elements of an inter municipality partnership. The importance of funding in the field of cooperation is even greater when it is known that in one hand the same is a condition for a successful operation of the partnership and on the other hand it presents the goal of the cooperation which is the saving or the implementation of municipality powers at the lowest possible cost. Inter municipality partnership funding can be analyzed from more aspects such as: what is the source of the finance, what is the purpose, the legal form of funding, areas in which cooperation is implemented etc. The paper will continue with presenting some of the abovementioned aspects.

From the aspect of the finance sources, the European experience (and the experience of the region) teaches us the different forms to finance the funding of inter municipality cooperation. The functioning of the FIC is usually financed by the municipality budget included in the partnership, even though in many cases there are situations when the local government or donating organizations are the ones who finance it.

Depending on the finance sources of the FIC, we can identify the reason why the cooperation is financed. So, the local government usually finances inter municipality partnerships who intend to stimulate the FIC, the stimulation of the partnerships in areas where the FIC is mandatory, supporting the partnerships which apply the local government's priorities, etc. "In western Europe, the founding and functioning of the inter municipality cooperation often is subsidized by the central government. The inter municipality cooperation often has a privileging approach to the grants financed by the central government. The legal form according to the public right has a higher reliability to attract such subsidies and grants. The most important reasons why the municipalities decide to finance inter municipality cooperation are: generating savings while applying the competencies of municipalities, offering qualitative local services, the professionalization of the municipality administration, having the conditions to use the outer potential sources for which the municipalities do not qualify individually, etc. the promotion of the concept of good governing, supporting the decentralization processes, protecting the existing territorial organization, protecting the local democracy and autonomy, facing occurrences that go beyond the municipality limits, strengthening the transparency and fighting the negative occurrences as a general functioning of the municipalities, in many cases these appear as an intention to finance the FIC by the donating organizations [3].

The financing form is totally determined by the sphere nature and the finance sources on which the cooperation is set. In cases when the cooperation is financed by the municipalities themselves "the certain kind of services such as the municipality services are financed by the compensation of the users. Permitting and giving licenses are also financed by compensation. The others are financed by taxes, no matter whether those are local or national taxes which come to the municipality by intergovernmental transfers (e.g. for the delegated responsibilities)[4]"

Nowadays, at local level one of the most advanced forms of financing cooperations is the possibility to determine local taxes by the common inter municipality staff through which the partnership is implemented (as in France, etc.) In cases when the cooperation is financed by the local government, the financial stimulations, grants, co-finance etc. more often they appear as legal instruments to implement partnerships.

3. Benefits of inter municipality cooperation

The potential benefits which are generated by the functioning of the inter municipality cooperation, presents the main aim for all the relevant factors to participate in such an engagement. But, what are the main benefits, and of what nature are those? There are numerous benefits which are reported by the implementation of FIC, and they dominate, depending on the aim and the sphere where the concept is being used. We will continue to elaborate the three groups of the main benefit of CIF and those are the following

- Economical benefits
- Benefits from the implementation of the local competencies and from the improvement of the quality of the services offered, and
- Benefits from the coherent functioning of the local government's units.

-Economical Benefits – As already stated earlier in this paper, in most of the cases, the economical benefits are the main motive which leads the municipalities to take part in partnerships with other municipalities. The long experience of partnerships has proven that implementing municipality competencies this way generates savings and economical benefits, which can later be used to finance other priority activities.

-Benefits from the implementation of the local competencies and from the improvement of the quality of the services offered – In certain cases, the inter municipality cooperation presents the only opportunity that a municipality has to apply its competencies. Not applying the local competencies may be because of different reasons, but, as the most common ones are the lack of human and finance resources, the lack of space and technical capacities, the lack of knowledge and experience, going beyond the municipality limits because of a certain problem, etc. In this way, only united, two or more municipalities can face the challenges and apply the competencies which they cannot apply individually.

Benefits from the coherent functioning of the local government's units. – The specific nature of the certain problems with which the municipalities are faced predetermines the need for an organized intervention of the units of local government which belong to a wider territorial space. The living environment problems, the inter municipality transport, unemployment, regional development, are some areas where the problem does not lie only at the municipality administration, but the same affect a wider territory in general. The unique answer of some municipalities to such occurrences enables the inhabitants of the different municipalities (especially the neighboring ones) to have same access to the common problems.

4. The obstacles of inter municipality cooperation

The presentation of the concept of the inter municipality cooperation gives the impression that all this process can develop in a positive atmosphere, and which always gives positive results. However, not always are the initiatives, or the functioning of the cooperation without obstacles: because of the different viewpoints the obstacles presented are: "The negative experiences from previous inter municipality cooperation's that have left deep tracks, old

municipality quarrels, vying among the municipalities, doubts, political and ethnical prejudice.” Besides this, the differences among the municipalities appear as an obstacle for initiatives or for the functioning of the cooperation. The following obstacles are as such: different municipality priorities, differences in resources and capacities, differences in needs and aims to set the FIC etc. As far as resistance to set the CIF and its functioning are concerned, the same might be as a result of all the parties involved. The best answer to eliminate the potential resistance might be the beforehand presentation with the FIC concept and the general transparency of an initiative[5].

5. European and regional experiences of inter municipal cooperation

The literature which deals with presentation and functioning of local government clearly informs us that municipal cooperation (whether formal or informal) is known and used centuries in carrying out the competencies of municipalities. However, to reach a current level of executive organization, reform and "experimentation" many of inter municipal cooperation concepts are implemented.

Today, within the present EU countries there are concepts of cooperation, which differ among themselves according to the local government system and specifications of the respective/relevant countries. Differences can be of different nature, but mainly have to do with legislation, financing, inter municipal cooperation formats, way of placing, etc. For the aspect of legislation that regulates the matter of cooperation we find different experiences which can be grouped as follows: specific legislation for inter municipal cooperation, provisions under the material law on local self-government, provisions in material laws, which regulate various areas under the jurisdiction of municipalities, secondary legislation for more detailed regulation of cooperation, etc.[6] Another essential difference related to the concept of cooperation between different European countries represents the fact if the same it is set voluntary or it mandatory. Meanwhile, popular are the experiences of countries which apply voluntary inter municipal cooperation, as well as the mandatory one. Funding as one of the key issues of each partnership can be derived from the budgets of the partner municipalities, from the highest levels of local government, by central government, private sector, international donor organizations etc. Certainly the above listed differences are not the only ones, however, the inter municipality cooperation has points which are the same for all countries, which is found more frequent, when dealing with potential benefits from the establishment and implementation of partnerships.

II. Inter municipal cooperation in Macedonia

Macedonia is counted in the group of countries which have special Law on Inter municipal cooperation since 2009. Before this period, formal cooperation evolve under the provisions of the law on local self-government in 2002, this experience is known for a number of countries in the region and beyond. In the absence of specific legislation on this issue, more specifically, the provisions regulate only the formation of joint administrative bodies as well as the contents of the agreement for determining the rights and obligations of the municipalities involved in the partnership. However, characteristic of this period remains an informal inter municipal cooperation. Considerable number of the municipalities has reported the co-operation between certain municipalities, but only on the basis of verbal agreements of the municipalities involved in the partnership.

Since the adoption of this law, through the coordination of the relevant factors aid such as professional and financial (central government, Municipalities Associations, municipalities and international organizations in the country) exist a number of inter-municipal partnership in various areas under the jurisdiction of municipalities, these partnerships are implemented through various forms of inter municipal cooperation. The analyses in this area show that over 80% of municipalities in the country are involved in various forms of formal inter municipal cooperation.

Achieved results through the implementation of legal provisions have contributed the Republic of Macedonia in this field to be considered the leader in the region and beyond. Experience gained through the years presents a model for replication, which today is "exported" in places like Kosovo, Montenegro, Ukraine, Moldova, etc.

2.1. Definition of inter municipal cooperation.

The Republic of Macedonia is in the group of countries which do not limit the cooperation of municipalities in performing the tasks within their legal competencies. One level system of local government in the Republic of Macedonia determines inter municipal cooperation between local governments units.

Positive legal provisions, define inter municipal cooperation as "cooperation placed between two or more municipalities to conduct more efficiently the municipal competencies verified by law and realizing their interests and common goals.[7]" Also, in terms of law for inter municipal cooperation, " inter municipal cooperation is implied by conducting affairs established by the municipal authority by a municipality on behalf of one or more municipalities under the agreement concluded between municipalities."

2.2. Establishing inter municipal cooperation

Procedure for establishment of inter municipal cooperation is described by positive laws. Clearly are defined bodies which decide on the establishment of cooperation, parties involved in the process, deadlines and necessary acts. Inter municipal cooperation is established by the municipal councils involved, with the proposal of the mayor, council member or initiative of at least 10% of voters from the territory of the municipality that proposed the cooperation. From the analysis of practices for establishing inter municipal cooperation evident is the need of more detailed evaluation of the procedure for placing the cooperation and with certain forms the same to be changed, especially from the aspect of time necessary to make decisions, determination of the competent authorities to establish cooperation, expanding initiators list of possible cooperation (non-governmental organizations and business sector, etc.).

2.3. Forms of inter municipal cooperation

In the Republic of Macedonia, six are formal forms of cooperation which local governments units have for performing common tasks in their competence. These six forms can be divided into two groups (such a division, though not formally, makes positive the legislation), in the first group where cooperation can be realized through:

- a) formation of inter municipal cooperation body:
 - Common body and commission;
 - Common administrative body and

b) Establishment of common public services:

- Public common enterprise;
- Common public institution

and the second group of possible forms, where inter municipal cooperation can be achieved through agreements to:

- Merging of funds, and other materials, and
- Execution of the work specified by a municipality for one or more other municipalities.

The following chart presents graphically the possible forms based on the law for inter municipal cooperation. Characteristic of the first group of inter municipal cooperation presents establishment of a body of "third" municipalities already involved in collaboration, in this case, as a body of "third" is presented the working body, the commission, public enterprise or the public institution.

While, at the second group of possible forms, inter municipal cooperation is accomplished without establishing "third" body and it is within the capacity and resources of the municipalities involved in the collaboration. Although forms of cooperation among themselves are different in more aspects (duration of cooperation, competence for which it is placed the collaboration etc.), the procedure for establishing inter municipal cooperation is the same for all. Also, should be emphasized that certain elements of the procedure for establishing the different forms of inter municipal cooperation are adjusted by provisions of the Law on Local Self-Government as well as with the Law on inter municipal Cooperation (the case of agreement structure for adjusting common rights and obligations between the municipalities which form a common administrative body).

From the four used forms so far in Macedonia, clearly it is seen the dominance of common working body and as well as committee's and so-called "contractual" cooperation as the most preferred by municipalities. In connection with the selection of the most appropriate form of cooperation, analysis prepared by the UNDP writes: "Among the implemented projects, can be seen that common working bodies and commissions are presented as adequate form when the partner municipalities need to implement planning activities." [7]

In Macedonia, the "contractual" form of collaboration has long history of use by municipalities, such cooperation in most cases occurs in the period before the adoption of the Law on inter municipal cooperation. This form mainly appears in collaborations that function in terms of providing public services to citizens within its financial and human resources, no matter if it comes to cooperation between the rural and urban municipalities or cooperation realized only between rural municipalities.

The above process of establishing formal collaborations has not passed without problems of different nature. As identified problems during the establishment are as follows: Unclear division of cases where municipalities decide on establishment of common working body or commission, the determination of these body as a temporary or permanent, change of systematization acts and lack of coordination between central government institutions regarding this issue, low capacity of local administration for preparation of assessment for the need to establish inter municipal cooperation, etc..

From the above mentioned, it is evident that municipal attempts in initial phase of cooperation is to establish forms that do not require more serious intervention in their organizational structure.

2.4 Financing the inter-municipal cooperation

The inter-municipal cooperation is established between the units of the local self-government of Republic of Macedonia is financed by the following sources: the budget of Municipalities, donations and sponsoring of physical and judicial persons as well as other sources of incomes prescribed by law.

The present experience shows that the inter-municipal partnerships are financed or co-financed only by Municipalities and external donations that are present in our country. In this direction is to be distinguished the contribution of UNDP, which since 2006 has supported financially the municipalities in setting different forms of IMC in spheres that are in their charge. Also, in the sphere, but in a greater volume have contributed OSCE, SDS, etc. The financial support of IMC from the central power was conditioned by bringing the decision for determination of activities of larger importance and interest for which could be divided financial means for initiation of IMC.

The financing system represents one of the most important pillars of the persistence of partnerships; therefore we should pay special attention on the financial talks and agreements that are regulating this matter. The well defined financial implications ensure the necessary persistence as well as the potential for setting the confidence between municipalities involved in the partnership as a precondition for general profit from this cooperation.

Bearing in mind the fact that the actual legal prescriptions don't sanction the financing forms between municipalities on field are encountered various experiences that are estimated in certain moments as the most appropriate ones for the established partnerships.

In the following part, we shall shortly work out several of the financing forms established between municipalities that are implementing their powers between the inter-municipal cooperation.

The Municipality of Veles that has performed its services for the Municipality of Chashka in the field of tax returns administration has paid for its services in the way that has previously determined the cooperation and then the value of a work hour of the state employees engaged with the cooperation and afterwards from Chashka has withdrawn the amount of financial means that have been a result of the multiplication of the number of hours spent for the needs of municipality which has used the services of the Municipality of Veles with the value determined for an hour of work.

For distinction of Municipality of Veles, the Municipality of Tetova that's has done some work in the field of tax administration for the Municipality of Bervenica has paid its services in the way that has previously determined the value of work done for a taxpayer, so that for its services from the Municipality Bervenica has withdrawn the amount of financial means that have been a result of the multiplication of the general number of taxpayers of municipality Bervenica, with the prices contracted for a taxpayer in a monthly level.

Another well-known form for municipalities is the cooperation financing that like the other two forms, appears in collaborations realized between municipalities of various financial and human capacities (cooperation between urban and rural municipalities) and is a form of 'monthly lump-sums' previously negotiated and contracted by them.

As we can see from the above presented examples, the financial was in most cases is predetermined by the capacity of municipalities involved with cooperation. Anyway the financing is also greatly determined by the established form of inter-municipal cooperation. We must stress the fact the most frequent problems that have appeared in the functioning of partnerships between municipalities in certain cases have appeared as a pretext for interruption of cooperation.

1.5. Obstacles for planning, establishing, functioning and evaluations the inter-municipal cooperation.

Plenty of documents and analysis report for Macedonia as a successful experience for inter-municipal cooperation. As we mentioned above, this experience has served as motivation for many other countries to initiate and implement activities of various levels for promotion and incorporation of IMC, in their systems of local self-government. Kosova, Montenegro, Ukraine, Moldova, Albania, etc. are only some of the countries that have taken actions to replicate the experience of R. of Macedonia in the field of IMC.

Nevertheless, we cannot say that the experience of inter-municipal partnerships in our country have not encountered obstacles of various types that have considerably influence in the quality of established collaborations and that affect further in improving their functioning. We have to mention that the obstacles identified for IMC are evident in all the phases of the process since the planning up to the evaluation of partnerships. Therefore, for the purpose of better presentation of the existing obstacles, we will group them in four groups on the basis of the aspect of planning, establishing, functioning, a well as evaluation.

The comprehensive planning represents a precondition for establishing and implementation of stable partnerships, that will generate material and non-material profits for the involved municipalities as well as their inhabitants. By comprehensive planning, initiation, setting, implanting and evaluating IMC on the basis of the adequate methodologies on this field. Form the analysis of a certain number of experiences of IMC, it is clearly obvious that they are initiated with defaults of various nature, such as:

- non-adequate analysis for the need of settling the IMC
- selection of the form of IMC without previous analysis over the most adequate form of convenient partnership;
- non-rational use of existing human resources;
- selection of the financing ways of IMC, that are in course of collaboration have appeared as the principal problems for its continuation.

These situations are bringing us to the conclusion that in most cases partnerships are more established (especially those relying financially on various donators) for realizing short-term profits from obtained grants than for realizing persistent and long-term profits from the more successful functioning of inter-municipal collaboration.

During implementation of the procedure for formal settling inter-municipal collaborations, municipalities also give reports for encountering various obstacles and problems. Although the Ministry for self-government in cooperation with UNDP have developed and published "Summary of proposals and forms for establishment inter-municipal cooperation". The lack of experience as well as the long-lasting procedure have affected in presentation of mistakes of various natures in long procedures, so that in certain cases in order to avoid them, they required initiation of an entirely new procedure. In certain cases, the lack of cooperation of

municipal councils [8] involved in partnership, turned to be reported as impediment for setting a successful collaboration.

From the point of view of inter-municipal functioning as main obstacles and problems appeared: insufficient communication and coordination between partners, non-adequate management of human resources, neglect of commitments of partner municipalities from the side of the involved administration on behalf of the parent municipality, financial problems as a consequence of non-adequate planning of collaboration, differences in giving priority of certain situations, etc. [9]

The above obstacles are not the only ones which municipalities faced during inter-municipal cooperation. Except for the obvious obstacles or the ones that are clearly worked out from the parties involved in partnership, there is also a considerable number of obstacles of which there is no readiness to be discussed in public. The political and ethnic belonging, the previous non-successful experiences, financial obligations between municipalities, etc. are among the main problems within this category and that are greatly affecting on the mechanism of IMC to be much more used from the side of municipalities of R. Macedonia.

CONCLUDING REMARKS

Based on the analyses conducted within this study, the following conclusion may be derived: Inter-municipal cooperation directly influences development of capacities of the partner municipalities for provision of quality local public services for citizens;

Inter-municipal cooperation presents useful tool for excess of the lack of financial and human resources toward delivery of local public services;

Technical and financial support from central government highly influences usage of the inter-municipal cooperation by the municipalities especially by the rural municipalities;

Not sufficient knowledge of the concept of IMC and possible benefits of its usage has affected the volume of its usage by the municipalities;

In considerable size, long legal procedure for establishing IMC appears as an obstacle for more frequent usage of this mechanism;

After years of experience, the necessary prerequisites have been originated for initiation of the procedure for changing and amending the Law on inter-municipal cooperation;

Inter-municipal cooperation does not appear to be “taboo – theme” for which one the broader dialogue shall not be initiated among relevant stockholders in this area;

Lack of coordination among central government institutions has affected utilization of the IMC in different areas under the jurisdiction of the local self-government units;

Despite the direct involvement in the area of IMC, the Association of Local Self-Government Units has not played its role in promotion of this concept;

The transfer of successful international and national experiences in area of IMC for continuous stimulation of utilization of this mechanism by the municipalities shall continue in the future as well.

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INVOLVEMENT CFOs IN THE SUSTAINABILITY BUSINESS

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Abstract: *This article is aimed on position and function of CFOs in sustainability business. It deals about relevancy and importance of involvement CFOs in sustainability business via mutually beneficial relationship between achievement of financial goals and strategy of business sustainability. Article presents current practice and opinion of CFOs in this issues and discusses about which finance function are key for maximize business value of strategy of sustainable business.*

Key words: *sustainability business, sustainability strategy, role of CFOs*

1. INTRODUCTION

Traditionally, sustainability issues have fallen outside the jurisdiction of the CFO. But they are owner of many competencies which can help successful and effective sustainability strategy. CFOs manage key business processes, such as budgeting, acquisition and allocation of capital, external and internal financial reporting, energy management, which directly affect the achievement of the sustainable business. On the other hand, well designed and implemented sustainability strategy can help CFOs to achieve a lot of financial goals. There are positive correlation between financial performance and sustainability business. Today the CFO, as a leader and key strategic decision maker; and the finance function, as a central department, has important roles to play in sustainability business.

Important question is what should they really do for sustainability business, how can they maximize mutually beneficial relationship between achievement the financial goals and strategy of business sustainability.

2. SUSTAINABILITY BUSINESS AND FINANCIAL PERFORMANCE

Sustainability has evolved considerably over the last number of years. The economic, social and environmental challenges facing businesses today are unlike any that organizations faced in the past. At first, organizations were just trying to be good corporate citizens, focusing on 'green' initiatives which weren't deemed central to the business such as energy conservation. Today many business leaders have begun to view sustainability as a more integral component of their business strategy, linking it with opportunities to enhance revenue, reduce costs, improve margins and strengthen brand value. [7]

It is increasingly recognized that incorporating corporate sustainability into business makes good business sense and creates unique business value. Benefits of corporate sustainability initiatives include improved company reputation, enhanced employee morale, and

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strengthened competitiveness, amongst others. These factors are reflected to the financial and economic performance by different intensity. [3]

Correlation between sustainability and financial performance is issue for many years, next figure compiles the results of 159 studies (from 1972 to 2008). Most of the studies are drawn from academic sources (128 articles) and 31 come from the practitioner literature. Results from these studies show a positive relationship between sustainability and financial performance (63%).

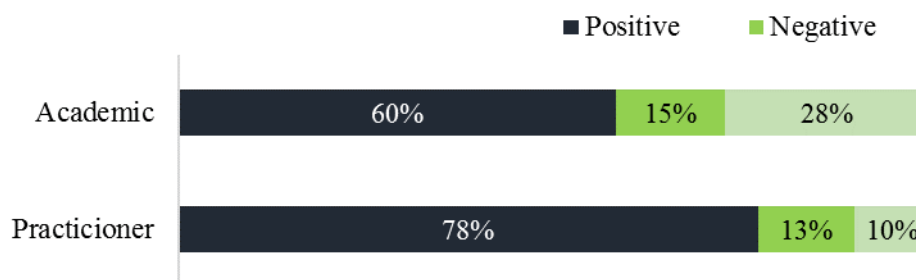


Figure 1: Correlation between sustainability and financial performance [8]

These historical studies confirm more actual research (2014) - interviews of 150 sustainability leaders at UK firms across 20 industry sectors. One of question was “How important is sustainability to the financial success of your firm” and 51% of respondents answer “Sustainability describes energy, environment and sustainability factors that will impact our firm’s financial performance in the next two years”. [2]

Relationship between sustainability business and financial performance is recognized as real and intensive by CFOs in practice too. Deloitte conducted survey (2012, 2013) [5], respondents were 250 CFOs, Finance Directors or equivalents from 15 different industries and 14 different countries (5 continents). 84% of surveyed CFOs have recognized a direct link between sustainability business and financial performance of the enterprise.

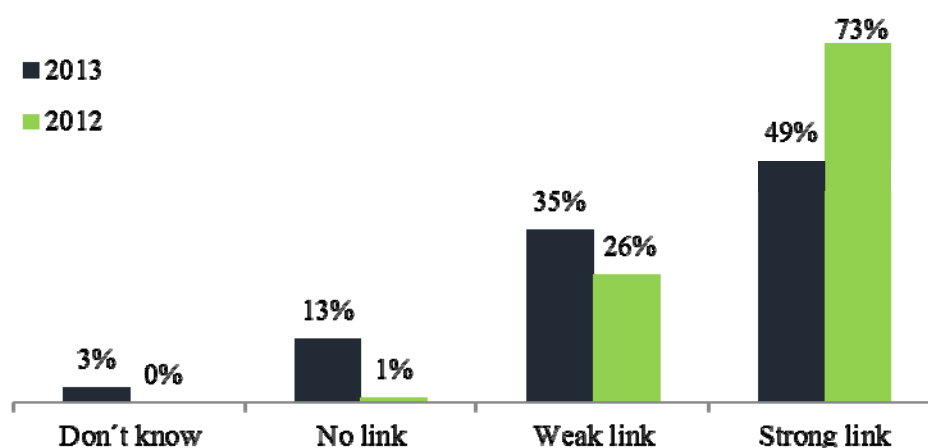


Figure 2: Relationship between sustainability and financial performance by CFOs [5]

One question in this survey was aimed on identifying specific areas of financial management directly affected by the implementation of sustainable business initiatives. CFOs marked the

most affected areas: risk management, compliance, and financial reporting (every from these areas 66% in 2013). Other financial aspects influenced by the implementation of sustainable business strategies can see in the following graph.

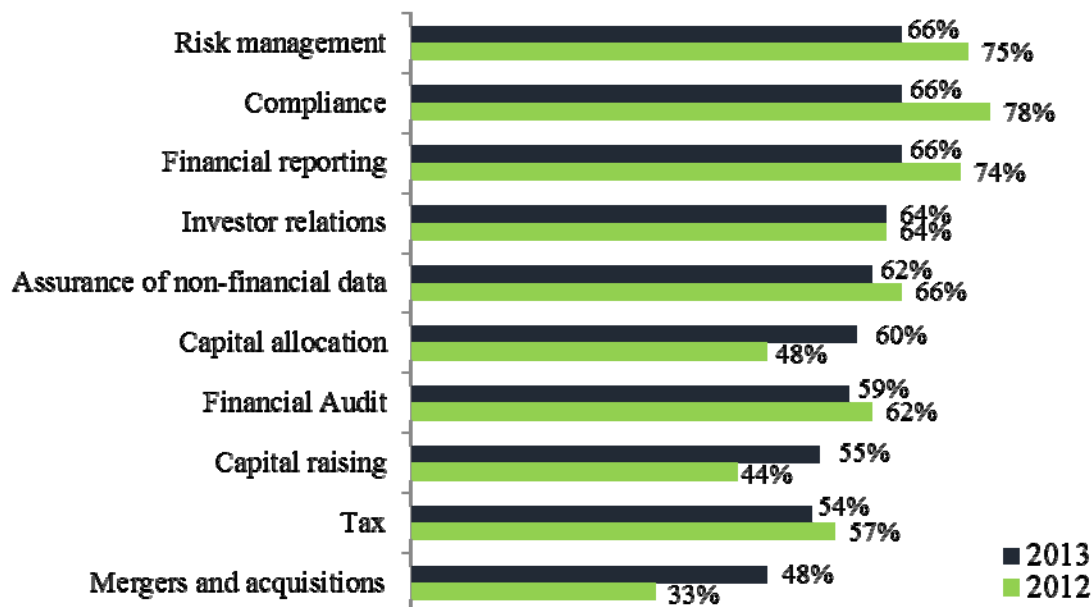


Figure 3: Impact of sustainability on aspect of financial management [1]

3. CURRENT SITUATION OF CFO'S PRACTICE IN SUSTAINABILITY BUSINESS

Company Ernst&Young made a research (2011) [6] about the integration and importance of CFO in sustainability. According to this survey, about one in six respondents (15 %) said their CFO was "very involved" with sustainability, while 52% said the CFO was "somewhat" involved. This means that about 65% of CFOs are now engaged in sustainability.

A year later (2012), Deloitte conducted a similar survey [5] with 250 CFOs from around the world (14 different countries, 5 continents): "What best describes your current involvement in setting sustainability strategy at your firm" Only 3% of surveyed CFOs responded that they have never been and currently are not even engaged in this topic.

Deloitte repeated this survey a year later (2013) with the same sample of respondents. The main aim was to determine annual changes in the actual and expected involvement of CFOs in the issue of sustainability business. The number of CFOs engaged in the all sustainability business significantly increased (from 27% to 43%) during the monitored annual period. Other annual changes can see in the following graph.

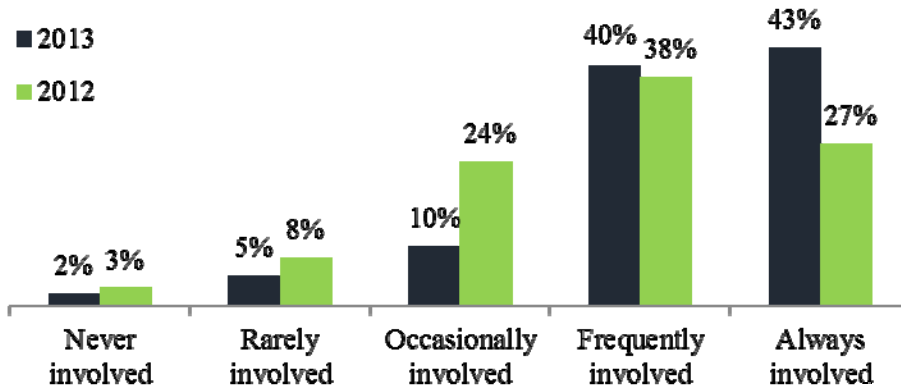


Figure 4: CFO's involvement in sustainability strategy [4]

Next field of this survey was CFO's expectations of changes in their roles of sustainable business strategy during the next two years. 61% of surveyed CFOs expected increase their commitment to sustainable business strategy (2012). A year later (2013), the expectations increased again - 80% of surveyed CFOs predicted a rise in their commitment to sustainable business strategy during the next two years.

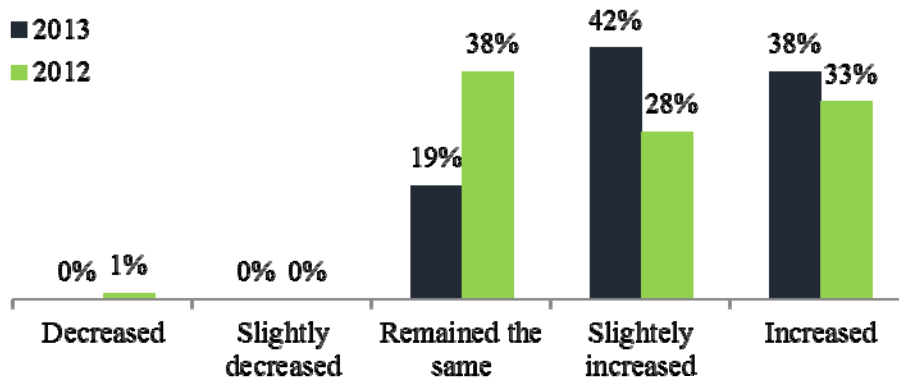


Figure 5: Expectation changing the CFO's role in sustainability strategy [4]

4. FINANCE FUNCTION IN SUSTAINABILITY BUSINESS

Organization CIMA created report (2011) [1] which deals about role of CFOs in sustainability performance management based on two researches – Accenture (85 respondents) and CIMA (883 respondents), together 968 respondents. This report describes CFO's opinion on the tasks within their competencies which are relevant and important for achievement sustainability business. These tasks are divided into "led" and "assisted". Results of these researches can see below.

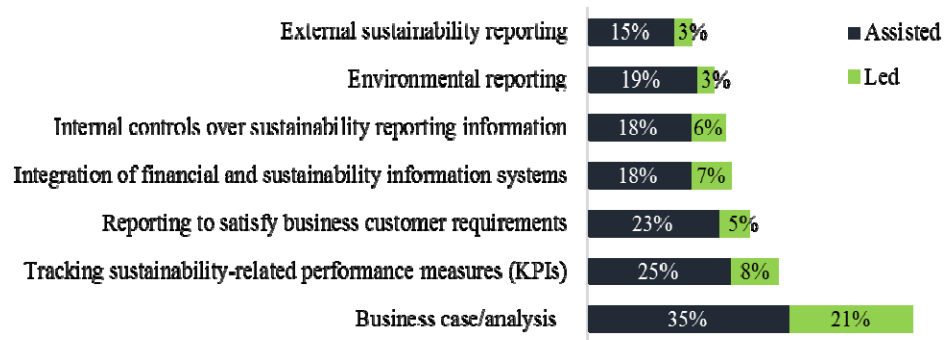


Figure 6: Finance function involvement in sustainability business [1]

This research find out that CFOs and the finance function can provide the impetus required to maximise business value of strategy of sustainable business, they should take the following steps: [1]

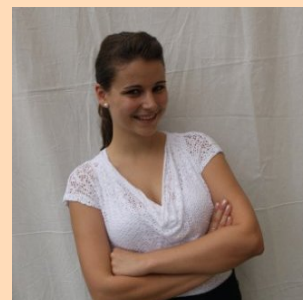
1. Make it strategic, not just tactical - finance has the skills and ability to support the business to ensure sustainability initiatives are strategic rather than tactical in nature.
2. Apply a financial mindset - link sustainability to business performance - CFOs and the finance function have unique skills and knowledge which can help define the business case for sustainability strategies and initiatives.
3. Use the right metrics, consistently - finance professionals can identify value drivers within a business and ensure focus on the right set of metrics is maintained.
4. Improve the process of data collection, analysis and reporting - finance professionals bring the rigour and discipline used in accounting to the collection, analysis and reporting of sustainability data. They must however, work closely with sustainability professionals to understand what information needs to be captured and how it is to be used.
5. Integrate with business planning and reporting - CFOs and the finance function are best placed to incorporate meaningful sustainability metrics into business planning and reporting processes.

CFOs who grasp the potential for sustainability to maximize business value for their organizations can play a vital complementary role in the following areas of corporate strategy and execution: [9]

- **Materiality Assessment:** CFOs could explore ways to improve their business by participating actively in assessment of the materiality of sustainability factors. Materiality assessment helps them identify the sustainability-related challenges and the magnitude of their impacts on business performance, which helps focus them on specific areas of improvement. It is one of the things that chief financial officers are increasingly watching, which they may not have been doing before.
- **Risk Assessment:** One of the CFO's chief responsibilities is to assess and reduce long-term risks and avoid unfortunate surprises in the future. CFOs can help their organizations pioneer new ways to evaluate the riskiness of all business investments because of future resource constraints, threats to operational readiness, supply chain disruption, and loss in future value of assets, to name a few. Some CFOs are spending more time and resources understanding and anticipating these hidden financial risks in order to be effective. A sustainability lens presents a new way of looking at forecasts and risks.
- **Data Collection:** As experts in data collection and analysis, CFOs can help their organizations get smarter about how to better collect the sustainability-related data (on

emissions, energy, water, waste, ecosystem dependencies, and ecosystem impacts) that can enhance real-time decision making and strategic planning. Some CFOs already see this kind of data collection as an important part of their own mission. They try to collect of all sustainability-related data from across the business and provide the platform, and guide their colleagues in other departments on data collection and calculation.

- Business Decision Making: CFOs can help develop smarter tools and methods to help business functions better integrate sustainability related costs and benefits often difficult to quantify or monetize into financial analysis and decision making. CFOs have a big role in terms of working with colleagues in R&D, marketing, sales and supply chain to help them translate these sustainability-related factors into decisions relating to the development and commercialization of our products. That's what it all comes down to, trying to help the business as a whole makes better decisions.



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5. CONCLUSION

The article demonstrated a positive correlation between sustainability business and financial performance via many actual and historical studies (up to the year 1972). Therefore, it is understandable that sustainability business is over time more and more related with competencies of CFOs.

We presented several surveys relating to current and expected function of CFO in sustainability business. Based on these chosen surveys, it can be clearly noted an upward trend of involvement of CFOs in the sustainability business strategy. The reasonable explanation for these business practices is growing contribution of CFOs to the development and implementation the business sustainability strategy.

Last part of article described the specific functions of CFO in the sustainability business in current practice, the most common are: business case/analysis, tracking sustainability-related performance measures, reporting to satisfy business customer requirements. Involvement of CFOs in this topic is reviewed year to year and they became leader and key strategic decision maker in sustainability business strategy. Therefore, it is predicted their functions will be expanded and intensified in this area.

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COMPANY'S INTERNALLY GENERATED GOODWILL – KEY FACTOR FOR ITS DEVELOPMENT. APPROACHES FOR EVALUATION AND DISCLOSURE IN THE FINANCIAL STATEMENTS

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Abstract: *It is getting more and more burdensome to maintain company's competitiveness in the modern globalized world basing on traditional assets which are available to competitors as well. Companies turn to the generation of, and development of, unique assets having no analogues, intended to guarantee their sustainable development. Very often, the stock exchange valuations of companies are much higher than their accounting values. This discrepancy serves as evidence that the assets not reflected in the Balance sheet play a principal role in the generation of corporate wealth. The purpose of this paper is to present a research under the project titled "Approaches and Methods of Reporting and Disclosure of Internally Generated Goodwill of an Enterprise". For the purposes of this research, the author adopted a system of three operational approaches. The first approach concerns the determining of InGIA as synergetic factors of InGG. This approach focuses on the method of determining InGIA which are at the bottom of synergy generation. The second approach based on residual value allows evaluating InGG, from the perspective of the fundamental position that the nature of InGG and ExGG is the same. The third approach is based on market capitalization. A further development of Bloom's method has been made which provides for the more precise determining and disclosing of InGG for the entities listed and not listed on the stock exchange.*

Keywords: *goodwill, internally generated goodwill, accounting, intangible assets, disclosure in annual financial statements*

INTRODUCTION

The statutory framework for the regulation of goodwill is IFRS 3 Business Combinations, which is relevant for entities applying IAS as a reporting base. According to IFRS 3 Business Combinations, goodwill is defined as an asset representing future economic benefits arising from other assets acquired in a business combination that are not individually identified and separately recognized.

There are two types of goodwill – positive goodwill and gains of a profitable bargain (negative goodwill). Goodwill has two characteristics: in the first place, it is regulated by a normative document which in this case is IFRS 3, and secondly, it is connected with the acquisition of assets which appear to be external for the entity. These characteristics give a reason to provisionally call this goodwill "externally generated goodwill" with the implication that it is statutory regulated.

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Externally generated goodwill (regardless of being positive or negative) represents a resulting effect of the business combination, which in its essence is synergetic, i.e. supplementary effect „in excess”, or excess profit. When speaking of positive goodwill, this effect is expressed in monetary terms by the extra paid price for the acquisition of the combination compared to the net amount of the identifiable assets acquired and the liabilities assumed. With negative goodwill, this effect is expressed in monetary terms by the net amount of identifiable assets acquired and liabilities assumed obtained in excess when compared to the price paid for the acquisition of the business combination.

It is evident from the foregoing that, in business combinations, goodwill is identifiable in economic terms, in documentary and monetary terms, which allows to be easily standardized.

In practice, however, there is also internally generated goodwill (InGG), for which there is no regulatory standard available. The purpose of this paper is to present a research under the project titled “Approaches and Methods of Reporting and Disclosure of Internally Generated Goodwill of an Enterprise”.

It is getting more and more burdensome to maintain company’s competitiveness in the modern globalized world basing on traditional assets which are available to competitors as well. Companies turn to the generation of, and development of, unique assets having no analogues, intended to guarantee their sustainable development. Very often, the stock exchange valuations of companies are much higher than their accounting values. This discrepancy serves as evidence that the assets not reflected in the Balance sheet play a principal role in the generation of corporate wealth.

Generally, there are two main approaches used for the measurement of InGG. The first of them involves the calculation of the present value of expected extra profit, which is defined as the residual income approach according to the formula offered by Ohlson (1991, 1995). The other one is based on the difference between the fair value of company’s assets and the net worth of the company in the event of business combination.

For the purposes of this research, the author adopted a *system* of several operational approaches which:



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- have to allow the evaluation of InGG of maximum number of companies (quoted or not quoted in the stock exchange) with minimum costs;
- have to measure the synergetic effect of the interaction of all company's assets;
- get specific and further developed in order to expand their scope of application and to increase their measurement accuracy.

The approaches used are: (A) approach, for determining InGIA (internally generated intangible assets) as synergetic factors of InGG, (B) approach, based on residual value; (C) approach based on market capitalization.

The first approach, approach A, stems directly from the nature of InGG, but in this approach the spotlight falls on the method of determining InGIA, which are at the bottom of synergy generation. The principal method of determining the value of InGIA²⁰ is the calculation of prime cost.

The second approach, approach B, originates directly from the nature of InGG, i.e. synergetic effect, the value of which is determined as the difference between company's acquisition price and the fair value of the net assets.

The third approach, approach C, is a modification of the first approach, because it has the same logics for determining the value of InGG, but it involves the market methods for determining company's worth and specifically the market capitalization. That is why, it has the right of individual existence. This method is applicable for entities listed on stock exchange.

Approach A, for determining InGIA as synergetic factors of InGG is necessary for the purpose of evaluating InGIA in order to subtract their value from company's net worth (together with the value of the net assets), to get the synergetic value of the interaction of assets, which is assumed as a goodwill value. The objective determining of the value of InGG is dependent on the objective identification and determining of the value of InGIA. On the other hand, intangible assets are at the root of the generation of InGG, therefore, it is required to make a specific examination.

In author's point of view, the recognition criteria, in the current regulatory framework concerning the recognition of intangible assets, are too restrictive and impede the recognition of many intangible assets, especially of InGIA. No one in the business practice would make expenses which wouldn't bring economic benefits. That is an imminently inherent feature of business – business risks and exists because risky activities bring earnings higher than the capital investing opportunities of no or low risk. Therefore, it is used for the purposes of determining InGIA, their subordination according to their significance and the criterion of greatest significance has to be (1) ability to generate future benefits, then (2) measurability of asset's value, (3) controllability and (4) identifiability. We specify the first two criteria as "strict" criteria for the identification of InGIA. The last two criteria are determined as "non-strict".

In connection with *approach A* set out above, we can make the following summary:

a) InGIA have to be evaluated and disclosed as a Note to the Annual Financial Statements, which is supposed to improve the objective reflection of the economic environment in the annual financial statements;

²⁰ InGIA – internally generated intangible assets

- b) a conceptual framework of the approach is offered, which facilitates the further specification of the instrumentarium of the approach;
- c) the cost method is the main method within the approach, and some “calculation elements” are offered in the conceptual framework, which reflect the status of InGIA. The status generally involves the circumstance, whether the InGIA is protected against encroachments of third parties, and more particularly, whether the access of such parties to the usage of the economic benefits is restricted.

Approach B, based on residual value, is based on the fact that ExGG and InGG are similar by nature. It is proven that unequal treatment of internally and externally generated goodwill, when being evaluated, does not reflect the objective economic environment and is a generator of negative effects in the economy and undermines economic growth. In order to avoid such negative effects, it is necessary that InGG is considered equal in status to ExGG, and the information about entity's InGG should be presented to the management and investors, regardless of the regulatory provisions.

The conceptual framework of the approach is depicted by three main principles:

- a) Entities which have not performed business combinations, i.e. InGG needs to be calculated for them, can be distinguished into three groups:
 - (aa) entities listed on the stock exchange;
 - (ab) entities which are not listed on the stock exchange, but are well placed on the market, and are profitable and stable in their development;
 - (ac) entities, which are not listed on the stock exchange and do not meet the stability requirements.
- b) Evaluation of InGIA the value of which is deducted from the residual value. They are measured at fair value, the same as with InGG.

The need of the evaluation of InGIA arises from the fact that InGG increases when InGIA are not recognized and reported. The non-recognition of InGIA “artificially/falsey” increases the value of InGG. Therefore, similar to the approach with ExGG, the right to evaluate InGIA should be applied for InGG as well, so that the residual value could be reduced by them. Thus, the monetary expression of InGG will become objective and fair.

It is assumed for business combinations that fair value is the most appropriate characteristic feature of the assets acquired and liabilities assumed. Fair value measurement provides information which is more comparable and understandable than the measurement based on the acquisition price or on the allocation of the total acquisition price. Similarly, judging from the equal nature of InGG and InGIA, the same measurement basis is applied for InGIA as well.

For the purpose of more accurate measurement of the fair value of InGIA, they are grouped as follows:

- (ba) InGIA which have legal protection – copy rights and similar rights, industrial property items – patents, trademarks, etc.;
- (bb) InGIA which do not have legal protection – know-how, results of research and development activities, marketing positions, employees' experience and qualifications, etc.
- c) InGG is disclosed as a Note to the Annual Financial Statements, without being included as a value in the Balance sheet.

At this stage of development of the regulatory framework, the author considers that the disclosure of InGG should be made by means of an appropriate document as an

enclosure/note to the annual financial statements without the value of InGG being included as a value in the Balance sheet. The disclosure, however, should be by all means made.

The arguments to offer this method of disclosing InGG are:

- (ca) the offered method can be integrated in the practice fairly quickly and there will not be necessary any fundamental changes to the conceptual framework of the regulation, which would cause serious opposition;
- (cb) the method offered would substantially improve the information significance of Annual Financial Statements and it might be successfully used by the management and investors;
- (cc) To start with, the introduction of this type of disclosure can be made without the issuance of any regulations on behalf of the regulatory authority, only based on the inclusion of this requirement for voluntary disclosure into the accounting policy. The accounting policy is an effective instrument for innovations in accounting that might increase its effectiveness as an instrument for entity's management.

Based on these three principles, a set of tools for measuring InGG as a residual value has been elaborated under the project.

Approach C, based on market capitalization, is a modification of the approach based on the residual value. It uses the capitalization of the stock exchange for the purpose of evaluation of company's worth, instead of the value of the direct purchase transaction.

The information about goodwill, including InGG, has to be present in the annual financial statements of those companies listed on the stock exchange. According to the currently effective regulatory framework on accounting and on stock exchange, goodwill, including InGG, does not find any reflection in the annual financial statements. Annual financial statements are considered to be the main source of information for shareholders, investors and other stakeholders, who need to analyze entities in order to invest in their shares. The information about market capitalization of a company, and the degree to which goodwill is presented in it, are an important analytical element to evaluate company's worth and to make investment decisions.

The approach based on market capitalization has been used by Bloom for the evaluation of InGG. The final outcome was that he made a suggestion to issue MCS (Market capitalization statement) of the entity, by means of which the information on InGG is determined and presented.

In the research, the author makes further elaboration of Bloom's approach, in two directions:

- provision of even more detailed information particularly about InGIA, which generate InGG with their synergetic interaction with entity's remaining assets;
- application of this approach for entities not listed on the stock exchange as well by using independent assessor's evaluation based on IVS instead of market capitalization the evaluation of which must involve the application of market analogues method taken from the stock exchange.

The MCS method further developed by the author is designated as MCS plus, MCS plus (a) and MCS plus (b) for the respective directions.

a) MCS plus (a) can be illustratively presented as follows:

Current value of the equity in the Balance sheet

	Current year (\$ 000)	Prior year (\$ 000)
Registered capital	40 000	38 000
Reserves	10 000	10 000
Accumulated profit	20 000	15 000
	<u>70 000</u>	<u>63 000</u>
Minus: the value of goodwill and other purchased identifiable intangible assets	20 000	18 000
	<u>50 000</u>	<u>45 000</u>
Net fixed assets	50 000	45 000

Market capitalization statement

Number of shares issued	150 000	140 000
Market price of a single share (\$)	1	0.8
Market capitalization, which involves:	<u>150 000</u>	<u>112 000</u>

Identifiable intangible assets (IIA) according to balance sheet

Patents	3 000	4 000
Agreements with suppliers	5 000	5 000
Licenses	2 000	1 500
Technologies	4 000	6 000
Total IIA	<u>14 000</u>	<u>16 000</u>
IA off the Balance sheet (invested, evaluated and voluntarily disclosed in connection with InGG)		
Know-how	20 000	10000
Technologies	12 000	5000
Customer lists	8 000	3000
Other	10 000	2000
Total IA off the Balance	50 000	20000
Goodwill	<u>36 000</u>	<u>31000</u>
Including InGG	6 000	2000
InGG	30 000	29000
Total intangible assets	100 000	67 000
Net tangible assets (according to balance sheet)	<u>50 000</u>	<u>45 000</u>
Market capitalization	150 000	112 000

Analysis of market capitalization

	%	%
Identifiable IA according to Balance sheet	9.34	14.29

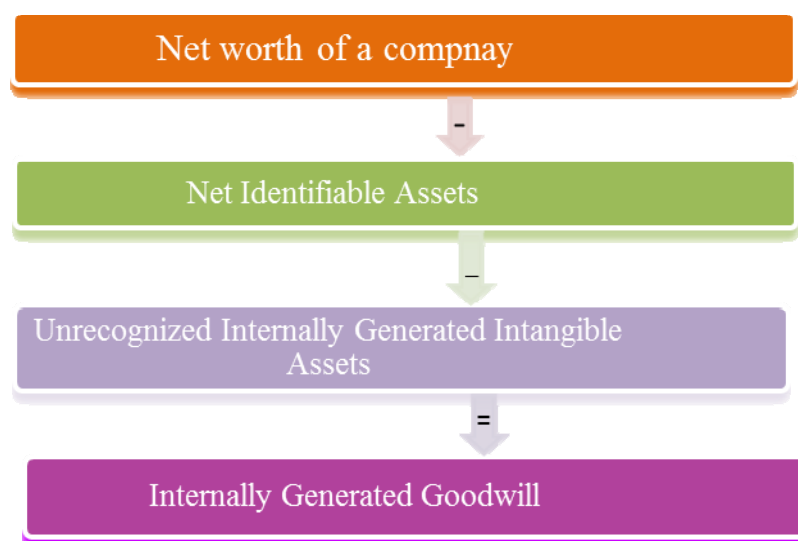
IA off the Balance sheet	33.33	17.86
Goodwill	24	27.67
Including InGG	4	1.78
InGG	20	25.89
Net tangible assets	33.33	40.18
	100	100

b) Any further development of the method MCS plus (b) is applicable only for the entities not listed on the stock exchange.

With regard to the entities not listed on the stock exchange, the evaluation based on the market capitalization is replaced by entity's valuation made by an independent assessor pursuant to IVS. One of the valuation methods of independent assessors must be the method of market comparison (market analogues). In this case a market analogue can be most easily found on the stock exchange (that is why the further development of the method is adjoined to the MCS method).

CONCLUSION

a) The usage of these three approaches can be presented in the following diagram:



b) The main thesis of this research is that the internally generated goodwill is the basic factor for the economic development of the company and it has to be recognized, reported and disclosed in accounting by means of appropriate methods and approaches so that the economic growth could be adequately (effectively and efficiently) managed and not become invisible for the users of financial information. A system of three approaches for reporting and disclosing of InGG was offered.

c) The first approach concerns the determining of InGIA as synergetic factors of InGG. This approach focuses on the method of determining InGIA which are at the bottom of synergy generation.

d) The second approach based on residual value allows evaluating InGG, from the perspective of the fundamental position that the nature of InGG and ExGG is the same.

e) The third approach is based on market capitalization. A further development of Bloom's method has been made which provides for the more precise determining and disclosing of

InGG for the entities listed on the stock exchange. The further development of the method is designated as MCS plus (a).

f) Bloom's method is further developed as well and it is applicable for the entities not listed on the stock exchange by using the valuation of an independent assessor instead of market capitalization, taking into account that this valuation must on a mandatory basis involve the valuation method using market analogues. This further development is designated as MCS plus (b).

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MOTIVATING PURCHASING PROFESSIONALS EXTRINSICALLY: LITERATURE OVERVIEW AND PRELIMINARY RESEARCH FINDINGS

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Abstract: *Companies apply reward systems to extrinsically motivate employees. Yet, in literature performance-based incentives for purchasing professionals have been widely neglected so far. Consequently, little is known about the impact of incentives on the behavior of purchasing professionals. This paper addresses this research gap by (a) presenting a brief literature overview on reward systems, motivation and self-determination theory in the context of purchasing departments and (b) highlighting preliminary results of interviews with purchasing professionals.*

Key words: *incentives, purchasing professionals, motivation factors, reward system*

1. INTRODUCTION

The purchasing process has a great potential for companies to generate profit and thus pursue important business objectives [1]. In practice, reward systems are a trustworthy tool to enhance the motivation of employees and to focus on business objectives. It is considered proven that incentives improve the employees' performance especially in finance, accounting and sales. Although the relevance of reward systems or pay dispersion for organizational performance is known [2], little attention has been paid to reward or compensation systems for purchasing professionals. Indeed, the discussion of reward systems for purchasing departments has been neglected both in theory [3] and practice. According to Pagell et al. [4], this is due to the difficult measurement of the performance of purchasing professionals. Nevertheless, there are hints in recent scientific literature that incentives through rewarding systems could be a possibility to further foster motivation and to increase personal benefits for employers as well as employees [5]. This work-in-progress paper aims at developing a deeper understanding of the motivation of purchasing professionals taking into account considerations from theory and corporate practice in purchasing departments of Austrian technology companies. Section 1 and 2 provide an introduction as well as a short description of the problem situation. Section 3 includes a brief literature overview. Section 4 highlights the applied research method and section 5 presents the preliminary findings. Section 6 concludes this paper by discussing the findings and providing an outlook on the future work.

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2. PROBLEM SITUATION

Both the buyer-supplier relationship and purchasing itself are largely determined by purchasing professionals [6]. Previous research has already shown that the success of a company depends on the motivation of these employees and helps organizations to survive and prosper [7]. As noted by Schiele et al. [8], companies can strengthen the position of purchasing within the company through internal marketing when counteracting the consequences of the impending shortage of skilled labor in industrialized countries. A further reaction to the upcoming "war for talent" is the introduction of career promotional offers for "high potentials" such as the support of master's and doctoral programs [9].

Previous research has examined the interpersonal attraction in buyer-supplier relationships and the intrapersonal motivation and compensation systems for salespeople [10] [11] [12] [13]. Only few researchers have addressed the crucial areas of intrapersonal motivation of industrial purchasing professionals and compensation systems for purchasing professionals. Hence, there is still a need for research on the influence these compensation systems have on the purchasing professionals' motivation to establish long term buyer-supplier relationships and to achieve corporate objectives [9]. For instance, compensation systems with variable components should help to achieve business goals and increase the company's success [14]. According to Wolff [15], there is a lack of measurability of success which makes it difficult to implement e. g. a reward system based on variable compensation of purchasing professionals. The purpose of compensation systems with a variable component is to motivate employees to perform work beyond the limits of the contract, either individually or in groups. If they do so, their salary should be increased. Companies that use performance-based compensation systems expect that the motivation of their employees increases significantly. Further they intend to promote job satisfaction and thus bind qualified and committed employees to the company.



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3. LITERATURE OVERVIEW

Reward systems and performance-based compensation

In addition to the contractually guaranteed base salary, an increasing number of companies offer their employees the option to increase their income significantly. The implementation of

such reward systems and performance-based compensation are challenges for companies. On the one hand, it is important to choose the right incentives and to encourage the employees. On the other hand, companies should promote the right activities without putting too much pressure on the employees. The real purpose of compensation systems is to motivate employees to achieve more than has contractually been agreed on. Furthermore, employees should be motivated to pursue the specified company objectives [16]. Performance-based compensation systems motivate employees by providing them either with a material reward (e. g. money) or an intangible reward (e. g. travels or trainings) [14]. In addition to improving the performance of the company's employees and, consequently, the success of the company, reward systems aim at attracting qualified potential future employees [17].

A survey study focused on the production and sales departments which integrated a performance-based compensation system in 318 German companies [15]. The results show that more than 80% of the management and 40% of the employees are paid by performance. The reason for the prevalence of pay by performance in these departments is the good measurability of targets. On the other hand, purchasing departments apply the performance-based compensation system to 60% of the managers and 22% of the employees. In contrast to the German example above, according to Stoppel [18], less than 50% of the companies in Austria and Switzerland use a performance-based compensation system. The reasons for the relatively low acceptance in purchasing departments are the difficult decision regarding appropriate goals and, therefore, the problematic assessment base.



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Motivation itself and the self-determination theory of motivation

Motives are the reason why a person or an individual in general displays a certain behavior. They are determined by the desire of people who want to meet their own needs. Motives are responsible that people, who have different needs, work target-oriented [14] [19]. Furthermore people try to reach a desirable and satisfying situation. Conversely, this also means that through an individual's actions conclusions can be drawn about their motives. [20]. Motives can be classified according to the cause of need satisfaction. On the one hand there are intrinsic motives. They primarily relate to the fact that human needs are satisfied by the activity carried out by oneself. On the other hand extrinsic motives are triggered by external incentives such as money [19]. The majority of reward systems and incentives refer to extrinsic motives. In order to explain motivation, the so-called self-determination theory of motivation (SDT) was developed by Ryan and Deci [21] [22]. This theory can be interpreted

as a cross-cultural, organismic-dialectical meta or macro theory of motivation. Traditionally, a distinction is made between intrinsic and extrinsic motivation. Intrinsically motivated behavior is behavior for "its own sake" (e. g. the playing child), while extrinsically motivated actions are performed in order to obtain rewards or to avoid punishment. SDT provides a framework in which six partial theories are embedded. Each of these six integrated theories reflect the results of laboratory and field research. These theories are (1) Cognitive Evaluation Theory, (2) Organismic Integration Theory, (3) Causality Orientations Theory, (4) Basic Psychological Needs Theory, (5) Goal Contents Theory and (6) Relationships Motivation Theory [23].

4. RESEARCH DESIGN

The aim of this research is to address the gap in knowledge outlined in sections 1 and 2 by examining the impact of rewards on purchasing professionals in three steps. In a first step, we conducted a literature review on compensation and reward systems as well as on motivation, drawing on the self-determination theory as the theoretical framework. The aim of the literature review was to explore purchasing topics and goals, rewards, compensation systems and motivation. As far as the study of motivation is concerned, the SDT proved to be the appropriate theoretical framework for our research. Second, we conducted interviews with seven purchasing professionals. A qualitative research design was selected to obtain more information about the significance of situations, events and actions in our specific investigation and about unexpected influences. Semi-structured interviews with experts, i. e. seven purchasing managers of Austrian technology companies, were conducted

and analyzed by applying the content analysis proposed by Mayring [24]. Thus, the important information of the text could be filtered. The thematic structure of the interview guide was based on the results of the literature review. Personal networks helped to find potential interviewees. The selection criterion was the operative work of the purchasers. First, the purchasing professionals were informed by phone about the content of the interview and dates for the interviews were fixed. The interviews were conducted in the respective purchasing departments and recorded using the dictating function of the mobile phone. A total of seven purchasers were interviewed. In a third step to come, we will conduct quantitative research on the basis of the qualitative interviews in order to investigate the impact of reward systems on purchasing professionals in more detail.



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5. PRELIMINARY RESEARCH FINDINGS

The interviews with purchasing professionals of seven companies showed that whenever reward systems are implemented, the rewards are often based on a combination of group and individual targets. Two companies make the effort to cross-check the departments' goals and adapt the reward system accordingly. However, reward systems are only applied in four of the seven purchasing departments. Those companies that do not apply reward systems in purchasing point out the difficulty they face in terms of measuring purchasing goals or state an overall refusal to use performance-based incentives as part of their corporate culture. In particular, small and medium-sized companies are very concerned about the detrimental effects of incentives on perceived distributive justice, employer-employee relationship and the negative effects of rivalry on employee performance. Cost savings are among frequent leading goals for purchasing professionals. Furthermore, our investigation indicates that an integration of the purchasing professionals during an early stage of the product development process is very motivating. None of the purchasing professionals feels that they get enough praise, yet this does not demotivate them. Moreover, four of the purchasing professionals are in favor of a variable pay system linked to achieved cost savings.

Apart from performance measurement, in general, the opinion on incentive systems is rather negative. For two purchasers incentive systems can lead to a competition within the department. Three purchasers fear that the quality of goods purchased might suffer under an incentive system. One purchaser claims that an incentive system does not make sense at all. One of the interviewed purchasers was a group leader who has introduced a key performance model and thus a performance measurement for the department as a whole. Through the transparency of the performance – without creating a connection to financial incentives – competitive thinking was sparked and the motivation increased without triggering competition at the same time. This is comprehensible even from the perspective of basic psychological needs: a performance measurement functions as a feedback system and thus feeds success directly to the competency-perception. The autonomy-sense and the need for social relatedness are not adversely affected because of the lack of competition. With regard to salary, four purchasers indicated that they are satisfied with their monthly income. For three purchasers, earning more money would not be motivating whereas only one purchaser would be motivated by a higher salary. Four purchasers mentioned several other motivation factors: exciting projects, flexible working hours and improved workflows.

6. DISCUSSION AND CONCLUSION

The literature illustrates a wide range of compensation systems, but only few concern purchasing professionals. This seems to be due to the lack of appropriate measurable objectives in purchasing departments. As companies would benefit from the implementation of compensation systems in their purchasing departments, research that addresses the difficulties concerning the implementation of compensation systems is required. Our study provides a real-world perspective on the 'how-to' of compensation systems in purchasing departments. Considerations and arguments are offered as indications whether and how a reward system in purchasing departments could be used and structured. First, based on the study's results, purchasing managers can set very specific incentives for the purchasing professionals, which assumedly lead to better results for the companies. Second, on a long-term basis, purchasing professionals will also benefit from an effective use of compensation

systems, as these improve their working conditions. As far as our further investigation is concerned, we believe that, based on the study's results, a following quantitative research with purchasing professionals would show the impact of reward systems on purchasing professionals in more detail.

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SUSTAINABLE COMPETITIVENESS OF BALKAN COUNTRIES

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Abstract: *The paper is focused on the relationship between sustainability aspects and national competitiveness. The objective of the paper is twofold: (1) to discuss some of the indexes that measure sustainable competitiveness and their limitations; (2) to study the influence of social and ecological factors on the level of competitiveness of selected Balkan countries. The linkage between sustainability and competitiveness is tested by a sample of seven of the Balkan countries over a three year period.*

Key words: *sustainable competitiveness, Balkan countries*

1. INTRODUCTION

The most common definition of sustainable development is developed by World Commission on Environment and Development (to the United Nations) in 1987. It defines it as a “development that meets the needs of the present without compromising the ability of the future generations to meet their own needs.” [1]. The basic idea is that sustainable development goes beyond the concept of economic growth solely and refers to tangible as well as intangible aspects and needs of living. Nowadays, the significance of the intangible assets grows and creates opportunities for leveraging responsible business practices and intensification of competitiveness.

In comparison to sustainable development the concept of **sustainable competitiveness** focuses more on the economic dimension and especially on productivity accepted as a driver of prosperity and long term growth. According to World Economic Forum (WEF) sustainable competitiveness is “*the set of institutions, policies, and factors that make a nation productive over the longer term while ensuring social and environmental sustainability*”²⁵ [2]. The contribution of WEF in understanding sustainable competitiveness is important also with the following two considerations:

“1. Fundamental to the concept of sustainable competitiveness is the notion that, although competitiveness can be equated with productivity, sustainable competitiveness can be linked to a broader concept that focuses on aspects that go beyond mere economic outcomes to include other important elements that render societies sustainable prosperous by ensuring high-quality growth.

2. Another way of looking at the concept of sustainable competitiveness is that it aims to gauge not only whether a country has the potential to grow over the medium and

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²⁵ WEF definitions about social sustainability - *the institutions, policies, and factors that enable all members of society to experience the best possible health, participation, and security; and that maximize their potential to contribute to and benefit from the economic prosperity of the country in which they live* AND environmental sustainability - *institutions, policies, and factors that ensure an efficient management of resources to enable prosperity for present and future generations.*” [2]

long term, but whether the national development process is producing the kind of society in which we want to live.” [2].

The statement of WEF is that if companies develop sustainable practices the productivity to a certain extent can be fueled [2]. Recently not only the awareness but the application of the corporate social responsibility practices by the firms worldwide is observed. The interrelationships between the before mentioned concepts of competitiveness – social sustainability – environmental sustainability, and competitiveness – corporate social responsibility are investigated and proven by number of studies [3], [4], [5], [6], etc.

2. MEASURING SUSTAINABLE COMPETITIVENESS

Accountability is the organization that released the world’s first Responsible competitiveness index (RCI) in 2003. The main idea that lay behind that index is to reveal the linkages between corporate social responsibility and national competitiveness. RCI provides two perspectives for the analyses based on it. The first one is National Corporate Responsibility Index (NCRI) that refers to nations’ state of corporate responsibility and allows comparison between countries and regions, across variables, and over the time. The second perspective focuses on the Responsible Competitiveness Index that links the NCRI and nations’ competitiveness (drawing on the World Economic Forum’s Growth Competitiveness Index).

WEF, in 2011, has launched a methodological framework that adjusts Global competitiveness index (GCI) through factors that comprise social and environmental sustainability. The central role in the methodology, as explained in introduction, is given to the competitiveness being the main driver of prosperity.



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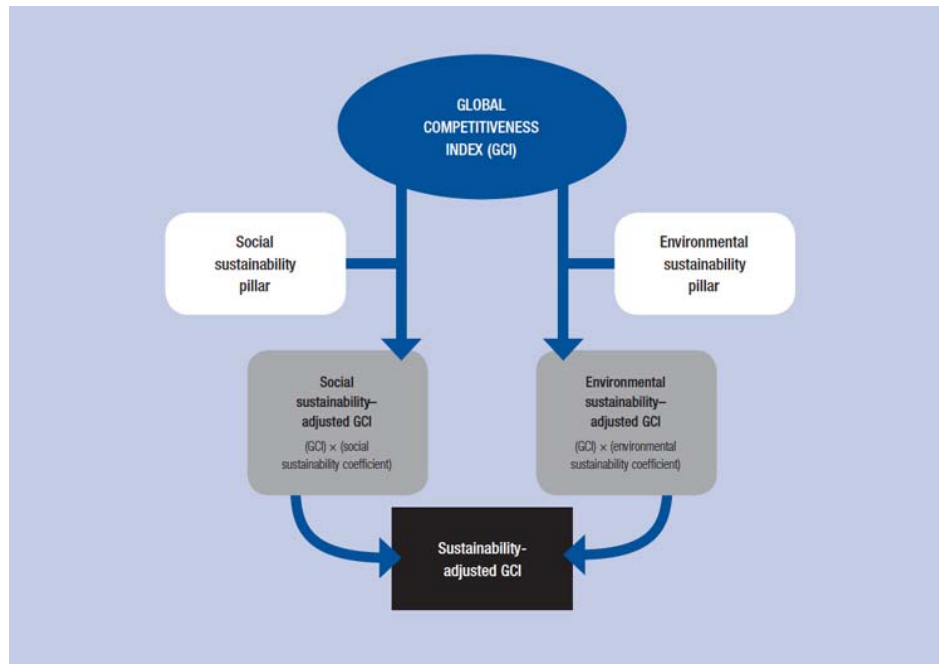


Figure 1: The structure of the sustainability-adjusted GCI
Source: [7]

The GCI is a comprehensive index that takes into account 12 pillars or drivers: institutions, infrastructure, macroeconomic environment, health and primary education, higher education and training, goods market efficiency, labor market efficiency, financial market development, technological readiness, market size, business sophistication, and innovation. The outcomes and results achieved in each one of the dimensions, that encompass the GCI, may prove high competitiveness and prosperity. But in some cases that prosperity may be at the expense of the long term prosperity. In other words, competitiveness today itself does not guarantee and is not a sufficient condition for long term prosperity. That was the major reason GCI to be modified by additional factors that refer to the social and environmental sustainability and transferred in Sustainability-adjusted Global Competitiveness Index (SGCI).

SGCI is an average of the two sustainability-adjusted indexes: the social sustainability-adjusted GCI and the environmental sustainability-adjusted GCI. One of the significant limitations for measuring SGCI is the lack of indicators in many countries in the field of social sustainability such as “relative poverty”, “absolute poverty”, “number of individuals who require state support”, etc. The methodology for SGCI is under development and some of the indicators in the dimensions of social and environmental sustainability change over the time.

Another notion, in the field, is **responsible competitiveness**. “Responsible competitiveness means markets where businesses are systematically and comprehensively rewarded for more responsible practices, and penalised for the converse.” [5].

Zadek and others [5] specify the main three drivers of Responsible Competitiveness:

- Under pressure – responsible competitiveness practices evolve in response to a perceived economic threat like compliance with international standards, arrangements that are no active any more, etc.

- Owing standards – implementing and complying own standards can be a way to build competitive advantage in some cases;
- Building business infrastructure.

The study realized by Zadek and others [5] reached up to the conclusion that there is a significant correlation between the competitiveness of a country and its corporate responsibility level. On that basis they state that it could be an indication that national competitiveness may not be sustainable unless underpinned by responsible business practices or consistent growth in competitiveness depends on a greater responsibility of the society as a whole, business, government and civil society. In all cases, corporate responsibility can fuel country competitiveness.

SolAbility is other organization that develops a global sustainable competitiveness index. It is an independent sustainability think-tank and advisory, with presence in Korea and Switzerland. They have developed a methodology that differs from the methodology of WEF and is based on only quantitative indicators (in number-106). The definition specified by the organization is “the Sustainable Competitiveness Index is based on a model that integrates economic and financial indicators with the pillars that make the business success possible in the first place. It is based purely on comparable and measurable performance data collected by recognized international agencies, therefore excluding all subjectivity.”[8].

The main purpose of the usage of indicators of sustainable competitiveness is to be the basis and to enable countries to make better decisions and develop policies to balance the three dimensions “economic prosperity – social inclusion – environmental stewardship”. Some of the serious concerns about these indicators are fragility of data, statistical and theoretical problems. Due to these concerns and arguments indicators for sustainable competitiveness in their variety are not computed and presented by the organizations on a regular basis and are under a process of redefining. WEF did not announce SGCI in 2015. The newest dimension on which lot of organisations including WEF is working on and develop frameworks is the “**inclusive growth**”. Widely accepted definition of inclusive growth means an output growth that is sustained over decades, is broad-based across economic sectors, creates productive employment opportunities for the majority of the country’s population, and reduces poverty.

3. BALKAN COUNTRIES’ SUSTAINABLE COMPETITIVENESS: ANALYSIS

The seven countries included in the sample of the current study are the countries that answer the following criteria:

- Balkan countries;
- Available information about the four indicators – Global competitiveness index (GCI), Social sustainability-adjusted GCI (SSGCI), Environmental sustainability-adjusted GCI (ESGCI), Sustainability-adjusted GCI (SGCI) - for the investigated period 2012 -2014.

The investigated period is covered by the Global competitiveness reports 2012-2013, 2013-2014, 2014-2015 [7], [9], [10]. Due to the short period and data limitations the study can not pretend to be an exhaustive one. ***The objective is the influence of social and ecological factors on the competitiveness of the selected Balkan countries to be studied.***

period	2012-13				2013-14				2014-15			
indicators	GCI	SS GCI	ES GCI	SGCI	GCI	SS GCI	ES GCI	SGCI	GCI	SS GCI	ES GCI	SGCI
countries												
Bulgaria	4.27	4.17	3.97	4.07	4.31	4.32	4.18	4.25	4.37	4.31	4.48	4.40
Croatia	4.04	3.84	4.20	4.02	4.13	4.09	4.39	4.24	4.13	4.06	4.21	4.14
Greece	3.84	3.59	3.82	3.71	3.93	3.79	4.08	3.94	4.04	3.85	4.09	3.97
Macedonia	4.04	3.66	3.64	3.65	4.14	3.99	3.83	3.91	4.26	4.13	3.66	3.9
Romania	4.07	3.71	3.73	3.72	4.13	3.97	3.98	3.97	4.30	4.13	4.21	4.17
Serbia	3.87	3.48	3.71	3.59	3.77	3.58	3.74	3.66	3.9	3.68	3.86	3.77
Slovenia	4.34	4.76	4.56	4.66	4.25	4.68	4.60	4.64	4.22	4.52	4.78	4.65

Table 1: Sustainability adjusted GCI (score)**Source: [7], [9], [10]**

The cross-country comparison shows that the countries, according to the values of GCI, rank the same positions for the whole time frame of the analysis. Beside, the competitiveness level is average to average-low. The first two places in the GCI ranking are for Slovenia and Bulgaria, while the last ones to Greece and Serbia.

According to the stage of the development [7], [9], [10] majority of countries belong to the stage 2 (Efficiency driven), Croatia is in transition stage 2 to stage 3. Only two countries Slovenia and Greece belong to the third stage (Innovation-driven). Hence, most of the selected countries confront similar objectives and problems.

The ranking changes when the values of GCI are adjusted by social sustainability, ecological sustainability and by both of them altogether. Slovenia attains the strongest sustainability performance of all the countries included in the sample. The score of SGCI preserves the same level mostly because the improvements in ecological dimension compensate the deterioration of the social aspects in the country during the observed period, and especially in 2014. In the case of Slovenia sustainable adjustment improves the rank of the country compared to the other six Balkan countries. Especially distinctive is that influence for the period 2014-2015– 4th place in terms of GCI and 1st – in SGCI [7].

Similar influence can be found out with Croatia but the change and difference in scores of the indicators is not as significant as in the case of Slovenia. For Bulgaria, Romania, Serbia, Macedonia and Greece are observed improvements in both dimensions – social and environmental.

In the third period the score of SGCI is higher than GCI for Slovenia, Bulgaria, Romania and Croatia. Therefore we can conclude that the social and environmental factors in these countries have reached levels that influence positively the level of competitiveness. While the other three countries (Macedonia, Greece and Serbia) still need some efforts in order sustainable dimension factors to be improved and the positive effects on the long term competitiveness to be visible. Our evidence suggests that the selected countries could be split into two groups depending on the observed differences between GCI and SGCI.

4. CONCLUSION

The analysis of sustainable competitiveness of selected Balkan countries proved the positive influence of the improvement of social and ecological factors on the countries' competitiveness. Hence the results correspond and support the results obtained by other studies in the field. The countries can be divided into two groups depending on level of correlation of social and ecological dimensions and competitiveness. Unlike the countries of the first group, in case of Macedonia, Greece and Serbia the positive relationship is not so significant.

The main problems that face organisations developing indexes about sustainable competitiveness are the fragility of the data, and associated statistical and theoretical problems. Maybe this is the reason why there is still no commonly accepted methodology to measure that relationship and why indicators change in quite short periods of time. The last makes studies based on such indicators quite difficult and the sustainability adjusted indicators of competitiveness would be better to be treated mostly as indicative.

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ECONOMIC AND MATHEMATICAL MODELS FOR INCREASING THE EFFICIENCY OF PUBLIC HEALTH RISK MANAGEMENT IN ECOLOGICAL AND ECONOMIC URBAN AREA SYSTEMS

Tatyana Yu. Anopchenko, PhD, Prof.²⁶

Abstract: *The article proposes economic and mathematical models for evaluating health risks for urban populations in Russian highly dense areas. Such models are meant to assess financial and economic risks affordable to society at the beginning of the 21st century. The findings help understand intrinsic relations between a variety of parameters, during the planning and handling crucial issues such as economic development, public health and medical care systems. Decision makers, practitioners and scientist can find food for thought in assessing the affordability of risks and risk management methods, rooted in thorough methods of evaluation.*

Key words: *risk management, public health, economic and mathematical models, social responsibility, survival strategies*

1. INTRODUCTION

The relevance of the topic in this research article derives from the fact that theoretically known economic risks are enhanced by such trends as globalization, border permeability, new types of financial and commodity flows that carry hidden risks, due to a number of hidden features of interdependent factors. Economic actors can be divided into two groups: those who voluntarily face risk factors and play in the field in order to gain profit or power, and those on whom risk is imposed, against their possibility to opt out or oppose. The production of risk places economic actors on asymmetrical situations: when the first group is exposed to intense negative stabilization, it develops rules of risk-taking solidarity, while risk consumers pay the bill for the risks and take over the role of risk absorbers. The first group acts upon the principle of social aggressiveness, resistance to social control, while the latter group is forced into the position of subduction and developing of survival strategies.

2. RISK ASSESSMENT – MATHEMATICAL MODELS

Risk is associated with external changes, such as social or economic; they can be planned or spontaneous, imported from outside or adaptive. Every change carries the risk, and the discussion in management terms is carried around the degree of acceptability: a given risk is considered to be either acceptable, or too expensive for a certain society.

Russian economy has evolved, in the past decades, in a highly dense risk environment, due to globalization factors that heavily influence the prices and trade of oil and gas on the global market. Structural risks grew to unprecedented values. The unreasonably high concentration of financial capital in the hands of a narrow group of owners and the monopoly on natural

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resources affects the behavior and policies of investors from the other economic sectors, not directly involved in the natural resources exploitation.

The «survival» strategy cannot fulfill the various needs in society. Its objectives and social development goals do not coincide with the functions and tasks of the economy. The «reduction» of risk of simplified economic structures means shifting risks of «non-usage» in society. The Russian consumer pays the risk of a «deteriorating diet», exposed to the danger of loss of resilience and illness caused by the uncontrolled import of low-quality and risk-taking goods in the categories of food and consumer goods groups.

The responsive risks are characterized by a decrease in social responsibility and loss of social control under the economic transformations. Structural imbalances in transition economy lead to the destruction of traditional institutions of social control, to the emergence of the shadow economy and a seemingly institutionalized support for the «easy money» type of mentality.

This article, rooted in the author's longtime research, proposes economic and mathematical models for evaluating health risks for urban populations in Russian highly dense areas, meant to assess financial and economic risks affordable to the 21st century Russian society.

On the basis of the risk theory [1], [2], we analyze comparatively the statistics of the most spread types of diseases in the target areas [3], [4]. The quantity of diseases taken into account $m = 20$ (see colon 1 in table 1), in a 6 years timeframe (2009-2014), refer to an evaluation over 100 thousand people.

As it is already proved [5], starting with Markowitz portfolio theory, in the mathematical models used for determining the financial and ecological risk we base our judgments on the main parameters in the paired form of: maximal expected profit, presented as a mathematical quantifier M , and the minimal risk, quantified either as the dispersion D , or as the result of the formula (CKO) $\sigma = \sqrt{D}$.



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Table 1

Types of diseases

		2009	2010	2011	2012	2013	2014
1	General illness	6432	6646	7054	6974	3911	3653
2	Infections	6551	4241	2163	4722	3991	3697
3	Neoplasms	2528	2296,33	2297,33	2308,67	10600	3613
4	Endocrine	1306,93	3053,667	3211	3669,33	4281,33	4744,1
5	Tireotom	202,6	147,7	161,73	143,96	124,13	130,96
6	Diabetes	1460,46	1340,23	1368,4	1411,06	1472,16	1451,0
7	hematopathy	189,53	169,2	236,2	275,63	203,6	409,7
8	Mental illnesses	4628,43	5052,23	5235,8	3673,23	5084,7	5744,5
9	Nervous system	3835	3973	4819	3465	3178	2332
10	Peripheral nervous system	2452,93	2832,7	6626,6	3776	2051,3	1656,6
11	Diseases of the circulatory system	5129	5065	5210	5526	8291,17	7163,8
12	hypertensive heart disease	1896,16	1835,2	1404,9	1650,9	1104,2	2208,5
13	Respiratory system	3903	1869	4513	1629	4049	3241
14	Allergic rhinitis	315,86	230,16	286,36	288,6	197,36	209,43
15	Bronchial asthma	371,46	305,7	380,36	339,56	308,9	321,56
16	Digestion disease	4299,86	4244,26	4262,8	3969,76	3685,26	3499,1
17	Gastric ulcer	876,66	807,7	854,8	903,66	927,1	919,83
18	Gastritis	1286,73	1198,66	1195,1	980,13	726,9	769,96
19	MPS	3047,63	2291,6	2888,7	2870,83	2431	2903,2
20	Obesity	153,03	154,06	398,93	154,8	190,26	210,46

In our opinion, the classical dispersion D carries less information than its neighboring parameters, D^- and D^+ , where D^- (D^+) consists of terms summed to determine the random variable values (VV) of smaller (larger) mathematical expectations M [6].

From the point of view of the theory of choice and decision-making [7], it is highly desirable to adhere to the conditions of co-measurement of performance vector of the objective function (VOF), in this case in the form of the VOF «profit-risk» [5], [6]. It follows that instead of the D dispersion it is more fruitful to evaluate risks according to $CKO\sigma$. Because the dispersion is an additive function of a given probability distribution, it seems natural to consider, instead of the indicators D^- and D^+ , such indicators as $\sigma^- = \sqrt{D^-}$ and $\sigma^+ = \sqrt{D^+}$.

In the case of small samples it is not possible to speak of a probability distribution for consideration evaluating VV. The analyst is left with the option to work with the empirical values $M, D, D^-, D^+, \sigma^-, \sigma^+$ [8]. This statement applies to such additional

risk criteria as the coefficient of variation $V = \frac{\sigma}{M}$, the coefficient of asymmetry [8]

$$A = \frac{\sum_{S=1}^n (W_S - M)^3 P_S}{\sigma^3} \quad \text{and the coefficient of excess } E = \frac{\sum_{S=1}^n (W_S - M)^4 P_S}{\sigma^4}. [2]$$

Currently the definition of economic and financial risks can be regarded as the assertion that the measure of risk should reflect the degree of danger of financial loss. A narrowing, focused explanation of the above is expressed in the phrase: «Risk means the likelihood that the revenue of the producer is smaller than the required, planned, intended revenue» [9]. It is assumed that this probability is estimated on the basis of D or σ , while with a multi-criteria estimation [6] this probability takes into account VOF, consisting, for example, from the criteria

$$\sigma^-, \quad \sigma^+, \quad A, E^-, E^+, \quad \text{where} \quad E^- = \frac{\sum_{W_S < M} (W_S - M)^4 P_S}{\sigma^4},$$

$$E^+ = \frac{\sum_{W_S > M} (W_S - M)^4 P_S}{\sigma^4}.$$

In economic tasks the parameters D^+ , σ^+ , A , E^+ represent maximizing criteria, i.e. the growth of their value can be interpreted as «the risk of large or very large income». In our situation, when evaluating the social and environmental effects of the population exposure to a particular type of disease, the parameters D^+ , σ^+ , A , E^+ represent the criteria of risk minimization, since the growth of the value of the parameter can be interpreted as «the risk of a sharp increase in the number of diseases among the population».

The present study focuses on the problem of modeling the social and environmental risks in the medical care system. In constructing a corresponding mathematical model we proposed a two-level representation of a set of criteria that characterize the state of the analyzed system. At the top level we take into consideration the types of diseases, enumerated with the help of the index $k = 1, 2, \dots, m$. Each index $k \in \{1, 2, \dots, m\}$ is characterized on the lower level according to its VOF, which consists only of the minimizing criteria:

$$M_k \rightarrow \min, \sigma_k^+ \rightarrow \min, A_k \rightarrow \min, E_k^+ \rightarrow \min, \quad (1)$$

where $M_k, \sigma_k^+, A_k, E_k^+$ – represent sample values of the indicators of the mathematical expectation M , the right side CKO σ^+ , asymmetry A and right excess value E^+ , calculated as empirical values [2], [5] for the k - type of disease, $k = \overline{1, m}$.

The set of criteria (1) can be considered as a vector index:

$$F_k = (M_k, \sigma_k^+, A_k, E_k^+), \quad (2)$$

representing a vector, i.e. a multi-criteria evaluation of such a systemic indicator as the «level of concern» (CO). The ultimate goal of the initial analysis of the totality of the

statistics by type of diseases is considered the ranking of the types of diseases in such a way, that CO should not increase its values. This ranking can take the form of the sequence:

$$k_1, k_2, \dots, k_m \quad (3)$$

Taking into account our purpose of obtaining the sequence (3) with the inclusion of the entire set of m varieties, we note that in the context of the vector index (2) we do not take into consideration the famous Pareto principle [7]. Therefore, the present study does not require the analysis of such a secondary goal as the multi-criteria optimization of the totality of these elements.

Table 2 presents the values of the criteria, which represent a vector (multi-criteria) evaluation of such a system indicator as the «level of concern».

The question of rationing of all or some of these criteria arises in case that the following conditions are not met: 1° Uniformity of the extreme type: either all of the given VOF criteria can be minimized, or all of them can be maximized. 2° Commensurability: all of the criteria of the given VOF have the same measurement type. 3° The set of values for the numerical criteria values: the units of the $F_k(x)$ parameter reflect the same contribution to the local utilities of these values in the integral value of the given VOF.

Table 2

Values of the criteria

k	M	σ^+	E^+	A
1	5778,4	840	0,02	– 0,89
2	4227,7	970	1,7	0,37
3	3940,68	2718	3,83	2,32
4	3377,72	679	0,49	– 0,97
5	151,85	21	2,5	1,35
6	1417,23	31	2,2	– 0,55
7	247,31	67	2,8	1,56
8	4903,15	381	0,6	– 1,07
9	3600,9	3951	2,72	– 0,12
10	1116,11	1401	17,5	0,92
11	6064,5	624	2,16	1,2
12	1683,32	239	0,95	– 0,29
13	3201	1621	3,8	– 0,54
14	254,63	31	3,9	0,01
15	337,92	22	63	0,48
16	3993,53	195	0,33	– 0,67
17	881,62	25	0,38	– 0,85
18	1026,25	144	0,47	– 0,35
19	2738,85	164	0,3	– 0,85
20	210,26	77	3,67	2,13

The term «normalization» for the criteria of a given VOF means converting them into a manner that satisfies the conditions 1° – 3°.

The Table 2 points to the fact that M_k and σ_k^+ are measured by the number of diseases, while A_k and E_k^+ – represent coefficient; therefore the condition 3° is broken, due to the fact that the measuring units are not of the same kind. In order to deal with this contradiction, and ensure the fulfillment of the condition 3° it is necessary to normalize the values of M_k and σ_k^+ , $k = 1, m$ by applying the corresponding normalization coefficient a_k : $\overline{F_k} = a_k F_k$, $F_k \in \{M_k, \sigma_k^+\}$. For M_k the value $a_k^M = \frac{1}{M_k^{\max} - M_k^{\min}} = \frac{1}{6064,5 - 151,85} = 0,00017$, and for σ_k^+ the value $a_k^\sigma = \frac{1}{\sigma_k^{\max} - \sigma_k^{\min}} = \frac{1}{3951 - 21} = 0,00025$.

The results of the normalization operation of the units presented in table 2 are given in the table 3.

Table 3

Results of calculations

k	$\overline{M_k}$	$\overline{\sigma_k^+}$	$\overline{E_k^+}$	$\overline{A_k}$
1	0,9	0,21	0,02	– 0,89
2	0,7	0,24	1,7	0,37
3	0,6	0,67	3,83	2,32
4	0,5	0,17	0,49	– 0,97
5	0,02	0,005	2,5	1,35
6	0,2	0,007	2,2	– 0,55
7	0,04	0,02	2,8	1,56
8	0,8	0,09	0,6	– 1,07
9	0,6	0,9	2,72	– 0,12
10	0,2	0,35	17,5	0,92
11	1	0,15	2,16	1,2
12	0,3	0,06	0,95	– 0,29
13	0,5	0,4	3,8	– 0,54
14	0,04	0,007	3,9	0,01
15	0,06	0,005	6,3	0,48
16	0,7	0,05	0,33	– 0,67
17	0,14	0,006	0,38	– 0,85
18	0,17	0,03	0,47	– 0,35
19	0,46	0,04	0,3	– 0,85
20	0,03	0,02	3,67	2,13

In order to determine the values of $F_k = (\overline{M_k}, \overline{\sigma_k^+}, \overline{E_k^+}, \overline{A_k})$, $k = 1, 20$, we apply the following decision rules (DR) [10]:

$f_k^1 - \text{MINSUM}$, $f_k^2 - \text{MINMAX}$, $f_k^3 - \text{«distance to the ideal point»}$, determined with the help of the formulas:

$$f_k^1 = \overline{M}_k + \overline{\sigma}_k^+ + E_k^+ + A_k \rightarrow \min,$$

$$f_k^2 = \max(\overline{M}_k, \overline{\sigma}_k^+, E_k^+, A_k) \rightarrow \min,$$

$$f_k^3 = \sqrt{(\overline{M}_k - M^0)^2 + (\overline{\sigma}_k^+ - \sigma^0)^2 + (E_k^+ - E^0)^2 + (A_k - A^0)^2} \rightarrow \min,$$

Where the «ideal value»

$$M^0 = \min_{1 \leq k \leq m} \overline{M}_k, \sigma^0 = \min_{1 \leq k \leq m} \overline{\sigma}_k^+, E^0 = \min_{1 \leq k \leq m} E_k^+,$$

$$A^0 = \min_{1 \leq k \leq m} A_k.$$

By using the data from Table 3 and the DR *MINSUM*, *MINMAX* and «distance to the ideal point» we can represent the results as given below:

Table 4

Calculus of distance to the ideal point

№	MINSUM	MINMAX	Distance from ideal point
1	0,240	0,9	17,785966
2	3,010	1,7	15,936377
3	7,420	3,83	13,677785
4	0,190	0,5	17,347827
5	3,875	2,5	15,089809
6	1,857	2,2	15,612955
7	4,420	2,8	14,777131
8	0,420	0,8	17,256831
9	4,100	2,72	14,985393
10	18,970	17,5	1,7036725
11	4,510	2,16	15,399107
12	1,020	0,95	16,790182
13	4,160	3,8	14,013194
14	3,957	3,9	13,856953
15	6,845	6,3	11,424107
16	0,410	0,7	17,45169
17	- 0,324	0,38	17,455146
18	0,320	0,47	17,279919
19	- 0,050	0,46	17,519135
20	5,850	3,67	13,893175

With the help of the iterative procedure proposed by [10], called «generalized decision rule» (GDR), we shall analyze the types of diseases in the order that does not lead to the increase of social concern CO. Several dozens of iterations lead to the sequence:

$$(10, 15, 3, 14, 20, 13, 7, 9, 5, 11, 6, 2, 12, 8, 18, 4, 16, 17, 19, 1) \quad (4)$$

Here the diseases are ordered by placing the highest concern at the beginning, while the following decrease in intensity. As a consequence of such a hierarchy, specialists in the

medical care system should pay their utmost attention to the diseases at the top of the sequence and the sequence as a whole can serve for further types of analyses.

The DR and GDR [10] employed in this paper belong to the so-called direct methods of choosing and decision-making [7]. In the application of these methods for further statistical data analysis we resort to the so-called criterion of the relative importance of the coefficients, in the designing of a DR.

For instance, for the data comprising the above presented DR of the type $MINSUM f_k^1$ - the criteria $\overline{M}_k$, $\overline{\sigma}_k^+$, E_k^+ , A_k we may use expert values of the relative importance of factors equal to, respectively, 0,5; 0,3; 0,1; 0,1. Similarly, for the DR of the type MINSUM, MINMAX, «distance to ideal point» we may determine the coefficients of relative importance. We draw a special attention to the fact that, for the sake of brevity and simplicity, we presented in numerical data Table 4, as well as in the sequence (23) obtained without using the factors of relative importance.

3. DISCUSSION AND CONCLUSIONS

At the initial stage of analytical epidemiological studies it is important to establish the presence or absence of statistical indicators of morbidity in the groups exposed and not exposed to the hypothetical risk factor (cohort studies).

At the same time one should pay special attention to on whether general patterns in the level and structure of morbidity are discernible or not, what is their prevalence in age groups, what is the stability of the ratio of individual nosological forms, groups and classes of diseases throughout the studied period of time. If by comparison with previous years or with other areas a high rate of incidence or growth of parameters is encountered, the magnitude and values of such excess has to be noted. In addition, it is relevant to look into the presence or absence of statistical indicators characterizing the degree of exposure to a hypothetical risk factor of groups of patients and patients who display or not the disease under study (a study of the type «case-control»). In such a manner we can determine statistical relationships between the hypothetical factor of risk and morbidity. If such a link can be established, its causal nature has to be thoroughly scrutinized.

The following occurrences hint in favor of the cause-effect nature of statistical evidence: the repeatability of the results obtained in the analysis of disease manifestations in each of the three dimensions (location, group, time) of a cohort study, as well as the repeatability of the results obtained in cohort studies of the type «case-control»;

1. The quantitative relationship between the strength of the hypothetical risk factor and severity of the consequences (morbidity rate) of the type «dose – effect»;
2. the specificity of links, i.e. the presence of links in a particular disease and the lack of them in other cases;
3. the anticipatory actions of the hypothetical risk factor;
4. a greater force of the morbidity in association with a hypothetical risk factor;
5. the verification of the results of epidemiological studies against the entire set of data characterizing the pathology under analysis.

An element that fosters the determination of the relationship is the supplementary analysis of morbidity in specially formed groups, on one hand, and the study of the factors (properties, time and intensity of action) on the other.

The additional analysis of morbidity bears a comparative character. It is used in the cases when a noticeable change is detected in the level, structure, or ratio of known clinical entities, as well as the registration of a previously unknown disease. In such cases it is customary to resort to several comparison groups (groups that are characterized by the presence of a particular disease, by the intensity of the factor affecting the environment etc.). The method requires the determination of resilient groups or groups having an increased sensitivity to toxicants, such as children.

In assessing the impact of environmental factors it is essential to make right choices of groups, not affected by the toxicant. Three approaches can be suggested for the identification of such influence:

1. Internal comparison; in such situations the analysis focuses on a group with sufficient numbers of exposed and unexposed persons.
2. External comparisons; the focus is on the exposed group, and efforts are made to find another group, not exposed, but similar to the first on other grounds (sex, age, place of work, etc.).
3. Comparison with the «general» population (population); the exposed group is determined and the incidence of disease presence is compared with the incidence of the same disease in the total population (considered as «unexposed»).

During risk assessment it often happens that the effect of specific environmental factors on health can significantly be distorted or modified, depending on the situation. For example, when evaluating the impact of air pollution on the state of lung ventilation in the experimental and the control area it can happen that in a pollution-free area the population displays worse indicators than in the polluted area. This result occurs when the research does not take into account the proportion of smokers and the age structure in either samples or areas.

Therefore, the presented characteristics of risk assessment methodologies in the medical care systems make possible the practical application of these methods for identifying risks of anthropogenic pollution on public health and underpin environmental and health recommendations for managing the quality of environmental management.

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UČINCI PREUZIMANJA I SPAJANJA PODUZEĆA U HRVATSKOM GOSPODARSTVU

THE EFFECTS OF ACQUISITIONS AND MERGERS IN THE CROATIAN ECONOMY

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Sadržaj - Polazeći od osnovnog cilja svakog poduzeća, odnosno maksimizacije profita, proizlazi nužnost ostvarivanja dugoročnog rasta mikro subjekta. Osim internog rasta, poduzeće može postići taj cilj i kroz eksterni rast, što uključuje suradnju s drugim poduzećima. U ovom radu autorice istražuju dvojake učinke preuzimanja i spajanja poduzeća u hrvatskom gospodarstvu; pozitivne (kapital, nova tehnologija i organizacijska znanja) i negativne (zatvaranje preuzetih poduzeća, istiskivanje konkurencije s tržišta, izvlačenje profita iz poduzeća, rasprodaja imovine i smanjenje broja zaposlenih).

Ključne riječi: poduzeće, preuzimanje, spajanje, učinci preuzimanja i spajanja u RH

Abstract - Based on the primary objective of every company - profit maximization, arises the necessity of achieving long-term growth of micro entity. In addition to internal growth, the company can also achieve this goal through external growth which includes cooperation with other companies. In this paper the authors deal with the effects of acquisitions and mergers in the Croatian economy. The effects of acquisitions and mergers can be reduced to positive and negative. The positive is reflected in the fact that the takeover brought with them capital, new technology and organizational skills, and negative is in the closing assumed enterprises, reducing competition in the industry, crowding out competitors from the market, draw profits from companies, sale of assets and reducing the number of employees.

Keywords: acquisition, company, merger, the effects of acquisitions and mergers in Croatia

1. UVOD

U uvjetima nestabilnog poslovnog okruženja sve veći broj poduzeća rast traži u spajanju s drugim poslovnim subjektom s ciljem realizacije sinergijskog učinka. Navedeni procesi utjecali su na preoblikovanje samih industrija, što je impliciralo veći broj spajanja u onim industrijama gdje su efekti ovih aktivnosti vodili značajnijem povećanju profita, kao što su: bankarstvo, telekomunikacije, hotelijerstvo te naftna industrija. Razlikuju se po zemljama s obzirom na brojnost i vrijednost, ali i unutar samih država s obzirom na intenzitet. Stoga je moguće identificirati valove u kojima se navedeni procesi odvijaju. Unutar tih valova postoje dvije prijelomne točke, točka vrha, kada je val dostigao

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maksimalne iznose spajanja i nakon koje nastupa razdoblje smirivanja i dostizanje dna te ponovno buđenje novoga ciklusa. Promatrano s povijesnog aspekta na globalnoj razini, moguće je govoriti o nekoliko valova preuzimanja. Prvi je bio početkom 20-tog stoljeća, a uslijedilo je nekoliko sukcesivnih valova u razmaku od 20-ak godina i to krajem 1920., 1960-ih, 1980-ih i 1990-ih.

Lorena Škuflić rođena je 01.04.1971. u Puli. Osnovnu i srednju školu završila je u Puli. Nakon srednje škole se upisala na Ekonomski fakultet u Rijeci, smjer međunarodna razmjena i diplomirala 1993. godine. 1994. zaposlila se u Hrvatskoj gospodarskoj komori Županijskoj komori Pula.

1995. je upisala poslijediplomski znanstveni studij pri Ekonomskom fakultetu u Rijeci, a u rujnu 1996. godine prijavila je magistarski rad "Međunarodne trgovinske strategije zemalja u tranziciji", kojeg je 1997. godine obranila. Doktorsku disertaciju s naslovom "Međunarodna strateška orijentacija i trgovinska politika Republike Hrvatske" obranila je 1999. godine na istom fakultetu.

Od 1.03.1998. do 01. 10. 2002. godine bila je zaposlena na Ekonomskom institutu Zagreb i to najprije u svojstvu asistenta (od 1998.), te znanstvenog suradnika (od 2000.) za znanstveno polje ekonomije, u znanstvenom području društvenih znanosti, grana međunarodna ekonomija. Od školske godine 1999/2000. do 2001/2002. bila je vanjski suradnik Veleučilišta Rijeka, poslovnog odjela Pula.

Od 01. listopada 2002. godine zaposlena je na Ekonomskom fakultetu Zagreb na Katedri za ekonomsku teoriju i predaje kolegije Osnove ekonomije i Principles of Economics, a od 2006. godine Mikroekonomiju i Industriju organizaciju (od 2010). Tijekom 2005. godine predavala je u ljetnoj školi Summer School Alpe Adria kolegij International Economics. Od 2002. do 2007. bila je u zvanju docenta, a od 2007. do 2012. u zvanju izvanrednog profesora, a od 2012. do danas u zvanju redovitog profesora.

Bila je voditelj projekta MZOS pod nazivom Intra-industrijska trgovina: slučaj Hrvatske, te nekoliko stručnih projekata. U dosadašnjem djelovanju sudjelovala je u brojnim znanstvenim i stručnim međunarodnim konferencijama. U tri mandata bila je članom Povjerenstva za izdavačku djelatnost pri Ministarstvu znanosti, obrazovanja i sporta i pročelnica na Katedri za ekonomsku teoriju EF Zagreb.



Vrhunac posljednjeg vala 90-ih pokazao je neslućene razmjere ekspanzirajući u razdoblju od 1995. do 2000.g. s iznosa od 800 mlrd dolara (1995.g.) na 1 800 mlrd dolara [1]. U 2000. godini u SAD-u je ostvareno oko 5000 spajanja [2]. Uzastopna spajanja i valovi u kojima su se ona odvijala pridonijeli su preustroju organizacijske strukture poduzeća i njihovih temeljnih kompetencija. Oni su također omogućili preusmjerenja imovine poduzeća, što je sve zajedno utjecalo na preoblikovanje industrija.

2. DEFINICIJSKO ODREĐENJE M&A

U ekonomskoj literaturi pojam M&A (*merger&acquisition*) koristi se na različite načine i ne postoji jednoznačnost kod definiranja pa se pod istim podrazumijeva i pojam spajanja, pripajanja, preuzimanja, konsolidacije, integracije i dr. Sam pojam M&A počeo se intenzivnije koristiti početkom 90-ih godina kao jedinstvena forma poduzetničke aktivnosti kroz koju kupac kupuje drugo ciljano poduzeće [3]. U izvornoj engleskoj terminologiji M&A

sintetizira širok raspon pojmova te će se u ovom radu nastojati napraviti njegovo razgraničenje u kontekstu važeće zakonske regulative RH.

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Iste godine zaposlila se u poduzeću GIO export-import d.d. Pula, u kojem je radila deset godina na poslovima uvoza i izvoza robe, kao samostalni referent, a zatim kao voditelj odjela. 2000. zapošljava se u poduzeću Luka Pula d.o.o. i radi na poslovima samostalnog referenta međunarodnog otpremništva.

2001. godine upisala je Poslijediplomski znanstveni studij na Ekonomskom fakultetu Sveučilišta u Rijeci. Nakon položenih ispita, obranila je magistarski znanstveni rad pod naslovom «Strategija izvozne ekspanzije u funkciji gospodarskog razvoja Republike Hrvatske», a zatim i doktorsku disertaciju: „Povećanje izvozne sposobnosti – detreminanta dugoročnog gospodarskog rasta Republike Hrvatske“ te je 2010. stekla akademski stupanj doktora znanosti iz znanstvenog područja: društvene znanosti, znanstvenog polja: ekonomija i znanstvene grane: opća ekonomija.

2009. sporazumno prekida radni odnos u Luci Pula d.o.o. i zapošljava se u VPŠ – Višnji, kao nastavnik stručnih ekonomskih predmeta u nastavnom zvanju predavača. 2013. izabrana je u znanstveno zvanje znanstvenog suradnika i u znanstveno nastavno zvanje docenta iz područja društvenih znanosti, znanstveno polje ekonomija, znanstvena grana opća ekonomija. Od 2014. u stalnom je radnom odnosu u Međunarodnom sveučilištu Libertas – Zagreb, gdje obavlja poslove nastavnika.

Kontinuirano radi na znanstvenom i stručnom usavršavanju, a od stranih jezika govori engleski i talijanski. Objavila je niz znanstvenih radova u domaćim i međunarodnim publikacijama i konferencijama te sudjelovala u znanstvenim i stručnim istraživanjima.

Preuzimanje (*takeovers*) podrazumijeva aktivnost preuzimanja jednog ili više poduzeća, odnosno stjecanja djelomičnog ili potpunog vlasništva nad drugim pravnim subjektom, a u RH je regulirano Zakonom o preuzimanju dioničkih društva (NN 109/07; 36/09; 108/12; 99/13; 148/13) [4]. Pod tim pojmom podrazumijeva se kada preuzimatelj nakon što je stekao 25% dionica ciljnog²⁹ poduzeća objavi, dobrovoljno ili prisilno, javnu ponudu za kupovinu ostatka dionica ciljanog poduzeća. Poduzeće stjecatelj (ponuditelj) može kao naknadu za preuzimanje dionica koje su predmet ponude za preuzimanje ponuditi novčana naknadu ili zamjenske dionice iste kotacije ili kombinacijom prethodna dva načina sticati dionice ciljanog poduzeća, ali uvijek mora iskazati novčani iznos.

Preuzimanje se može odvijati kupovinom dionica na burzi ili kupovinom udjela kada je riječ o društvu s ograničenom odgovornošću. Kad se ponuda za pripajanje uputi upravi poduzeća koje se namjerava akvizirati, tada se govori o prijateljskoj akviziciji, dok se u drugim slučajevima mogu nazrijeti elementi neprijateljske akvizicije. Kada je kupovina ispod 25% vlasništva, formalno se ne smatra preuzimanjem prema hrvatskim zakonima, jer tek nakon prelaska tog praga postoji obveza javne ponude preko burze, što prati i nadzire HANFA (Hrvatska agencija za nadzor financijskih usluga). Ukoliko preuzimatelj stekne od 25,1% do

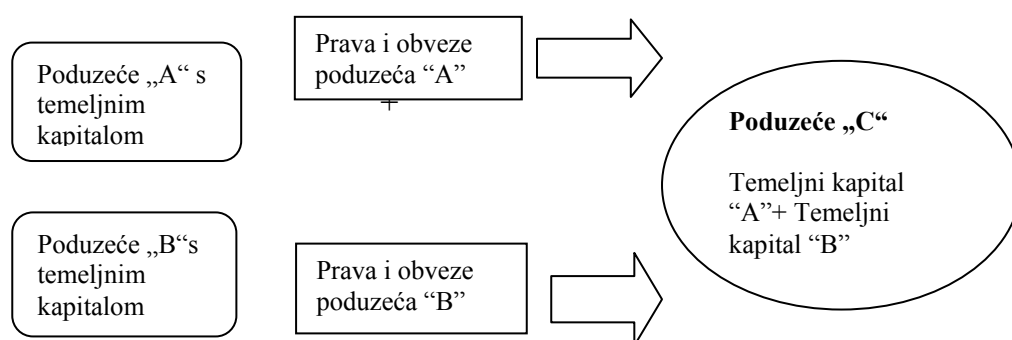
²⁹ Prema Zakonu o preuzimanju *ciljno društvo* je dioničko društvo sa sjedištem u RH, a može biti i dioničko društvo sa sjedištem u drugoj državi Europskoga gospodarskog prostora.

50% vlasništva, preuzimanje je realizirano, preuzimatelj ima utjecaja na vođenje politike upravljanja ciljanim poduzećem, ali ne bez suglasja s drugim vlasnicima s obzirom da nije priskrbio kontrolni paket dionica. Stjecanjem kontrolnog paketa dionica odluka Uprave ciljanog poduzeća može se kretati u dva pravca:

- a) Spajanje s preuzimateljem
- b) Pripajanje preuzimatelju

A. Spajanje

Spajanje (eng. *merger*) označava oblik rasta poduzeća u kojem od dva ili više poduzeća, pravnih subjekata, nastaje jedno novo poduzeće, novi pravni subjekt dok se stari brišu iz registra; jednostavnije se može prikazati sljedećim obrascem: $A + B = C$.³⁰ Spajanje podrazumijeva kada se dva ili više pravnih subjekata spoje u novi, a da se pri tome ne provodi likvidacija tih društava, nego cjelokupna njihova imovina i obaveze prelaze u novonastali pravni subjekt.



Shema 1: Spajanje dva poduzeća i nastanak novog subjekta
(izradile autorice)

Spajanjem poduzeća nastaje novi pravni subjekt koji ima više poslovnih jedinica, ovisno o tipu spajanja. U ekonomskoj literaturi se razlikuju tri vrste spajanja [5] i to:

- horizontalna i vertikalna spajanja
- uzvodna i nizvodna
- konglomerati

Horizontalna spajanja se odvijaju između dva gospodarska subjekta iz iste industrije (djelatnosti) koja proizvode iste ili slične proizvode na istom geografskom tržištu. Vertikalno se spajanje odvija između dva poduzeća pri različitim fazama proizvodnog procesa. Do njih dolazi kada se poduzeće koje proizvodi intermedijarni proizvod spoji s poduzećem koje proizvodi finalni proizvod u čijoj se proizvodnji koristi ovaj intermedijarni proizvod. Uzvodno i nizvodno spajanje je u ovisnosti da li se poduzeće roditelj uključuje u poduzeće kćer ili obrnuto. Kada se društvo kćerka (*subsidiary company*) uključuje u trgovačko društvo roditelja (*parent company*), spajanje se opisuje kao uzvodno spajanje (*upstream merger*). Dok u situaciji kada se trgovačko društvo roditelj spajanjem uključuje u društvo kćerku, riječ je o nizvodnom spajanju (*downstream merger*). Konglomerati predstavljaju spajanje u kojem

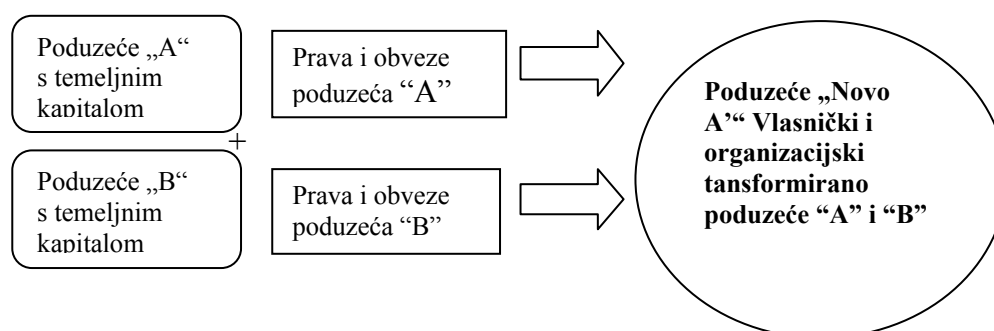
³⁰ Članak 512. Zakona o trgovačkim društvima glasi (NN, broj 111/93): „Dva ili više dioničkih društava mogu se spojiti bez da se provede postupak likvidacije osnivanjem novoga dioničkoga društva, na koje prelazi cijela imovina svakoga od društava koja se spajaju u zamjenu za dionice novoga društva.“

se pod jedinstveno vlasništvo spoje poduzeća koja proizvode različite proizvode, odnosno nisu pripadnici iste djelatnosti, te nema jasnih supstitucijskih ili komplementarnih odnosa.

Spajanjem se mogu poboljšati performanse poduzeća, ali i šire ekonomske performanse uslijed bolje učinkovitosti s kojom se poslovna imovina koristi. Hannah i Kay [6] pokazali su kako su spajanja odigrala značajnu ulogu u povećanju koncentracije industrija u Velikoj Britaniji. Osim ekonomskih razloga zašto se neka spajanja odvijaju, razloge treba tražiti i u političkim promjenama vlasti. Kako su se preuzimanja u tranzicijskim ekonomijama uglavnom svodila na poduzeća koje je država prodavala u procesu privatizacije, to je u tim državama politički motiv imao veći ponder.

B. Pripajanje

Pripajanje (eng. *acquisition*) podrazumijeva se da jedan poslovni subjekt pripoji drugom – preuzimatelju, pri čemu se ovaj prvi pravni subjekt ne likvidira, ali i može, već nastavlja poslovanje unutar poduzeća kojem se pripojio [7]. To je poslovna aktivnost u kojoj se jedno poduzeće pripaja drugom po obrascu $A + B = A'$. Naime, pripajanjem nestaje pravna osobnost poduzeća koje se pripojilo te ono nastavlja djelovanje unutar drugog subjekta. Ovim činom dolazi i do vlasničkih transformacija poduzeća preuzimatelja i pripojenog mu poduzeća. Nakon pripajanja, poduzeće koje je pripojeno gubi pravnu osobnost dok je poduzeće kojem se pripajaju ne gubi, ali dolazi do vlasničke i organizacijske promjene u tom poduzeću,



Shema 2: Pripajanje ciljanog poduzeća (izradile autorice)

C. Uloga regulatornih institucija u procesima M&A

Procesi spajanja i pripajanja, ali i preuzimanja podliježu Zakonu o tržišnom natjecanju, odnosno pravnoj regulativi kojom se jamči tržišna ravnopravnost. U RH je pravni okvir za ravnopravnu tržišnu utakmicu definiran Ustavom, gdje je istaknuta poduzetnička i tržišna sloboda kao temelj gospodarskog ustroja, te Zakonom o zaštiti tržišnog natjecanja.

Institucija nadležna za kontrolu tržišnog natjecanja u Republici Hrvatskoj je Agencija za zaštitu tržišnog natjecanja (AZTN), koja obavlja poslove u području tržišnog natjecanja. Posao agencije se u ovom dijelu svodi na ocjenu sporazuma između poduzetnika i utvrđivanje zlouporabe vladajućeg položaja poduzetnika, te ocjenu dopuštenosti koncentracija

poduzetnika³¹. Rad Agencije seže i u područje nadzora politike subvencioniranja. Prema važećoj zakonskoj regulativi zabranjuju se svi sporazumi³² između dva ili više neovisnih poduzetnika, sve odluke udruženja poduzetnika i usklađeno djelovanje, koje kao cilj ili posljedicu imaju narušavanje tržišnog natjecanja na mjerodavnom tržištu.

3. MOTIVI I VRSTE M&A

G.K.D., Joll, C. i Lynk, E.L [5] definiraju motive ponuditelja kroz: ostvarivanje ekonomije obujma, sinergijskih učinaka spajanja, uspostavljanje monopolske moći, bolje i efikasnije korištenje imovine te pozitivne financijske pokazatelje. Motive preuzimanja moguće je prikazati i kako slijedi:

<i>Povećanje prihoda</i>	<i>Smanjenje troškova</i>	<i>Povećanje efikasnosti</i>
Povećana prodaja kroz širenje postojećeg tržišta (domaći i (prekogranični M&A)	Niža cijena potrebnih resursa u poslovanju	Veća produktivnost faktora proizvodnje
Jačanje monopolske moći i mogućnost prodaje proizvoda po većoj cijeni (cjenovna diskriminacija)	Manje porezno opterećenje resursa	Bolja tehnološka rješenja
Razvijanje novih proizvoda	Dostupnost rijetkih resursa (izvora)	Razvijenija infrastruktura
Jačanje pregovaračke moći u procesu prodaje	Atraktivne lokacije (kod hotelske industrije)	Ekonomija obujma i ekonomija obuhvata
	Posjedovanje patenata i licenci	Racionalizacija poslovanja kroz objedinjavanje zajedničkih funkcija poslovanja
	Pristup distribucijskim kanalima	

Tablica 1: Motivi preuzimanja poduzeća (izradile autorice)

S obzirom na sjedište poduzeća koja sudjeluju u procesu preuzimanja razlikuju se domaća i prekogranična (inozemna) preuzimanja. Domaće preuzimanje je kada pravna ili fizička osoba sa sjedištem u RH preuzima poduzeće sa sjedištem u RH, Prekogranično preuzimanje, prema hrvatskom zakonodavstvu, podrazumijeva da je barem jedno od društava koja sudjeluju u procesu valjano osnovano po pravu RH, dok je drugo društvo osnovano po pravu druge države EU ili države koja je stranka ugovornica Ugovora o europskom ekonomskom prostoru.

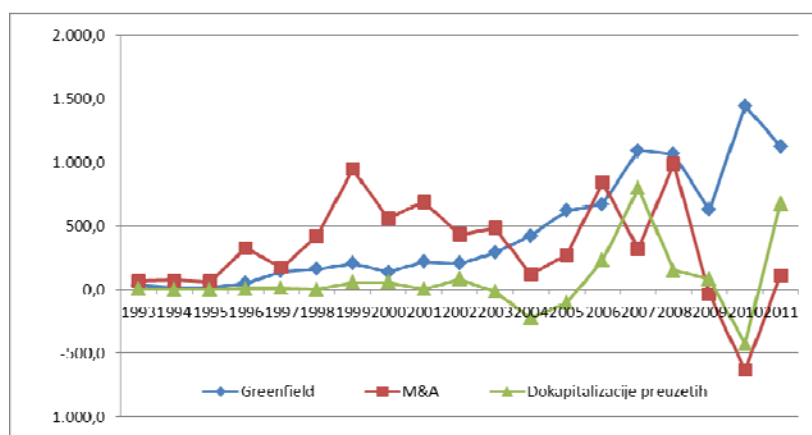
³¹ Regulira se sprječavanje, ograničavanje ili narušavanje tržišnog natjecanja od strane poduzetnika, na teritoriju Hrvatske ili izvan njenog teritorija, ako na njemu imaju učinak.

³² Pod posebnim nadzorom su sljedeći ugovori: ugovori kojima se izravno ili neizravno utvrđuju kupovne ili prodajne cijene; ugovori koji ograničavaju ili nadziru proizvodnju, tržište, tehnološki razvoj ili ulaganje te ugovori koji dijele tržišta ili izvore nabave.

Kod ove klasifikacije valja istaknuti različitu zakonsku regulativu po kojoj se iste prate. Naime, prema prethodno istaknutim definicijama i Zakonu o preuzimanju trgovačkih društava, preuzimanjem se smatra kada preuzimatelj stekne iznad 25% vlasništva ciljanog poduzeća. Prema Zakonu o deviznom poslovanju, članak 9³³, preuzimanja kao dio izravnih stranih ulaganja³⁴ smatraju se kada nerezident stekne iznad 10% vlasništva u hrvatskom poduzeću, što je u skladu s međunarodnim standardima. Različiti prag preuzimanja daje različite podatke o iznosima preuzimanja i broju subjekata koji su sudjelovali u istome. Stoga, će se u ovom radu kod analize prekograničnih M&A koristiti termin kupovina, a ne preuzimanje.

A. Prekogranična M&A

U razdoblju od 1993. do 2012. su inozemni subjekti kupili vlasništva nad hrvatskim subjektima u iznosu od 6,2 milijardi eura, dok su osnovali i pokrenuli poslovanje u vrijednosti od 8,5 milijardi eura (greenfield ulaganja).



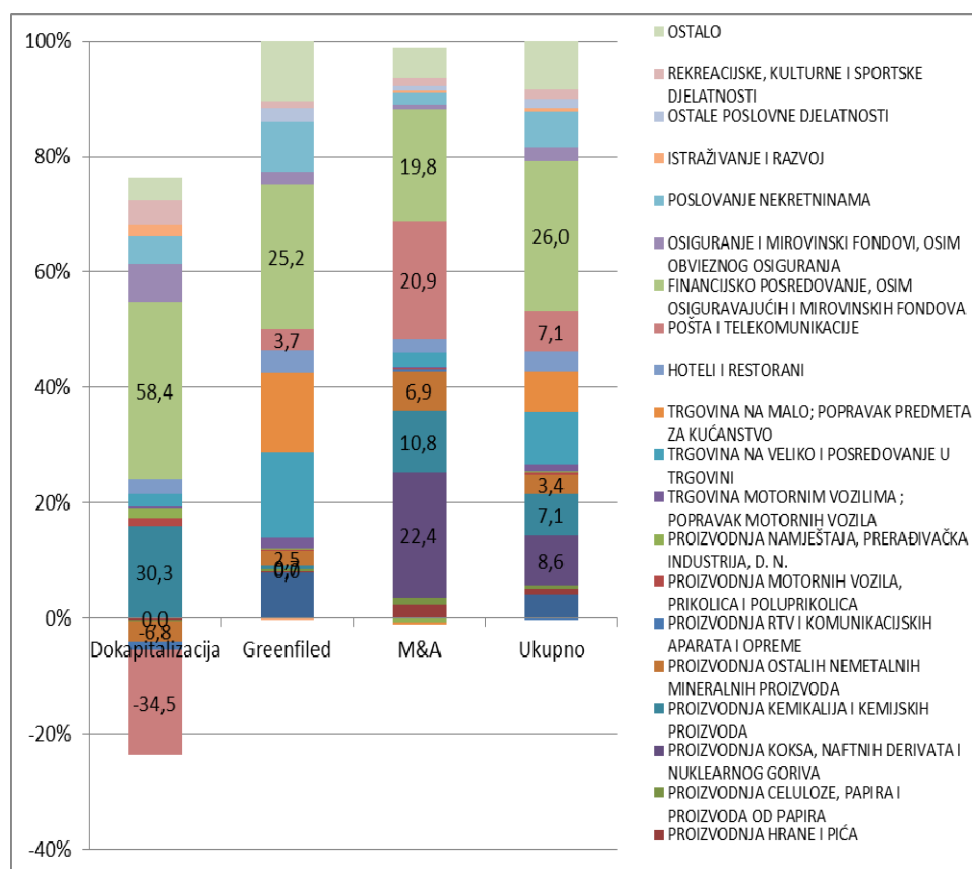
Slika 1: Prekogranična preuzimanja u RH od 1993-2012 u milijunima eura (izradile autorice prema podacima HNB)

Prema podacima prezentiranim na sl. 1 [9] uočavaju se tri vrha u prekograničnim M&A i to 1999., 2006. i 2008., dok je dno dosegnuto 2010., što ukazuje kako su inozemna preuzimanja izuzetno osjetljiva na kretanja na financijskom tržištu. S početkom financijske krize ulagači odgađaju kupovine i evidentan je pad 2010, te neznatan oporavak 2011. Valja istaknuti kako su M&A ipak špekulativnog karaktera i najčešći motiv koji stoji iza njih je optimiziranje portfelja ili iskorištavanja prednosti zemlje u koju se ulaže, promatrajući to s aspekta veličine tržišta, razvijenosti infrastrukture, jeftinije radne snage, dostupnosti tehnologije i slično. Dokapitalizacija preuzetih tvrtki u RH pratila je trendove kretanja M&A, s izuzetkom 2007. g. U 2010. po osnovi M&A i dokapitalizacije ostvaren je odljev iz Hrvatske u iznosu od gotovo 1,1 mlrd eura, što je uz 1,4 mlrd euro greenfield investicija povećalo kapitalne investicije za manje od 400 mil eura. U 2012. se situacija glede odljeva stabilizirala, ali nisu ostvareni značajniji iznosi preuzimanja. Iz prezentiranih podataka uočava se kako su strani ulagači ostvarili pozitivne stope rasta u promatranom razdoblju i da su one prvenstveno rezultat

³³ Članak 9: "Izravna ulaganja, u smislu ovoga Zakona, sva su ulaganja rezidenata u inozemstvu i nerezidenata u Republici Hrvatskoj koja ulagač obavi s namjerom uspostavljanja trajnih ekonomskih odnosa i ostvarivanja znatnog utjecaja na upravljanje pravnom osobom.

³⁴ Izravnim inozemnim ulaganjem (FDI) smatra se svako ulaganje strane fizičke ili pravne osobe, kojim se stječe više od deset posto udjela u postojećem ili novom poduzeću te uključuje trajnu aktivnu ulogu investitora u upravljanju i sudjelovanje u dobiti ili gubitku (United Nations Conference on Trade and Development).

visokih stopa rasta zbog dokapitalizacije koja je moguće posljedica greenfield ulaganja prethodnih razdoblja, ali zasigurno više M&A, čija je prosječna stopa rasta veća nego kod greenfield ulaganja.



Slika 2: Greenfield, M&A u RH od 1993-2012 prema djelatnostima (izradile autorice prema podacima HNB)

Prema podacima Hrvatske narodne banke [9] u razdoblju od 1993.-2012. u strukturi greenfield projekata najzastupljenija je djelatnost financijskog posredovanja (2,25%), slijedi trgovina na veliko i posredovanje (14,6%), trgovina na malo (13,6%), poslovanje nekretninama (8,7%), te vađenje nafte i zemnog plina (7,6%), dok je u strukturi M&A najveći udio proizvodnje koksa i naftnih derivata 22,4%, pošte i telekomunikacije 20,9%, financijsko posredovanje 19,8%, proizvodnje kemikalija i kemijskih proizvoda 10,8%, te proizvodnja ostalih nemetalnih mineralnih proizvoda i dr. Takva struktura dokapitalizacije, greenfield i M&A projekata utjecala je i na strukturu FDI.

Prema slici uočava se najveći udio financijskog posredovanja 26% te trgovine na veliko i poslovanja s nekretninama. Sagledavanjem slike kao cjeline, moguće je zaključiti pozitivan utjecaj stranih ulagača u sektoru financijskog posredovanja, koji su imali visok udio u preuzimanjima, greenfield projektima, ali i značajan doprinos u dokapitalizaciji preuzetih poduzeća. Strani ulagači su imali značajan utjecaj u sektoru telekomunikacija preuzimanjem tadašnjeg monopoliste u RH, ali je kod njihovih učinaka važno naglasiti negativnu dokapitalizaciju, odnosno povlačenje ostvarenih profita, a ne njihovo reinvestiranje, što se odrazilo i na izuzetno nisku stopu investicija u hrvatskom telekomunikacijskom sektoru u odnosu na konkurente u razvijenim državama. Strani ulagači imali su i velik udio u preuzimanju u proizvodnji koksa i naftnih derivata preuzimanjem INA-e, a pozitivno je što su oni imali značajan udio i u dokapitalizaciji.

B. Preuzimanja u RH

Prema podacima HANFA-e [10] u Hrvatskoj je u procesu preuzimanja u razdoblju od 2002. do 2012. ukupno ostvareno 199 preuzimanja, među kojima je ukupno bilo 26 preuzimanja čiji je stjecatelj bilo poduzeće sa sjedištem izvan RH ili nije imalo podružnicu registriranu u RH, što spada u prekogranična preuzimanja, ali čiji je udio preuzimatelja bio iznad 25%. Različitost definiranja praga preuzimanja utječe na različit broj prekograničnih preuzimanja u odnosu na podatke HNB.

Analiza podataka dobivenog uzorka reprezentativno se može koristiti za ocjenu učinaka preuzimanja kako na domaćim, tako i na inozemnim preuzimanjima, s obzirom da su ista sudjelovala sa 13% u ukupnom broju, dok je u vrijednosti postotak visokih 88% s obzirom na dva značajna inozemna preuzimanja koja su se desila, a to su PLIVA i INA³⁵. Upravo u tim godina vrijednost preuzimanja je daleko iznad prosjeka razdoblja.

Djelatnosti u kojima su se ostvarila preuzimanja su različite, ali s aspekta vrijednosti su to svakako farmaceutska industrija i proizvodnja rafiniranih naftnih proizvoda. Preuzimanja u bankarskom sektoru (novčano poslovanje) dominirala su u 2002. godini, a nešto manje značajna su bila i u 2005. (59%) i 2011. godini (11%). U proizvodnji piva ostvarena su preuzimanja čija je dominacija na godišnjoj razini bila razvidna u 2003.g.(58%) te 2009. g. (85%), a u manjem obimu i 2004. (19%). U hotelijerstvu su preuzimanja bila intenzivna 2004., 2007. (22%), 2005. (32%), 2007. (48%), te 2011.g. (12%). Promatrano po vrijednosti najviše je ostvareno preuzimanja u prerađivačkoj industriji, dok je po broju podjednak udio uslužnog sektora i prerađivačke industrije

	2003	2004	2005	2006	2007	2008	2009	2010	2011
Greenf.	1028	654	10324	514	1212	3836	1325	2263	164
Broj greenf.	46	39	45	39	32	40	30	42	11
M&A	644	612	66	360	2530	674	204	0	201
Broj M&A	10	8	7	8	18	12	2	11	5

Tablica 2: Vrijednost i broj M&A i greenfield investicija u RH, 2002.-2012. u milijunima USD (izradile autorice prema podacima UNCTAD-a)

4. ZAKLJUČAK

Učinci prekograničnih, ali i domaćih preuzimanja mogu se svesti na pozitivne i negativne. Pozitivni se ogledaju u činjenici da preuzimatelji sa sobom mogu donijeti kapital, novu tehnologiju, organizacijska znanja, kao što mogu otvoriti nova tržišta, što će dugoročno rezultirati ubrzanim rastom prihoda i profita, kao i povećanom vrijednosti poduzeća. Svakako su ovi rezultati posljedica povećavanja efikasnosti poslovanja, a izvore toga poboljšanja moguće je tražiti u jednoj ili više poslovnih funkcija poduzeća, odnosno poslovnih aktivnosti. Povećana efikasnost je prvenstveno efikasnost proizvodnog (poslovnog) procesa. Ova se efikasnost ogleda u poboljšanju rezultata kako profitabilnosti, tako i povećanoj vrijednosti poduzeća, što je u skladu s neoklasičnom, odnosno menadžerskom teorijom poduzeća.

³⁵ U podacima HANFA-e preuzimanje Hrvatskog telekoma nije evidentirano.

Negativne učinke preuzimanja valja sagledavati u zatvaranju preuzetih poduzeća, smanjivanju konkurencije u industriji, istiskivanju konkurencije s tržišta, izvlačenju profita iz poduzeća na uštrb investicija, rasprodaji imovine, smanjenju broja zaposlenih i gašenju proizvodnje. Ponekad negativni učinci ne moraju nužno biti u prvom planu iako su evidentni ili s aspekta potrošača ili proizvođača, posebice kod horizontalnih spajanja, čiji je rezultat smanjivanje konkurencije, a učinak je negativan i ogleda se u povećanju cijene proizvoda (usluge) i time smanjivanju potrošačeva blagostanja u odnosu prije spajanja.

U slučaju 199 preuzimanja koja su ostvarena u Hrvatskoj od 2002. do 2012. godine prema podacima HANFE, s prestankom poslovanja pod imenom pod kojim je preuizmanje realizirano susrelo se 20 subjekata i to s dominantnim udjelom u bankarskom sektoru. Uglavnom su te banke nakon preuzimanja pripojene preuzimatelju i nastavile s poslovanjem pod drugim nazivom, odnosno došlo je do vlasničke i kasnije organizacijske promjene. Uvažavajući tu činjenicu, ne mogu se ova gašenja smatrati negativnim učincima preuzimanja.

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THE IMPORTANCE OF CREATIVITY IN ENHANCING KNOWLEDGE TRANSFER: CASE STUDY FROM THE CREATIVE INDUSTRY PERSPECTIVE

Dr. Emília Madudová, university assistant³⁶

Abstract: *The aim of the paper is to contribute understanding of importance of creativity in education system, as well as to find out the degree of creativity in education system, especially at the engineering study programs. Most authors claim, that without knowledge of what drives the process, it is difficult to foster creativity. The paper also evaluates the importance of creativity from business environment point of view and from the creative industry perspective.*

Key words: *Creativity, Knowledge transfer, Creative industry*

1. INTRODUCTION

Universities, facing financial constraints, co-modified their knowledge to serve companies, in what has been christened as *academic capitalism* " or *entrepreneurial universities* [1,2,3]. On the other hand university has to prepare graduate, who stands the labor market. The research shows the importance of creativity in education system, especially in university programmes preparing graduates for creative industries.

The necessity of creative education can be mainly justified by the need of creative workers in the creative sector. Narrower definition of the creative economy gives priority to the creative sector consisting of creative industries, which have gradually evolved from the so-called cultural industries and closely related to the artistic and cultural creativity [4]. In this context, the creative industries are seen as a new key sector of the economy which is a source of employment growth and profits. However, this approach can be applied only in those countries, or regions whose economy is oriented in this direction [5].

2. LITERATURE REVIEW

Especially Asian countries like Hong Kong, Mainland China, Taiwan, Singapore or South Korea, have imposed curriculum reforms, which emphasized creativity development in their primary and secondary schools. One common feature of these countries is that they all recognize the importance of creativity across the curriculum, such as science, language, arts and so on. To cultivate creative citizens, Asian countries are undergoing vigorous education reform in a top-down process, in the strong support of their governments [6].

The aforementioned arguments of several authors affirm the necessity of the presence of creativity, respectively creativity in education. Creative thinking should be a priority in higher (third-level) education as well [7]. Higher educational institutions, is responsible for, the creation and dissemination of knowledge. Currently rising unemployment rate and decreasing

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the percentage of graduates in the labor market has resulted in the higher education system should do more to promote the development of students' creativity [8,9]. American psychologist J.P. Guilford has expressed and verified the hypothesis that the creativity is not identical with the intelligence measured by IQ tests, but the extension of creativity can be seen as a sign of intelligence [10]. The difference between intelligence and creativity describes Getzels and Jackson Both as well. Intelligence and creativity are mental abilities. But, the basic difference between the two is that intelligence is a general capacity or ability of an individual, whereas, creativity requires different thinking.

Creativity may be stimulated through education and certain practices, notably certain training programs relating to individual requirements.

2. METHODOLOGY

As explained before, the research was intended to describe an importance of graduate student creativity at the labor market in the area of firms acting in the creative industry, consequently the existence of student's creativity at the engineering study programs.



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Ph.D. in cross-sectoral economics, Ph.D thesis was dedicated to value chain management. Basic education is Economics of postal and telecommunication operation. 10-years experienced in teaching of microeconomics, financial-economic analysis and cross-cultural management (lectures and seminars). Took part in scientific research in the field of regional disparities and creative economy.

Quantitative oriented research, states that we should consider the opinions of the participants concerned in the creative process by means of semi-structured interviews. The development of autonomy among engineers has similarities with the development of creativity. We conceived the existence of invariants in the evaluation of creativity and ultimately focused on creativity in educational programs for student engineers, inspired by [11].

The primary research consisted of quantitative research – In Depth semi-structured interviews, Questionnaires and personal observation. Depth Interviews consisted of 50 interviews with experts from the creative industry, advertising agencies and architect ateliers. All the advertising agencies operate more than 10 years at the advertising market. Architect ateliers, are leaders in architecture in Slovakia as well.

The student questionnaire contained 50 questions arranged into groups according to characteristics connected to creativity. Data were also analyzed by cluster analysis, hierarchical clustering, using Euclidean and Manhattan distance metrics. Single linkage method was used, where distance between groups is defined as the distance between the closest pair of objects, where only pairs consisting of one object from each group are considered:

$$D(r,s) = \text{Min} \{ d(i,j) \} \quad (1)$$

where object i is in cluster r and object j is cluster s .

The research also applies survey research methods to a large systematic random sample, contributing to the generalizability of the research findings. This study takes an integrative approach to qualitative research, applying methods and theory from creative economy, psychology and sociology.

3. CASE STUDY OF UNIVERSITY AND CREATIVE ENVIRONMENT

Creativity, as follows not only from theoretical approaches but also from this research, is affected by many different factors. Not only education but also leisure activities, place where we grew up, environment where we currently operate, are the key factors influencing creativity.

University environment

The survey confirmed the importance of environmental influence on creativity. As the survey shows, people living in the city have not more opportunities to develop their skills than people living outside the city. The survey also confirmed the importance of education. Respondents who call in on more than one leisure, or out of school activities are a bit more creative than the others. The more are people interested in particular area and acquire wisdom or knowledge, more creative they will be. They have greater insight into the possibilities that are important for the creativity development. The research proves, that a higher level of education (including both “leisure and out school” activities) promote a higher level of creativity. It is still important to acquire wisdom and knowledge but it is important to be interested in other areas to advance one’s creativity as well.

Comparing students at different study levels (see Figure 1), different score can be seen in personal characteristics. According to psychological analysis of creativity and according to literature review, the main personal attributes were evaluated connected to creativity: Flexibility, Intuition, Curiosity, Deep faith in own skills/knowledge, Extensive knowledge, Autoregulation and Perseverance.

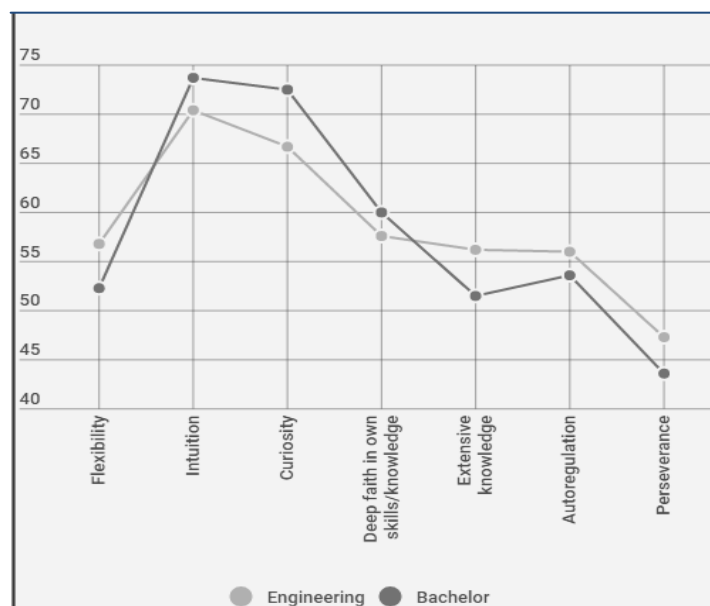


Figure 1: Personal characteristics comparison of groups of the Bachelor (BP) and Master (MP) program students.

Surprisingly, master program students are no longer so curious. Master program students achieved lower score in intuition, Curiosity, Deep faith in own skill/knowledge Not very positive is also declining of Deep faith in own work score of 2,4 % in master programs. This score can also reflect of the education system, where the characteristic of Deep faith in own work should increase, not decrease. Even when bachelors are more curious, have deeper faith in their own skills/knowledge, engineers are wiser and gain higher score in autoregulation.

Cluster analysis – university environment

The main goal of this part was also to find any cluster, context between environment and personal characteristics and reciprocally between characteristics itself by cluster analysis.

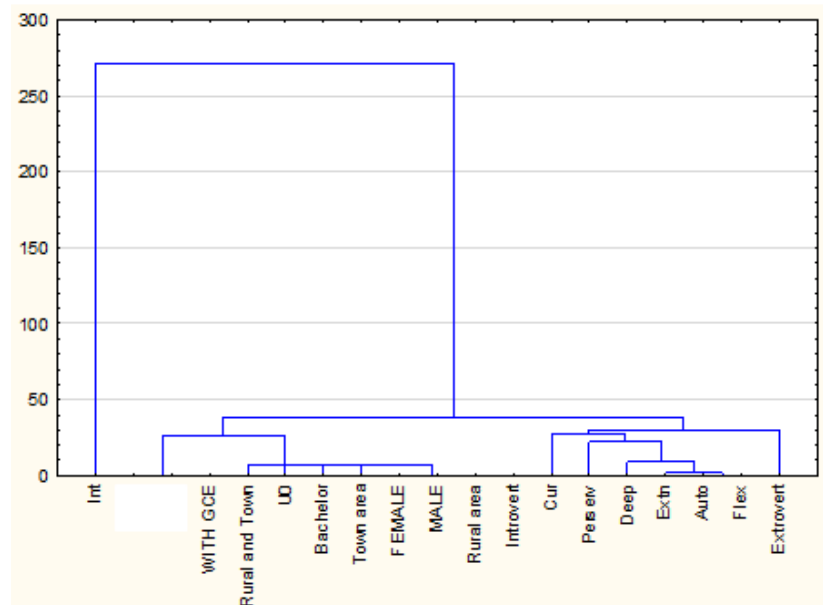


Figure 2: Dendrogram using Euclidean distance metric

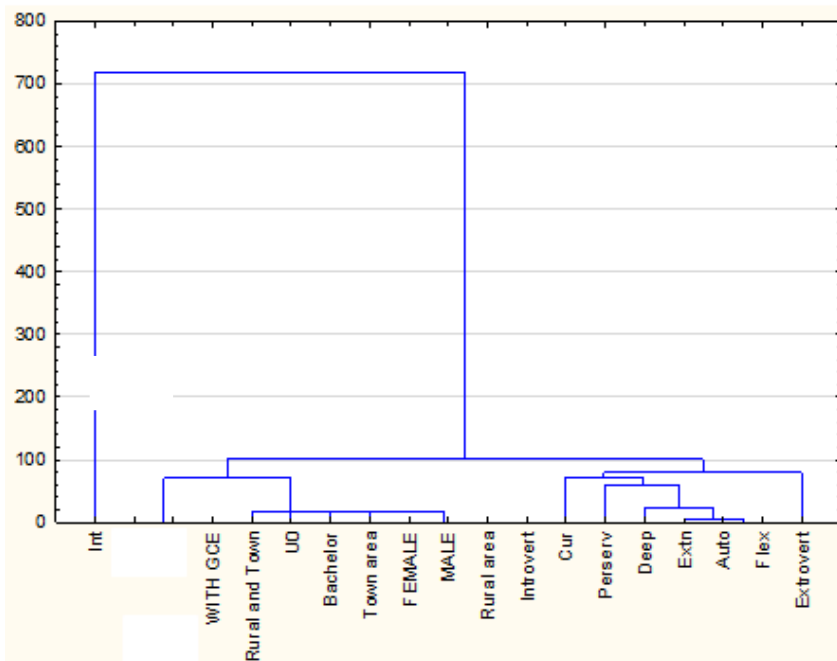


Figure 3: Dendrogram using Manhattan distance metric

As written in chapter 2, the hierarchical clustering using Euclidean and Manhattan distance metrics were used. There are not huge differences between this two metrics in our case. (Figures 2 and 3)

The results surprisingly shows that there is the largest distance in creativity between extroverts and introverts. The statistics states, that introverts are a minority group in society, they form the majority of gifted people.

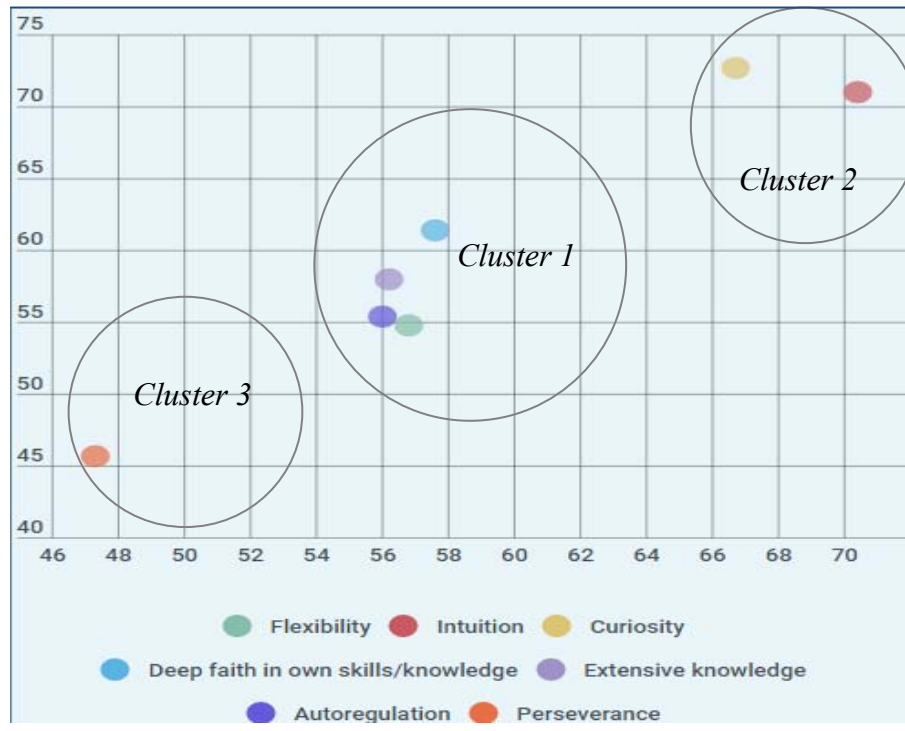


Figure 4: Cluster analysis of personal characteristics

Moreover, it appears that introversion increases with intelligence so that more than 75% of people with an IQ above 160 are introverted. Surprisingly, in our research extroverts gain higher scores of creativity.

Figure 4 presents the results from different perspective. There are three personal characteristic clusters. The largest one, cluster 1 includes deep faith in own skill/knowledge, extensive knowledge, autoregulation and flexibility. Cluster 2 curiosity and intuition and “cluster” 3 only the perseverance.

Creative environment

As the survey showed, some owners of the architectural studios as well as advertising agencies had graduated in completely different study program in which they currently operate. 70 % of respondents graduated in more than one different study programs. For many owners was not a problem to graduate at different universities. The survey showed that owner’s education related to their profession is beneficial to make the business, the education made them professionals in the field of advertising and architecture, however, additional education in other fields is beneficial and needed for making creative ideas and thoughts.

Before setting up own business, the respondents did not operate in the field of advertising or architecture. The previous sphere of business varied as well. Most advertising agencies and architecture studios was set up for the reason to cover the free market space. Some other reasons for setting up own business were: meeting new interesting people, multiplicity of tasks or abolition of previous working position and looking for new job in another sector.

The survey shows, that there are two positions of creative employees: first, individuals able to artistic expressions, secondly individuals who use creativity as managing tool of the company activities. All respondents regard creativity as a firm success factor. For example, architects not only give to architectural works rendering but also the “soul”. For the architects is typical to bring pleasant feelings to their work, in view of the fact, that they have (or are said to be able) developed sense of orientation in space. In such conditions, firm intellectual capital is characterized by 90 % of the results (projects) of their work is based on their talent and inseparable part of their work is to develop their talent.

4. CONCLUSION AND DISCUSSION

The experts opinions on the precise definition of the creativity and the creative process differs (see figure 6). Individual authors do not have the same opinion what the exact definition of the creativity is.

Author	Interpretation
E.P. Torrance 1962, MacKinnon 1961	Creativity is a <i>process</i>
Maslow 1963	Creativity is a universal <i>characteristic</i>
J.P. Guilford	Creativity is a <i>sign of intelligence</i>
Getzels and Jackson 1962	Creativity is a <i>mental ability</i>
Csikszetmihalyi 's (2006)	Creativity is a sum of interactions

Figure 6: Experts opinions on the precise definition of creativity

D. Child states: The truth is that we know little about what makes a person creative and even less about the determinants of creativity. If man did not have the ability to form and create, there would be no social progress, only the reproduction of the current situation [12].

STUDENTS	FIRM PRACTICE	DISCREPANCY
Extrovert +Intuition +Curiosity +Deep faith in own skill/knowledge -Extensive knowledge -Autoregulation -Perseverance	Extrovert/Introvert Curiosity Deep faith in own work Talent Intuition Tacit knowledge	Tacit knowledge Flexibility Intuition Emotional Intelligence
- Education can on the one hand increase the creativity, but suppress on the other. - Creative people are interested in different things and areas, have a lot of leisure activities and do study a lot.		

Fig. 7: Discrepancy between preparation for practice and firm practice

The survey confirmed a high degree of creativity, creative ideas, creative thinking in interviewed firms. Employees of these firms benefit from the creative ideas from various sources. Interestingly, with creative ideas come these mainly in their free time. It is also interesting confirmation interlacing creative and knowledge economy. Besides necessity of having creative ideas is also knowledge important. To be only educated, or only trained or only creative in the field of creative industry is not enough. The combination of interlacing creativity and education is in these creative industries necessary and very important.

Education at the technical study programs is based on academic knowledge. However, there are sectors and industries where creativity is more important than knowledge or at least important than knowledge. The research confirmed the demand from employers for creative employees, resp. demand for “creative abilities”. Not very positive fact remains, that master study program students reached lower levels of intuition, curiosity and especially deep faith in their own skills/knowledge compared to bachelor study program students.

As the survey showed, the majority of respondent, the owners of advertising agencies and architectural studios graduated at several universities and different study programs. All these need creative employees, who would be able think and act creatively. The survey has also brought new findings about the cohesion of man intelligence and creativity, resp. necessity to learn how to act and think creatively, which till now have not been infused into the education system adequately. Figure 7 briefly describes the main finding from this research. We can generalize, that education can promote creativity and creative thinking. As figure 7 shows, the most important is to dispose of the tacit knowledge. In this meaning, the tacit knowledge is the part of the end of the pyramid shown in figure 8. The figure presents the knowledge creation flow from the information to the knowledge, when one can use and disseminate the knowledge.

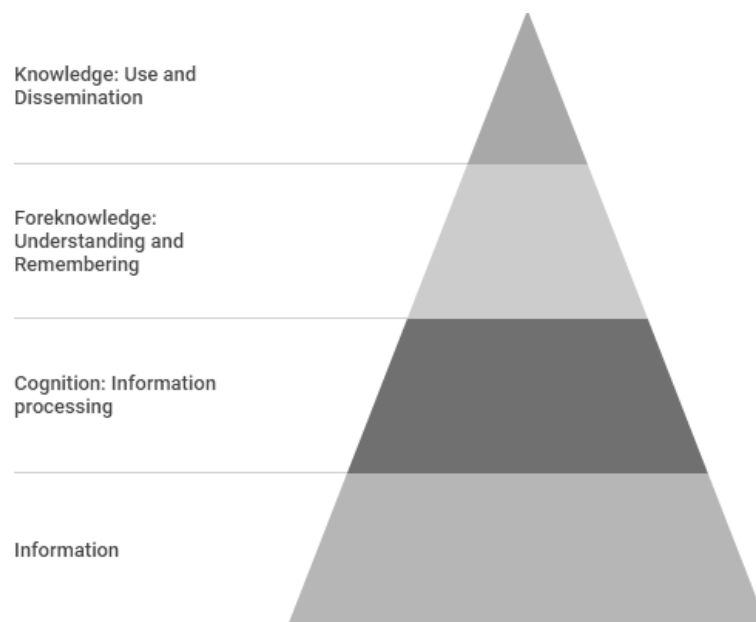


Figure 8: The knowledge creation

To educate creative people will be one of the key competitive advantage, because mainly the ability to create new knowledge is often at the heart of the organization's competitive

advantage.

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THE IMPACT OF INFORMATION AND COMMUNICATIONS TECHNOLOGIES DEVELOPMENT ON GDP PER CAPITA

UTICAJ RAZVITOSTI INFORMACISKO – KOMUNIKACISKIH TEHNOLOGIJA NA BDP PO GLAVI STANOVNIKA

Dr. Denis Tomše³⁷

Dr. Boris Snoj³⁸

Abstract: *The purpose of this article is to research the impact of ICT development on GDP per capita. ICT has significant impact on the economy, both directly as well as indirectly. The results show that ICT development is a very influential factor of GDP per capita. This is a very clear message to governments, that they should increase investments in ICT, if they want to increase GDP per capita and improve the economic situation of their country.*

Key words: *Country, Development Index, Economy, GDP, Information and Communications Technology*

Sadržaj: *Svrha ovog članka je istražiti utjecaj razvoja IKT na BDP po glavi stanovnika. IKT ima značajan izravan i neizravan utjecaj na ekonomiju. Rezultati pokazuju da je stupanj razvoja IKT vrlo utjecajan faktor BDP-a po glavi stanovnika. Ovo je vrlo jasna poruka vladama, da bi trebalo povećati ulaganja u IKT, ako žele da povećaju BDP po glavi stanovnika i poboljšati ekonomsku situaciju u svojoj zemlji.*

Ključne reči: *Zemlja, Index razvoja, Ekonomija, BDP, Informacijske i komunikacijske tehnologije*

1. INTRODUCTION

Authors in this study deal with impact of Information and Communications Technology (ICT) on GDP per capita. Previous studies on the correlation between ICT development index and GDP and also some other economic factors are offering good basis for hypothesis development. However they mostly focus on individual countries, while our study examines the impact of ICT development index on the GDP per capita in 162 countries with the highest GDP per capita. The results therefore provide a general picture of how the level of ICT development index impacts the GDP per capita, and also the answer whether the countries can expect rise of GDP per capita when they increase investments in ICT. As a basis for the level of development of ICT the authors used ICT Development Index, which is a composite index combining 11 indicators (see Figure 1) into one benchmark measure that serves to monitor and compare developments in ICT across countries [1, p. 35]. For other determinant authors took GDP per capita at nominal values, which is the value of all final goods and services produced within a nation in a given year, converted at market exchange rates to current US dollars, divided by the average (or mid-year) population for the same year [2].

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The purpose of this study is to determine whether individual country by increasing inputs in ICT (which in turn means a rise in ICT Development Index) can expect the rise in GDP per capita (or GDP rise in general), which is of course the aim of each country. The aim of the research is to determine whether the ICT Development Index has statistically significant impact on GDP per capita.

2. THEORY BACKGROUND AND HYPOTHESES DEVELOPMENT

ICT has many positive effects on the economy. As Kvochko mentioned ICT is also an important innovation and development factor, and has a significant economic impact in at least five areas [3]:

- Direct job creation,
- Contribution to GDP growth,
- Emergence of new services and industries,
- Workforce transformation,
- Business innovation.

Thomas says, that there is a close link between investment in ICT and productivity growth, which it says will be critical to economic growth in tough financial times. For example, as a percentage of GDP, Europe's stock of ICT capital has fallen to about two-thirds of the level in the US, the world leader, having been close to parity in 1991. The study said that this ICT investment gap has affected Europe's productivity growth, which has averaged only half the U.S. rate since 2000 [4].



Denis Tomše has received his doctorate in the field of marketing communication on social networks at the Faculty of Commercial and Business Sciences Celje. The majority of his published research has been in the areas of internet marketing and marketing communication on social networks. His research and scientific achievements have been published in international conferences and through articles in some journals. He is also the author of scientific monograph. In the academic year 2015/2016 he will lecture his first independent course - E-marketing.

The evidence of correlation between ICT and economic growth has been shown in the case of Kenya [5]. and later in 2011 also presented by Heeks [6]. The report clearly claims, that ICT has been the main driver of Kenya's economic growth over the last decade. The report says that Kenya's economy grew at an average of 3.7 percent since 2000. Without ICT, growth would have been a lackluster 2,8 percent which is similar to the population growth rate and more, the income per capita would have stagnated. Therefore it is clear, that ICTs were responsible for 0,9 of the 3,7% annual GDP growth (which is roughly one-quarter of Kenya's GDP growth during the first decade of the 21st century), and for all of Kenya's GDP per capita growth [5, p. 6].

Atkinson and Stewart also mention some other facts about ICT impact on the economy [7, p. 3 – 4):

- in 2011 the IT industry contributed 4,3 % of U.S. GDP,

- global output from IT industries more than doubled from \$1.2 trillion in 1995 to \$2.8 trillion in 2010,
- IT was responsible for 75% of U.S productivity growth between 1995-2002, and 44% between 2000-2006,
- because of the impact of dot.com Internet domains, annual global GDP of U.S is \$1,5 trillion larger,
- between 2006 and 2010, corporations that invested more in IT increased productivity three times faster as corporations that invested less,
- a 10 % increase in broadband penetration adds between 0,25% and 1,38 % points to a country” GDP growth etc.

Atkinson and Stewart also mention other facts about ICT, which have indirect impact on the increase of GDP, such as creating high paying jobs, building high-growth companies, creating new sectors and ways of doing business, drives innovation and it is key source of competitive advantage.

Welfens and Perret [8] results show, that when assuming 10% represents the relevant share of the time budget the digital value-added of private householders stands for an unrecorded digital value-added of 2-5% of GDP, with share of 20% of the household’s internet time budget devoted to value-added the in the U.S would be in the range of 4,7%-10,4%.

Vu [9] confirmed that ICT has a significant impact on economic growth. His study showed that the accumulation in ICT capital stock is a significant determinant of the variation in output growth across economies and that ICT is superior to non-ICT in enhancing the efficiency of output growth.

Based on preliminary research authors formulate the following hypothesis:

Hypothesis H1: ICT development index has positive impact on GDP per capita.



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2. METHODOLOGY

Authors used ICT Development index as independent variable [10] and GDP per capita based on current prices as dependent variable [11]. For some countries (for example Burundi, Sierra Leone, Libya, Iraq, San Marino, Swaziland and some other minor countries) data about ICT Development Index was not available, so authors excluded them from the study. Therefore the final number of researched countries is 162.

In the study the authors used simple linear regression for testing the impact of ICT development index on GDP per capita.

4. RESULTS

As it is shown in Table 1 the number of researched countries are 162. The minimum value of ICT Development Index is 1,17 (Chad) and the maximum value is 8,93 (Korea). The mean value of ICT Development Index of 162 included countries is 4,99 with Standard Deviation of 2,21.

The minimum value of GDP per capita is 0,35 (Malawi) and the maximum value is 103,19 (Luxemburg). The mean value of GDP per capita of 162 included countries is 13,58 with Standard Deviation of 18,13.

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
ICT	162	1,17	8,93	4,9922	2,20608
GDP	162	,35	103,19	13,5832	18,13445
Valid N (listwise)	162				

Table 1: The descriptive statistics of ICT Development Index impact on GDP per capita
Source: Research results

In Table 2 the results of testing the impact of ICT Development Index on GDP per capita are presented. As it is shown the ICT Development Index has a statistically significant impact on GDP per capita ($B = 6,193$, $p\text{-value} \approx 0.000$, $\alpha = 0.05$). Authors therefore accepted the hypothesis H1.

Coefficients					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-17,335	2,331		-7,437	,000
ICT	6,193	,427	,753	14,494	,000

a. Dependent Variable: GDP

Table 2: The impact of ICT Development Index on GDP per capita
Source: Research results

As it is shown in Table 3, The Value of R Square is 0,568, which means that ICT Development index explains approximately 57% of the Model.

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,753 ^a	,568	,565	11,96116

a. Predictors: (Constant), ICT

Table 3: Model Summary

Source: Research results

4. CONCLUSIONS

The results of author's research show that ICT Development Index has statistically significant impact on GDP per capita. As it shows the value of R Square (0,568) selected variable explains 56,8% of the model, which is very good for only one variable. This fact only confirms that the ICT development in an individual country is very influential factor on GDP per capita in that country and consequently of course very significant economic factor of economic development of that country. Therefore country leaders should increase investments in ICT and consequently increase the economic development of the country.

ICT Development Index is a very significant influencer of GDP per capita, but it should be considered that there are other factors that have a significant impact on economic development and of course also on the GDP per capita of each country. Therefore authors suggest that future researches should test also the impact of some other variables that could have statistically significant impact on GDP per capita, and determine how powerful factor of GDP per capita is the ICT Development Index in comparison to other factors. The authors also suggest that future research examine the impact of ICT Development Index on some other economic factors such as unemployment rate, the amount of exports etc.

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ULOGA BIZNIS PLANA U RAZVOJU POSLOVNIH AKTIVNOSTI PREDUZEĆA

ROLE OF THE BUSINESS PLAN IN THE DEVELOPMENT OF BUSINESS ACTIVITIES OF THE COMPANY

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Sadržaj: *Izrada poslovnog ili biznis plana je potrebna preduzeću ili preduzetniku da bi se razumela i prihvatila određena poslovna ideja ili poduhvat. Preduzeće ili preduzetnik pri tome moraju imati ili izraditi jasno definisane ciljeve i strategije, kao i poslovne poteze za realizaciju nameravanog biznisa i poslovnog poduhvata. Biznis plan preduzeća predstavlja sredstvo konkretizacije ideja koje želimo da prezentujemo drugima u cilju započinjanja novog poslovnog poduhvata ili razvoja postojeće delatnosti.*

Ključne reči: *biznis plan, preduzeće, preduzetnik, poslovanje, poslovni poduhvat*

Abstract: *Development of a business plan is necessary for a company or entrepreneur to understand and accept certain business idea or venture. The company or entrepreneur at the same time must have or create a clearly defined goals and strategies, as well as business moves for the realization of the intended business and business venture. The company business plan represents a means of concretization of ideas that we want to present to others in order to start a new business venture or develop existing activities.*

Key words: *business plan, enterprise, entrepreneur, business activities, business venture*

1. UVOD

U savremenim uslovima poslovanja, koji su obeleženi ekonomskom krizom proteklih godina, preduzeća su se u najvećoj meri orijentisala na opstanak, zbog ograničenih sredstava kojima su rast i razvoj bili privremeno stavljeni u drugi plan do postepene konsolidacije tržišta i prilika u poslovnom okruženju. Međutim, dugoročno gledano, jasno je potpuna orijentacija na opstanak, umesto i na rast i razvoj poslovnih aktivnosti, dovodi do stagnacije preduzeća i opasnosti da dođe do prestanka rada preduzeća.

Opstanak, rast i razvoj preduzeća ne treba posmatrati odvojeno, već kao procese koji se odvijaju istovremeno i sinhronizovano. Rast i razvoj nastaju kao posledica njegove stalne težnje da se prilagodi promenama u okruženju, da iskoristi nove tržišne šanse, izbegne

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opasnosti, i obezbedi kontinuitet efikasnog poslovanja. Da bi preduzeće iskoristilo efekat veličine i ekonomije obima koji su posledica procesa rasta i razvoja, ono mora izvršiti niz promena u unutrašnjoj organizacionoj strukturi, kao i u strukturi poslovanja svoje delatnosti.

Posledica rasta i razvoja preduzeća treba da bude stalno usavršavanje sistema upravljanja i uspostavljanje skladnijih odnosa preduzeća sa okruženjem. Upravljanje rastom i razvojem preduzeća znači donositi odluke o ciljevima, izvorima, pravcima, metodama i tempu ukupnjavanja njegove veličine, a u skladu sa internim i eksternim faktorima i okolnostima koji deluju na rast preduzeća. U procesu razvoja poslovnih aktivnosti i delatnosti preduzeća, kao i u slučaju započinjanja novog poslovnog poduhvata, veoma važnu ulogu ima *biznis plan*, kao dokument u kome se detaljno opisuju i analiziraju različite dimenzije poslovnog poduhvata.

2. POJAM I DEFINISANJE BIZNIS PLANA

Biznis plan se može definisati na više načina, od onih najuopštenijih, pa do shvatanja gde se konkretnije definišu bitni elementi biznis plana:

Poslovni ili biznis plan je dokument koji prati poslovanje savremenog preduzeća. Pre započinjanja novog poslovanja ili novog poslovnog poduhvata, neophodno je isplanirati i uskladiti akcije koje će to poslovanje omogućiti i izazvati. [1]

Poslovni ili biznis plan je dokument u kome se detaljno planira, opisuje, analizira i procenjuje ekonomska, finansijska i tržišna dimenzija određenog projekta ili novog poslovnog poduhvata. Kao element realizacije odgovarajućeg projekta ili novog poslovnog poduhvata, on treba da sagleda *sve bitne okolnosti i pretpostavke* u funkciji izvodljivosti i profitabilnosti projekta. To će se obezbediti sistematizovanjem, analizama i procenama opravdanosti nameravanog poduhvata. [2]



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- 20.3.2008. odbranio magistarsku tezu »Uloga poslovnih inkubatora u podsticanju i razvoju preduzetništva« na Fakultetu za poslovne studije
- 05.07.2004. diplomirao na Fakultetu za poslovne studije u Beogradu kao student generacije (srednja ocena 10,00), smer kompjuterski inženjering
- Od 15.marta 2005. stalno zaposlen na Fakultetu za poslovne studije (Univerzitet „Džon Nezbit“)
- Objavio je udžbenik, praktikum i veći broj radova na domaćim i međunarodnim naučnim skupovima i konferencijama, u zbornicima i tematskim zbornicima, časopisima. Spisak objavljenih radova moguće je videti na sajtu Univerziteta „Džon Nezbit“, Fakultet za poslovne studije

Biznis plan predstavlja dokument koji detaljno opisuje preduzetnički projekat i procenjuje njegovu ekonomsku, finansijsku i tržišnu dimenziju – kako bi se razumela i obezbedila izvodljivost i profitabilnost nameranih planiranih poslova i poslovnih aktivnosti. Taj plan sadrži detalje i modalitete poslovanja i budućeg poslovnog poduhvata.

Biznis plan se može svesti na SWOT analizu i u tom slučaju se definiše kao pisani dokument, pripremljen od strane preduzetnika, kojim se opisuju svi relevantni interni i eksterni faktori od značaja za osnivanje i poslovanje novog ili već postojećeg preduzeća. [3] Biznis plan se može osmisliti i primeniti i kroz marketing segment, pa bi u ovom slučaju marketinški deo biznis plana morao da utvrdi tražnju za određenim proizvodom ili uslugom. Ovde je svakako marketinški segment biznis plana od presudne važnosti ne bi li se ideja autora plana ostvarila.

Biznis plan predstavlja dokument kojim se definiše biznis, ono što se želi raditi i sadrži načine kako to postići. Sadrži sve ono što je bitno za posao – strukturu posla, opis proizvoda ili usluga, potencijalne korisnike, potencijale razvoja i finansije. Kako bi stručnjaci rekli, biznis plan predstavlja "stavljanje na papir" svega onoga što je bitno za celokupan poslovni poduhvat. [4]

Jednom rečju, biznis plan predstavlja jedan od najvažnijih instrumenata za uspešnu realizaciju i funkcionisanje poslovnog poduhvata preduzeća. Biznis plan pruža biznis ideji i preduzetničkoj viziji odgovarajuću formu i mehanizme za efikasno poslovanje.



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3. ZNAČAJ I ULOGA BIZNIS PLANA

Ciljevi izrade biznis plana preduzeća ogledaju se u *sagledavanju, analizi i ocenama svih bitnih aspekata i uticajnih faktora* dosadašnjeg i budućeg poslovanja, ocenama opravdanosti nameravanog posla i smanjenja rizika budućih ulaganja.

Pored toga, biznis plan je i jedan od *strateških instrumenata poslovne politike*. U tu svrhu može da posluži kao smernica u funkciji postizanja željenog uspeha u definisanoj poslovnoj

aktivnosti. Kroz tu funkciju biznis plan predstavlja i osnov za realizaciju strategije i obezbeđivanje neophodnih finansijskih, ljudskih i drugih resursa.

Treću funkciju biznis plan ostvaruje kroz *aktivnosti standardizacije i kontrole poslovanja preduzeća*. Kao dokument koji detaljno opisuje sve faze u poslovnom procesu, on je i jedan od standarda na bazi kojeg se mogu uočavati nepravilnosti/pravilnosti izvršenih poslovnih aktivnosti. Putem verifikovanog biznis plana vrši se kontrola poslovanja, sprovode neophodne korektivne akcije i usklađivanja poslovnih aktivnosti, odluka i planova. Tako kontrola dobija dimenzije sistematičnosti i sveobuhvatnosti, koje proizilaze iz sadržaja biznis plana. Revizija biznis planova, s druge strane, omogućava kontinuitet usavršavanja i poboljšanja poslovnih procesa, ali i poboljšanja kontrole poslovanja preduzeća. [2]

Ključni zadatak u procesu stvaranja biznis plana je inovativnost, racionalnost i optimizacija poslovnih procesa i poslovnih poduhvata. To treba da doprinese povećanju efikasnosti i efektivnosti poslovanja, kao osnovama stvaranja konkurentne prednosti preduzeća. Biznis plan omogućava da se precizno projektuju i definišu alternative i pravci aktivnosti preduzeća i preduzetnika u realizaciji biznisa i poslovanja kompanije. On, između ostalog, pokazuje koliko je sredstava potrebno da bi se određena biznis ideja realizovala u praksi i sagledava sve relevantne faktore poslovnog okruženja koji će imati uticaj u procesu realizacije poslovnog poduhvata.

Savremene teorije ukazuju na to da je *planiranje pre otpočinjanja posla preduzeća* ključni faktor njegovog uspeha. Biznis plan služi da se poslovne ideje unapred razrade i prezentuju onima koji bi mogli da imaju interesa da ih finansiraju i realizuju. Praktična iskustva pokazuju da sam početak poslovanja novog preduzeća određuje uspeh ili neuspeh njegovog poslovnog poduhvata. Biznis plan obuhvata sve bitne karakteristike i dimenzije poslovanja preduzeća.



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Učesnik je velikog broja međunarodnih i nacionalnih naučnih konferencija i autor je radova objavljenih u zemlji i inostranstvu. Učesnik je TEMPUS projekta i bila je istraživač na projektu Nacionalna strategija priliva stranog kapitala u cilju reintegracije Srbije u svetske ekonomske tokove, finansiranog od strane Ministarstva za nauku i tehnološki razvoj.

Tokom 2011. i 2012. godine bila je rukovodilac kursa Upravljanje projektima po PMI metodologiji na Megatrend univerzitetu.

Poslovni plan omogućuje preduzetniku i menadžmentu: [2]

- Upoznavanje sa osnovnim obeležjima ranijeg poslovanja,
- Da izvrše odgovarajuće promene na bazi ekonomskih analiza,
- Da se izvrši racionalizacija troškova i izbegnu nepotrebna trošenja i izdaci,
- Da se izbegnu nerealni i neprofitabilni poslovni poduhvati,
- Da se egzaktno vrednuju realizovane poslovne aktivnosti,
- Da se uspostavi funkcionalna komunikacija sa poslovnim okruženjem.

Upoznavanjem sa osnovnim obeležjima preduzeća stiču se saznanja o delatnosti preduzeća, vlasničkoj strukturi, menadžmentu. U suštini, time se dobijaju bitne informacije o preduzeću. Analizom prethodnog i sadašnjeg poslovanja preduzeća omogućava se sagledavanje ekonomske snage i realnog razvojnog potencijala preduzeća. Na osnovu ocena o prethodnom poslovanju preduzeća, moguće je izvršiti realnu postavku budućeg poslovanja i aktivnosti preduzeća.

Projekciju budućeg poslovanja potrebno je kvalitativno i kvantitativno realno postaviti i iskazati. S obzirom na realnu pretpostavku i potrebu efikasnog i efektivnog poslovanja, racionalizaciju troškova i drugo, biznis plan potvrđuje svoju funkcionalnu opravdanost. Izradom biznis plana ostvaruje se i pisana komunikacija sa funkcionalnim poslovnim okruženjem preduzeća, kako internim, tako i eksternim.

Biznis plan predstavlja smernicu menadžmentu i zaposlenima u realizaciji strateških poslovnih ciljeva preduzeća. Pored toga, biznis plan služi menadžerima i vlasnicima preduzeća da prate realizaciju planiranih pokazatelja i planskih ciljeva. Neusklađenost planiranih i realizovanih ciljeva stvara potrebu uvođenja korektivnih aktivnosti ili revidiranje biznis plana, usled objektivnih promena u okruženju preduzeća.

Biznis plan se javlja i kao komunikaciona spona preduzeća i eksternih finansijera. Budući investitori preko biznis plana procenjuju izvodljivost i ekonomsku podobnost projekta, i testiraju sposobnosti menadžerskog tima koji uvodi ili realizuje određeni biznis. Biznis plan treba da bude, po pravilu, kratak dokument i da sadrži uravnoteženu ekonomsku i finansijsku projekciju. Njegova svrha treba da bude i uspostavljanje poverenja između preduzetnika i zaposlenih, preduzeća i finansijera ili budućih poslovnih partnera.

Dakle, osim za preduzetnika i njegov upravljački tim, poslovni plan je značajan i za druge korisnike, kao što su investitori, kreditori, „smeli” kapitalisti, dobavljači, potrošači, zaposleni i drugi. Za kreditore je bitna sposobnost preduzeća da vrati pozajmljena sredstva zajedno sa kamatom, investitori procenjuju karakter preduzetnika i finansijsku situaciju preduzeća kako bi odredili rizik finansiranja i visinu njihovog vlasničkog udela, potencijalni kupci mogu zahtevati da se upoznaju sa poslovnim planom pre kupovine nekog trajnog potrošnog dobra, a dobavljači pre sklapanja ugovora o dugoročnom snabdevanju preduzeća, itd. [5]

4. IZRADA I SADRŽAJ BIZNIS PLANA

U praksi postoji mnoštvo različitih pristupa u izradi biznis plana. Njegov sadržaj nije egzaktno propisan, tako da su u primeni različiti koncepti i metodologije izrade. U svakom pristupu biznis plan mora da sadrži informacije koje objašnjavaju ideju i ciljeve koji se žele postići. On uvek sadrži *glavni deo*, sa logično poređanim i razrađenim poglavljljima, i *priloge*,

koji ilustruju i upotpunjavaju osnovni deo plana. U osnovi, u primeni je širi i uži metodološki pristup sadržaju biznis plana preduzeća.

Biznis plan je pogodan instrument u slučaju proširenja kapaciteta i asortimana preduzeća, u situacijama spajanja dva ili više preduzeća, proširivanja tržišta i slično. On treba da definiše uslove i momenat započinjanja ili ekspanzije posla i brzinu njegovog rasta.

Biznis plan se, po pravilu, donosi u situacijama: [2]

- Započinjania novog posla,
- Proširivanja postojeće delatnosti i biznisa,
- Obezbeđivanja potrebnih finansijskih sredstava,
- Donošenja određenih strateških odluka,
- Kontrole poslovanja preduzeća.

Za otpočinjanje bilo kog posla potrebno je realno sagledati i po mogućstvu kvantifikovati sve relevantne pretpostavke i uslove: [2]

- Prednosti i nedostatke poslovne ideje,
- Nivo i veličinu budućeg rizika,
- Obim postojeće i potencijalne konkurencije,
- Definisati ciljno tržište i marketing strategiju, i
- Projektovanje profitnih mogućnosti.

Kod uvođenja novih proizvoda u proizvodni asortiman i na tržište potrebno je analizirati i utvrditi realne tržišne i finansijske pokazatelje takvog poduhvata. Za banke i finansijske institucije biznis plan predstavlja dokument koji treba da im olakša donošenje odluke o eventualnom kreditiranju ponuđenog poslovnog poduhvata. Biznis plan treba da pridobije i „ubedi“ potencijalne investitore i finansijere u ekonomsku opravdanost i profitabilnost poslovnog poduhvata. Biznis plan pomaže da se objektivizira proces donošenja bitnih odluka, odnosno pomaže u donošenju kvalitetnih odluka menadžmenta preduzeća. Donosiocima odluka on pruža ocene budućeg internog i eksternog delovanja okruženja vezane za planirani biznis.

Biznis plan preduzeća definiše, pored ciljeva, puteve i mehanizme njihovog ostvarivanja. On predstavlja i značajan instrument kontrole poslovanja preduzeća, jer pokazuje da li se i u kojoj meri projektovani ciljevi preduzeća ostvaruju. Upoređivanjem stvarnih kretanja ekonomskih pokazatelja sa definisanim ciljevima i pokazateljima iz biznis plana, zaključuje se da li biznis napreduje ili se ne razvija. Istovremeno se proverava i realnost pokazatelja i ocena datih u biznis planu. Ukoliko postavljena i planirana strategija ne daje željene rezultate, preduzimaju se mere i donose poslovne odluke za promene strategije i usmeravanje poslova ka željenom pravcu. [2]

Sa spekta izrade, biznis plan je zapravo skup tabela koje sadrže bitna obeležja koja su usklađena sa strategijom. Sastoji se iz osnovnih i pomoćnih tabela, gde je zadatak osnovnih da obuhvate standardne elemente biznis plana, dok pomoćne tabele razrađuju specifične aspekte preduzeća. Dosta je i pomoćnih programa u kojima postoji šema izrade biznis plana kao što je Plan Writer, a jedan od njih je i Excel, koji obuhvata upravo radne tabele. Unos i promena podataka u jednoj tabeli automatski menja vrednost drugih tabela preko datih formula. [6]

5. ZAKLJUČAK

Osnovna uloga biznis plana je određivanje nedvosmislene i precizne orijentacije za vođenje poslova. Biznis plan predstavlja osnovu uspešnog poslovanja svakog preduzeća, kako u započinjanju, tako i u razvoju poslovnog poduhvata, kao i nezaobilazan uslov aktivnosti preduzeća koja za cilj imaju uspešno poslovanje. Biznis plan nije garant uspeha, ali on umanjuje šanse za neuspeh i služi kao glavni odbrambeni mehanizam od neuspeha poslovnog poduhvata.

Preduzeće treba da koristi biznis plan kao instrument kontrole poslovanja i donošenja odgovarajućih odluka. Kontrolom pokazatelja u fazi realizacije plana kontroliše se njegovo sprovođenje, ali i aktivnosti nosilaca poslovnih funkcija i određenih zadataka. Stoga se biznis plan koristi u praksi poslovanja preduzeća i donošenja bitnih poslovnih odluka kao značajan planski instrument i instrument poslovne i razvojne politike preduzeća.

Biznis plan treba da bude predmet pažljive analize od strane preduzetnika, upravljačkih organa i menadžmenta preduzeća. Prihvaćen i usvojen biznis plan obavezuje na primenu, praćenje i kontrolu. Kod pripreme i izrade biznis plana treba imati u vidu određene pretpostavke, pravila i uslove koji utiču na njegovo donošenje, prihvatanje i realizaciju u praksi.

Izrada biznis plana, kao i njegove korekcije i izmene, predstavljaju stalnu poslovnu aktivnost menadžera preduzeća. Bitno je, pri tome, da menadžment preduzeća stvori odgovarajuću klimu primene, odnosno realizacije biznis plana. Ukoliko za njegovu primenu ne postoji odgovarajući stepen motivacije zaposlenih, sigurno je da se njegovi ciljevi neće u potpunosti realizovati.

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CHANGE MANAGEMENT IN INTRODUCING INOVATION IN LOCAL SELF-GOVERNMENTS

UPRAVLJANJE PROMJENAMA U UVOĐENJU INOVACIJA U LOKALNIM SAMOUPRAVAMA

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Abstract: *The need to improve knowledge in public administration aims at increasing the capacity for the implementation of a more efficient operation and directing local self-governments towards the needs of citizens. The introduction of e-learning, as a platform for learning and knowledge in the local self-governments is followed by numerous challenges, and barriers. Change management provides the conditions for the implementation of e-learning.*

The paper presents the results of the implementation of e-learning in eight municipalities in Montenegro. The guidelines for change management were the basis for the activities taken. The research method is qualitative research in focus groups conducted for the implementation of e-learning as an innovative learning method. Data collection is based on semi-structured interviews, observations of stakeholders' representatives and diagnostic workshop with the representatives of municipalities. The research has shown that the change management regarding the introduction of e-learning is very complex. The analysis has revealed a number of barriers whose elimination can initiate actions and establish a strategic approach to human resource management with the support of innovative technologies.

Keywords: *change management, innovation, e-learning, local self-governments*

1. INTRODUCTION

Innovation is the key to improving operations and increasing efficiency. The dynamism of the environment and the need for the introduction of innovations in public administration emphasizes the need for change management, not only as a conceptual theoretical framework, but as a problem of development and increasing efficiency of entities that perform public affairs. Focusing on change becomes a reality of all subjects of the societies in transition countries.

As for the dynamic changes taking place in societies in transition, the changes are necessary as a response to the increasing demands of citizens and businesses. Ehm (2009) pointed out that „The administration needs to provide better, faster and sometimes even more services; it often needs to find new solutions in order to accomplish this.“ The introduction of innovations such as e-learning in bureaucratic organizations is more complex and slower than in other types of organizations, because their functional structure and organizational culture are not focused on innovation. The introduction of innovative methods in work can improve performances and lead to greater efficiency. In the empirical study, Demanpour, Walker and Avellaneda (2009) pointed to the positive relationship between the adoption of technical,

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administrative and managerial innovations on the one hand and the performances of public services on the other. They also emphasize the complexity of these relationships and the connection between technical, administrative and managerial innovations.

Damanpour (1991) defines innovation as „the generation, development, and adaptation of novel ideas or behavior. An innovation can be a new product or service, a new structure or administrative system, or new plan, or program pertaining to organizational members (pp. 556). Change management in introducing e-learning opens up new directions and opportunities for the improvement of the work of local self-governments.

Acceptance of innovation is a complex process that requires a number of activities and involvement of the teams in all phases of the initiation and implementation of changes. The complexity and uncertainty accompany the whole process of introducing e-learning. Local self-governments that are oriented towards citizens and external stakeholders, require from employees to demonstrate the ability to learn continuously and upgrade the knowledge and experiences with examples of good practice.

Change management begins with a detailed organizational analysis, projection of a desired situation and the process of monitoring the implementation results. Conducting organizational diagnosis change should never be initiated without a comprehensive organizational diagnosis, as a basis for decision making in a planned change process (Doppler and Lauterburg, 2001).

Understanding the nature of change, and its impact on the organization makes it easier to implement changes. Therefore it is very important to develop the appropriate methodology so that the change teams could have the strength of the agents that will implement changes. Individual personal acceptance of change is often mixed with resistance, as one intertwined process. Municipal employees and other stakeholders have a role of the change agents and resources for changes whose initiators and facilitators they are. The probability of a change initiative succeeding will increase with the implementation of change-



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U okviru naučno istraživačkog rada na Univerzitetu „Mediteran“ uključena je kao istraživač u projekte TEMPUS, BAEKTEL i EAGLE. Objavila je više naučnih radova na međunarodnim konferencijama i časopisima iz oblasti menadžmenta, strategijskog menadžmenta i marketinga.

management principles, strategies, and tactics. Examples of these would be assessing the readiness for change; determining key framing factors that might affect change implementation and its outcomes; aligning change projects with organizational systems, business goals, technologies, and culture; and assisting organizational members in the change-adoption process (Dormant, 1986, 1997).

The changes aimed at innovation in the work of local self-governments must be supported by all employees, in order to primarily reduce resistance to change. Knowledge and willingness to continuously upgrade knowledge is a necessity of modern self-governments.

The key objective of change management in the implementation of e-learning is to improve human resources management, through continuous learning and knowledge sharing, motivating employees and adequate rewarding of successful ones. This paper points out to the importance of change management in the introduction of e-learning through the presentation of case studies in the local-self-governments of Montenegro.

2. METHODOLOGICAL FRAMEWORK

The methodological basis for change management is established by the guidelines defined for the purpose of introducing a common platform for learning and knowledge in the local self-governments, in order to ensure training and knowledge to employees on the basis of Open Educational Resources (OER) and Open Source tools (OS) and establish a continuous support to learning and knowledge sharing about all skills for their professional development. Open Educational Resources (OER) are any digital object which can be freely accessed, (re-) used, adapted and distributed for educational purposes. Strategic documents of the Government of Montenegro call for raising the level of expertise and training of employees at all levels of public administration as the main direction of the reform of public administration. The Strategy for Information Society Development accentuates an increase of the efficiency of public administration through the use of ICT technologies. The introduction of e-learning and development of Open Educational Resources (OER) in public administration create great challenges in terms of human resources management and their adaptation for the implementation and use of modern IT tools. Hamel (2007) believes that the Internet network is a replacement for organizational models which will show their diversity, flexibility, activism and new insights in the future, which requires constant upgrading of knowledge and acceptance of modern organizational principles.

The project aimed at increasing the capacity of local self-governments through the implementation of e-learning in Montenegro, shows the importance of change management, as a tool that should eliminate barriers and facilitate continuous learning in local communities. The process of changes was initiated by the establishment of the change teams, the analysis of the organizational situation, and identification of main stakeholders. The project activities were conducted in seven municipalities in Montenegro, which employ 2,024 employees, and cover the territory with 324,796 inhabitants.

The change process can be managed in several ways. Guidelines for change management in the introduction of e-learning are set out theoretically according to the Kotter model. Kotter (1996, pp 24) emphasizes that the process of organizational changes takes place through eight steps that are interconnected and involve different levels and functions. He considers that it is necessary to establish a sense of urgency, through the observation of the environment, especially competitors, then build the change team, develop the vision that will lead the organization throughout the process of change and develop the strategy that will enable the achievement of the desired vision of changes. The entire change management process must be

accompanied by communication and action within the organization that will remove the obstacles, change the organization and structure and take action. It is particularly emphasized that the necessary changes can be made through the training and rewarding of employees, strengthening the organizational culture, as an essential prerequisite for the implementation of innovation. Delays at any stage may complicate the implementation of change.

The model of this method of change management was applied in the introduction of e-learning in the eight municipalities in Montenegro, and it included an analysis of the organizational context, change planning and implementation, through permanent communication that takes place in the municipalities with the research team. During the project activities the need to develop a communication plan, the support to leaders, as well as the strengthening of their role as agents of change, under the supervision through the coaching and training in the implementation phase was particularly emphasized (Dopler & Lauterburg 2001, pp 276).

The planned approach to changes particularly emphasizes the importance of joint action of the change team, which was established in all municipalities and communicates with the main stakeholders, through a series of iterative steps that should lead to the implementation of a more efficient use of e-learning and Open Educational Resources (OER).

The analysis of the situation in the municipalities was done by the exploratory method, through focus groups in eight municipalities. The total number of participants in the focus groups was 56 and it ranged from 5 to 11 participants. Primary goal of the focus group was to get a picture of the state of affairs in the municipalities regarding external and organizational aspects, as well as to hear the individual views of the policy makers and executives with regard to the needs and priorities for professional training of staff. The focus groups were preceded by a workshop with the representatives of municipalities in order to test the guidelines for the introduction of e-learning and creation of the change teams in each of the eight municipalities. All workshop participants evaluated the offered guidelines on a scale from 1 (poor) to 5 (excellent) with an average grade of 4.5. A set of seven groups of variables was used to diagnose the situation, namely: strategy and mission; processes and procedures; technology; conditions for the implementation of e-learning; IT infrastructure, human resources management with an emphasis on motivation, team structures and organizational culture and the need for continuous learning and knowledge acquisition. The total number of the questions was 79 and they were open-ended questions. Based on the answers and their exploration the organizational context with the current situation was analyzed, as well as the barriers that can be an obstacle to the introduction of e-learning.

The focus groups were also held for the identification of the main stakeholders. The stakeholder salience model: power, legitimacy and urgency, was used to determine the principal stakeholders. (Mitchell, Agle and Wood, 1997. pp.853-886).

The collected responses were observed during the interview, and the results were shown through the analysis of the organizational context. The cooperativeness of respondents was at the maximum level, despite differences of opinion. During the sessions the interactions between representatives of different municipalities were observed and their views were recorded. Although the groups worked together and the discussion was unstructured, the participants were very careful in defining the conditions for the implementation of e-learning and the problems that may arise during the implementation. The common view of all participants of the focus groups is that e-learning is acceptable and challenging, but requires time and training.

The analysis was forwarded to municipalities for consideration in order to obtain feedback on the validity of the results obtained and coordinate future necessary changes in order to

improve human resource management. The planning of changes included the development of action plans, as a result of joint action of all stakeholders in order to overcome organizational barriers and the transition to the desired level of changes.

3. RESULTS

The situational context in which the local self-governments operates is the basis for further research on change management. Therefore, the starting point is an analysis of the organizational context, which was conducted on the methodological principles set out in the guidelines for change management. This analysis included a realistic assessment of the situation so as to perceive all the circumstances for the improvement of knowledge of employees in local self-governments and find appropriate solutions. In order to perceive the current situation the barriers and incentives were identified which would enhance the services of the public administration through better and more efficient service.

Harvey and Brown (1996) define organization diagnosis as “a rigorous analysis of data on the structure, administration, interaction, procedures, interfaces, and other essential elements of the client system” (p. 123). The goal of an organizational diagnosis is to form a clear picture of the internal and external conditions of the organization based on data collected in a scientific, systematic way. During the diagnosis period, it is important to examine whether the organization really needs the proposed change and to assess organizational readiness for change. Many organizations introduce changes they do not really need, while other organizations that would really benefit from a change initiative are more reticent to consider it (Doppler and Lauterburg, 2001). It is the role of the change agent to conduct a thorough analysis of organizational problems and needs, assess driving and restraining forces that may affect the process of change and its outcomes, evaluate readiness of all organizational components, and propose the course of action based on real, rather than contrived, assessment of organizational problems and needs.

Local self-governments are reluctant to change due to bureaucratically organized structure, which necessitates a cooperation of all change participants. The most common changes that occur in the local self-governments predominantly take place under the political influence, rather than because of the need to adapt to environmental conditions and increase efficiency. Negotiating, effective communication, and group management are other critical attributes of change agents' roles, as change agents rarely work in isolation and their success always depends on how well they can communicate important strategic decisions and lead change-management teams (Cummings and Worley, 2005 pp.29).

Impulses for change in introducing e-learning in the local self-governments focused on the role of the change team that represent the agent of change that can lead to encouraging the process of change by their attitudes. The responsibility for improvement and raising the level of knowledge is a task of all employees, but the role of the heads of the municipal bodies is extremely important in promoting learning and human resource management. In addition to the managers of local self-governments, who were deemed as the main initiators of change, it is necessary to actively involve employees in further stages of change management, because they represent the entity for which a new way of learning is being introduced, thus improving their knowledge and efficiency.

3.1. Organizational analysis

In the segment of the organization, the representatives of the municipalities put the focus on the capacity of local self-governments in terms of mission fulfillment, although the opinions about financial problems were expressed during the discussion which had effects on the scope and organizational structure affecting the overall capacity of the municipalities. The grouping of jobs is mostly carried out according to the functional principle. The number of bodies within municipalities is very different, and disproportional in relation to the total number of employees, and the size of the territory covered by the municipalities. The functional structure is mainly based on the principle *one function – one sector*, although in smaller municipalities there is a combination of jobs that are divided into 'joint affairs' departments. The functional model of the organizational structure affects the dynamics and organization of work of other organizational units and complicates coordination between them. Therefore, the centralization of management emerges as necessary, in order to ensure the unity of functions. At the same time, overlapping of responsibilities occur, as well as too long information channels.

The analysis revealed that organizational changes occur reactively, rather than as an integral part of creating, maintaining and improving the performance and quality. Initialization of changes is always conditioned by the requirements and policies from a higher level, so the changes take place due to operational, rather than strategic measures. Monitoring the development of municipalities and environmental changes is not an integral part of driving changes. Organizational changes are rare, and the changes that occur in some municipalities are related to the support to new administrative jobs such as: *"project preparation and monitoring of"*; *"European integration"*; *"anti-corruption activities"*; *"activities the offices of the President"*; *"rationalization of the administration"*, *"change of government"*, etc. The reasons mentioned for undertaking organizational changes are *"performing tasks from within the competence of individual authorities in a more efficient manner"*; *"improving tax and revenue collection"* and *"strengthening of administrative capacity"*.

A general assessment is that organizational changes occur, and are the result of government policies related to the establishment of greater efficiency, and the need for the accession to the EU. The complexity of the environment of local communities requires change management so as to develop a synergy of all factors within local communities and the environment in which they operate in the best possible manner.

3.2. Changes in the IT sector

The results of the focus groups indicate that the municipalities significantly rely on the use of information technology in their work. All representatives of the municipalities stated that the organizational changes were taking place in the IT sector and that they were mainly related to: equipment, procedures and technology. The representatives of the teams from the municipalities mainly involved IT professionals with experience of up to 5 years in these jobs. They stated that the changes had been taking place according to the plan and on the basis of strategic documents of the municipality, and that they had been involved in these changes. The experiences of the members of the focus groups concerning IT development show that they are mainly *constantly faced* with problems in the municipalities during the implementation of changes. It was stated that the changes *"improved the existing knowledge"*; *enabled better insight into the problems and work"*; *improved the functioning of the revenue collection."* All the participants said that the evaluations of the results of changes had been made.

Based on the results obtained the conclusion is that all municipalities have an access to the Internet and Wi-Fi. The basic tasks performed on the computer are related to communication, financial management (calculation of tax and wages), records for the needs of municipalities, keeping of registers, personnel records, and various types of licenses, municipal fees and programs for real estate tax. The number of developed applications and software that are applied varies from municipality to municipality.

3.3. Communication

Coordination of jobs is done exclusively through the heads of the bodies, and the process of decision-making on all issues, including the issues related to the development of IT, and training are the responsibility of mayors. In all municipalities the mayors make almost all operational decisions, while strategic decisions fall within the competence of the municipal assemblies. There is no flexibility regarding decision-making, but strict centralization. Formal communication "takes place within prescribed rules," and lateral communication is very weak between the managers of individual organizational units. Managers coordinate work in the sectors they manage, but they do not have formal decision-making powers. The degree of formalization is extremely large. Communication takes place in the direction from the head of the authority to the employees, as well as the communication between the same hierarchical levels. Employees do not have the opportunity to participate in decision-making. When asked how the authorities within the local community are connected, the majority of respondents answered by referring to the official documents and laws which govern the formal communication

The reasons for this type of communication do not lie only in the formalization but in highly centralized bureaucratic structure aimed at "carrying out tasks." Weaknesses in the formal communication reduce the possibility of encouraging change and motivation for the acceptance of innovation in public administration. Formally, the heads of departments only have autonomy in proposing, but not in making decisions. Informal communication takes place via e-mail, by telephone, as well as external formal communication. In smaller municipalities, there is informal communication at all levels.

3.4. Training and education

The participants of focus groups stated that the municipalities carried out training and education, through various forms, such as seminars and workshops, although there is no exact information about the number of training sessions attended by the employees of the municipalities. It was pointed out that they needed training and new skills, particularly in the area of project management, interpretation of regulations and resolving administrative procedures. In this regard, they recognize the Association of municipalities as an important stakeholder that has a plan for the implementation of training in local communities. The areas of training which are considered important relate to project management, communication, finance, administrative affairs, computer skills, targeted training for specific skills "which are necessary for employees".

The employees are not usually involved in the process of establishing the training programs and this is most commonly done by the mayors, or HR departments. The heads of authorities are formally responsible for human resources management in their departments, but there are no strategies for human resources management. Programs and plans are adopted by the mayors under the proposal of the Human Resources Departments, where these departments are organized. Planning and decision-making related to training have no systemic character,

but depends on the decisions of certain authorities that have a formal decision-making power. The human resources policy is carried out *"ad hoc"*, without strategic documents.

Employee motivation for training is poor because training has little impact on improving work, professional career and rewarding. New innovative methods and techniques, such as e-learning are not included in the training programs. The introduction of e-learning, according to the statements of representatives of most local communities, will have a *"little impact"* on managers, and some participants stated that the introduction of e-learning in practice would have a *"major impact on the personnel policy"*. Optimism regarding the implementation of e-learning is shown after the explanation of what the e-learning is and what its possibilities are. Afterwards, the statements about a positive impact of e-learning on employees and the work environment followed, such as: *"e-learning will help employees solve the problems they face in their work faster and more easily"*.

3.5. Change Management Strategy

The analysis pointed to a number of barriers, and the absence of a strategic approach to the development of innovative methods in the local self-governments, especially in raising the level of knowledge, and training of employees. The confirmation of the above statement lies in inadequately defined visions regarding the introduction of e-learning by the focus group participants. Guidance regarding personnel development is given over to the higher levels of public administration, rather than to the initiatives of municipal managers. The impact of organizational culture appears as a big barrier to change. In the traditionally hierarchical organizations, such as public administration, the role of change teams is also reduced.

With regard to changes aimed at capacity building of human resources, they are viewed by the municipal managers as isolated efforts in the implementation of innovation. They recognize the motives for their implementation, such as: raising the level of knowledge, better service to citizens and greater efficiency. The impact of higher levels of government usually prompts municipal managers to action, which is confirmed by theoretical positions (Pfeffer, J. 1992, pp.29-50). The changes are not only caused by objective factors, but also by managerial commitment to success. "Individuals alone, no matter how competent or charismatic, never have all the assets needed to overcome tradition and inertia except in very small organizations! (Cotter, 1996).

In the context of the implementation of e-learning, as the key stage in change management, directions of action are defined aimed at specific institutional changes which are consistent with the higher level policies. The strategies adopted at the higher levels are the framework for action of the local self -government change teams. In the coming period teams for changing as agents need to ensure that all those involved in organizational change, and especially change-management leaders, receive adequate training to be able to participate in the change process and successfully manage it.

Designing training programs for e-learning lies at the core of any change process. It is important for the change agent to identify informational and educational needs of the different groups involved in the change process and to propose special communication and training initiatives that address those needs. Change teams need to consider every communication channel available, including informal social networks, for providing access to information about implementation of e-learning at all organizational levels in the municipalities.

4. CONCLUSIONS

The public administration faces different challenges regarding the implementation of new regulations, changes in the environment, the capacity to implement a more efficient operation and the need for improved knowledge on the use of information technology. Change management is an essential tool for the introduction of innovation, such as e-learning. The aim of the introduction of e-learning is improvement of the work process, better coordination and communication, enhancing the knowledge and skills of employees for the better service to citizens and businesses. Innovative learning methods require the support and changes in the current approach to management and rewarding of human resources. Implementation of e-learning enables continuous education and training of human resources in local self-governments.

The research whose results were presented in this paper has revealed a number of potential risks to the changes, and the implementation of innovative learning models in local self-governments. The analysis of the organizational context as the first stage in the process of change management has indicated the potential strengths, and the evident barriers in the implementation of e-learning in the municipalities of Montenegro. The largest number of barriers and problems relate to the organizations, organizational culture, communication, and a lack of systemic human resource management.

The research results showed that continuous improvement of knowledge was not part of daily duties. Planning and making decisions about training do not have a systemic character, but depend on the decisions of certain authorities that have a formal decision-making power. Moreover, bureaucratic environment, which is focused on strict rules and procedures, is not conducive to the introduction of innovative technologies, such as e-learning. The authoritative style that dominates from the power and authority of officials as well as a bad team orientation significantly inhibits the implementation of innovation.

Innovation in local self-governments should lead to new ways of learning and changes in the existing routine of employees. However, the research results indicate a low level of motivation for training, which is not accompanied by an adequate remuneration system. The lack of vision and poor communication between employees and managers is a challenge for the effective implementation of e-learning. The potential for change management needs to be in the municipal management which is mainly focused on the higher level political structures, and less on solving problems in local self-governments. This has an effect on the attitude toward citizens and stakeholders for whom the local self-governments exist.

Recognizing the importance of raising the level of knowledge within municipalities, and an active attitude towards the upgrading of that knowledge should be a common vision that will connect employees in local self-governments that need to be oriented towards citizens and perform their duties efficiently. The trained personnel who use modern information tools is a guarantee of success.

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RELATIONSHIP BETWEEN COMPETITION, INNOVATION AND PRODUCTIVITY GROWTH

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Abstract *This research report analyzes and discusses the relationship between competition, innovation and productivity growth in the long term. Through the study of competition and efficiency the new competitive models in market-oriented industries can be better understood. Special emphasis is placed on evaluating the effectiveness of innovation and the ability to identify the main aspects of obtaining a competitive advantage through innovation activity.*

Key words: *competition, innovation, efficiency, productivity.*

1. INTRODUCTION

The use and application of innovation is a driver of corporate competitiveness. Innovations give real opportunities a company to distinguish itself among competitors, to integrate new techniques and technologies and be open to interaction with the surrounding environment. As a positive effect on innovation is highlighted their ability to unite and stimulate teams charged with the realization of a project. Thus, personal teamwork skills can be evaluated and ultimately profit from the products of enterprises can be increased. Ever since in 500 BC Heraclitus says that the most constant thing is change i.e. most sustainable competitive advantage is innovation. Therefore, innovation takes utmost strategic importance to the economic nature of the enterprise.

2. INNOVATION AND COMPETITIVENESS: ESSENCE AND RELATIONSHIP

In a long-term perspective it can be determined that the cost of improving competitiveness can exceed static gains observed in the short term, but also in the long term all the benefits that determine the economic sense of innovation are observed. In the past, organizations have successfully operated when they have solved daily emerging internal problems in their current activity. At the beginning of the XXI century modern economic environment is characterized by incredible dimensions of globalization effects and high rates of development. The latter are carried out in conditions of continuous economic contradictions, uncertainty, chaos, conflict, constant changes in all spheres of public life and fierce competition. Therefore, it is essential that attention should be concentrated not only on the internal state of the companies, but also on the choice of long-term and effective business strategies. Since these strategies require to ensure the adaptation of the enterprise to rapidly changing conditions in the external environment. To be competitive, organizations must be distinguished by quick orientation for creation of new products, technologies and qualification of its staff - activities related to promotion of scientific researches. In other words - innovation activity of organizations

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provide primarily increasing the competitiveness of their products in contemporary conditions.

Competitiveness is a characteristic of the product (service), reflecting its advantage over to this of a competitor, as a degree of compliance to the specific needs of the user and in terms of satisfaction level. Broadly, there are two main elements that determine product competitiveness, namely consumer value and price [1]. The reasons for success and ensuring the competitiveness of the product, there are needed entrepreneurial spirit and innovation, which constitute means of formation and realization of innovation. Product competitiveness can be presented in the following form:

$$PRODUCT\ COMPETITIVENESS = QUALITY + PRICE + SERVICES$$

Each of the elements of competitiveness is influenced by many factors, and while each of them individually can be seen as a separate unit of government. The goal of each company is to be competitive in the market. The management of competitiveness is related to ensuring the optimal ratio between the above-mentioned elements of which it is composed. This can be achieved by making serious efforts towards increasing product quality, reducing production costs, increasing economies of scale of the enterprise and level of service, the introduction of new innovative technologies. Essentially, modern philosophy to the success of an organization lies in what its interests are subordinated in its entirety on the development, manufacture and supply of competitive products. To achieve this competitiveness it is important to bear in mind that the first term stands orientation towards customer needs. It implicitly considers the most reliable way of reaching and maintaining high profit. It was there that can detect the interface between competition and innovation. Innovations are the means by which to meet new and higher user requirements. Therefore, it is desirable for any organization to be oriented towards taking innovative actions to address one of the following areas:

- Developing innovative products.
- Orientation toward development of new designs and modifications of existing products.
- Orientation toward manufacturing and supply of traditional products, the main emphasis is on development and use of new techniques and technologies to ensure high quality of market supplied products.



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Regardless of which of the above areas will be chosen by the company, it may be concluded that the various expressions of innovation is driven by the driving force of competition. The development of innovation companies is a priority that in many cases enables them to be leaders in the field in which they work. According to one of the classics of economic theory - A. Marshall, entrepreneurship is the engine of the innovation process and is the basis of the market economy. In fact, it creates competition situations requiring the submission of competitive advantages by individual organizations. These advantages are based on an improvement of the overall process of designing and manufacturing of the product to its supply to the consumer [2].

A product may have less, equivalent or greater competitiveness, depending on the extent to which satisfies user needs, compared with similar products offered by competitors' enterprises. This is the ability of a company to beat its competitors and reflects the attractiveness of the offered product, what causes the user to choose it in multitude of available alternatives. Namely this is the possessed characteristics of certain product or properties, which give it superiority over products offered by companies-competitors. In connection with the above, the scientific literature uses the term competitive advantages. Characteristics or properties, that determine comparative advantage, relate not only to the product but also to company that it offers. Competitive advantage is established by comparing the product of a separate entity and therefore is relative. This means that it vary depending on whether the comparison is made with the leader sub leader or other enterprises competitor of one or other market. As a result of the competitive struggle of two identical products, market in the face of consumers prefers those who can be bought and can be used flawlessly, interesting and enjoyable. The company can offer such a product that lowers the cost to the buyer in its possession and increases the result of its consumption (increase of acquired utility). In this regard, we refer to economic competitive advantage. It characterizes the overall costs of production and marketing of a product, which monetary expression composes its cost price. These are costs for materials, outside services, amortization, salaries, social security contributions, management and sale of the product. The competitive advantage is achieved through optimization of volume and structure of services, improving internal organization, improving planning, reporting, material and moral incentives [3].



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3. PRODUCTIVITY AND EFFICIENCY

Which are the determinants for achieving efficiency in production? This question whose economic and social importance is obvious, affects further questions behind. 50% of productivity growth in developed countries in the Organization for Economic Cooperation and Development (OECD) over the last half century is due to the introduction of new products and organizational methods (innovation) [4]. Provided that the management of an organization observes the implementation of these recommendations are already in development and implementation of their innovation would lead to success and prosperity not only for the organization but for every one of its employees. Evaluating the effectiveness of innovation (refers to innovation related to product development) is one of the necessary actions recommended by Peter Drucker. The solution to this problem at the organizational level suggests using a system of indicators reflecting the ratio of funds invested in innovation and results. These indicators can be attributed:

- indicators reflecting the estimated return on investment in innovation, as well as indicators of financial performance, taking into account the financial implications of their implementation for the enterprise;
- indicators of economic performance, taking into account the investment and results related to the realization of investments;
- indicators about the social and environmental consequences that relate to investments associated with social activities and environmental protection.

In terms of market relations, an important factor for the growth of the organization is the increase in the volume of production per unit of investment for material and financial resources i.e. increase effectiveness of the organization. This can be achieved through better use of company resources and expanding its manufacturing capabilities based on radical changes in production facilities (introduction of new techniques, technical re-equipment, etc.). The latter are related to investments [5]. An immediate result obtained from investments made in economic terms, for example is modernization and the end result is increased production volume. Therefore, economic efficiency of investment that is made should be regarded as the ratio of the growth in production volume to the volume of capital investment, used to obtain this growth.

To accurately assess the effectiveness of innovation is necessary to specify the financial efficiency, i.e. financial consequences of the implementation of innovation on the one hand the company itself, and on the other - for the municipal and state budgets. Evaluating the effectiveness of innovation is to determine the ratio between their costs and results of their implementation. This evaluation can be based on the following indicators: net income (integral performance); index of profitability; internal rate of return; payback period of investments and others that reflect the specifics of innovation. It is well known that competition leads to increased efficiency, stimulating prices to converge to marginal costs. Increasing the effectiveness of competition is not limited to such static and distribution profits. As pointed out by Liebenstein, which makes contrast between allocative efficiency and so-called "X-efficiency", empirical evidence suggests that the gains that can be achieved only by increasing allocative efficiency are usually extremely small. In an earlier study, for example, the costs of misallocation of static resources due to lack of competition in the US are estimated to be much less than one percent of GDP [6.]

The return can be described and measured not in terms of productivity and in terms of innovation itself. Businesses whose studies have been successful and have effective and new

product processes can improve their competitiveness in a market. Just in this last stage, you can measure the return on innovation, i.e. this part of the research that leads to improved productivity and hence the competitive position of enterprises. Consequently, return on research results in two processes: the first of which is represented by the relationship research, innovation, and the second connection-innovation performance. The model presented in Figure 1 can be considered as deepening the traditional models in which the productivity and hence competitiveness are directly related to R & D. But this model may be useful only if it is available assessment of innovation or utility of the test results.

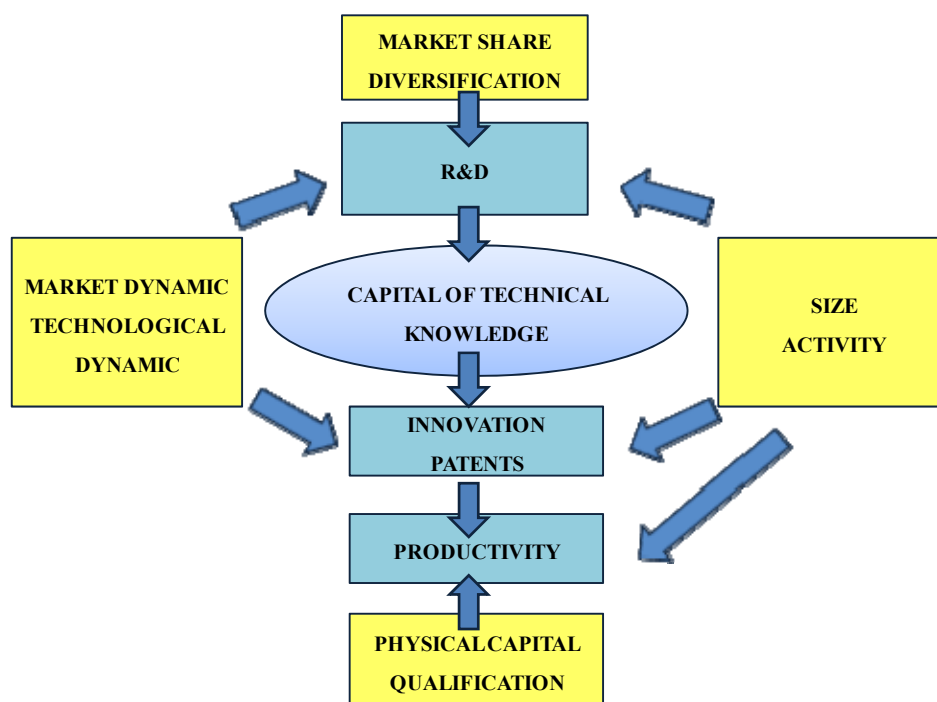


Figure 1. Innovation, competitiveness and productivity

Source: Thoenig, M, Verdier, Th., *Innovation défensive et concurrence internationale*, Paris, 2003.

The effect of innovation on production is similar to technical progress, which generally occurs in the literature, with the difference that each enterprise has a certain degree of technical progress, which depends on their innovation policy now. Innovation itself is invisible capital source of knowledge obtained as a result of the investments in R & D. In fact, recent theoretical and empirical research on revenue of competition turning more attention to production efficiency and dynamic efficiency, which can generally be defined in terms of productivity growth through innovation. In short, profits from productive (or technical) efficiency come from innovation to increase productivity, introduce new and better production methods. Thus, successful innovation ultimately enhances the level and growth rate of productivity in the long run (i.e. generate profits of dynamic efficiency). For example, Spence (1984) examine the relationship between market structure and production performance in terms of both static efficiency of allocation / distribution and the "dynamic technical efficiency.

Our goal is to maximize profits in the long term. To achieve this, the company needs to modernize and invest. Much of the funds for this purpose come from retained earnings. Innovation and investment should provide long-term growth of the company. Competition encourages firms to hold tightly to competitors. This means that they themselves are trying to

get bigger to survive. Most company can spend more money on development and introduction of complex products. Consequently, competition does not affect mainly on prices, as stated in neoclassical theory. What affects competition is the range of products available to customers. Competition in the type concerned sector stimulates investment and technological changes rather than price wars. In the long term allowance as income must cover the necessary investments for the company. If the company cannot achieve high enough profitability begin to generate financial difficulties [7].

The objective of profit maximization is based on common sense, when people managing the company are also owners of capital. In any economy there are thousands of companies, but they have a small market share. In modern economies which are dominated by medium and large companies ownership and direct management are separated. From here arise serious problems in relations between the owners (principal) and managers (agents, brokers). While owners are interested in maximizing profits, managers are interested in the benefits they receive. This is the starting point in managerial theories of the firm [8].

To assess the return on innovation is to assess the benefits in terms of productivity of enterprises that cannot fail to develop their R & D, which can be done in two ways. The first, is more traditional and uses the number of deposited patents. It remains insufficiently effective because the decision to patent an innovation depends largely on each individual enterprise. The second, more modern that gives a full and complete assessment of innovation, measures the share of profits from products less than 5 years now. This method has the advantage that it is seen simultaneously and innovation, but also improvements even imitation products. In general, these two methods of assessing innovation help to explain in comparable quantities important benefits of productivity due to research in the field. That's why the second approach makes it possible to more clearly identify the variable effects due to the dynamics of consumer demand and new technologies [9].

4. CONCLUSION

One of the main aspects of the impact of innovation as a factor for achieving competitiveness is based on growth in financial results for that company due to commercialization of innovation. Innovation is the driving force of the market economy. The fiercest global competition today is access to higher technology, new products and services. This is determined by the economic sense of the innovation itself as novelty, providing benefits in technological, consumer or social aspect.

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ANALYSIS OF VIRTUAL NETWORKS IN DATA CENTERS.

Ionka Gancheva, PhD student⁴⁵

Abstract: *The article contains an analysis of virtual networks and technologies that are used at data centers nowadays. Many different solutions can be implemented and the best depends of the needs of enterprises.*

Key words: *Data center, virtual network, network architecture, virtual switch*

1. INTRODUCTION

A virtual network represents a network with a certain type of connectivity characteristic. A virtual network is not a one-to-one mapping with a specific classic network concept. An instantiation of a virtual network on a set of host groups is called a *network site*. It is possible to have a single virtual network but three different network sites for the same logical network. Furthermore, the network site can be divided into multiple VM networks and associate VMs with the VM network.

2. DATA CENTER VIRTUAL NETWORK ARCHITECTURE WITH THE USE OF "DISTRIBUTED SWITCH"

A distributed switch is a managed entity configured in VMware vCenter Server. The distributed switch abstracts a set of network switch functions that are configured on each associated host. vCenter Server manages the configuration of distributed switches, and the configuration is consistent across all hosts. Distributed switch is a template for the network configuration on each VMware ESXi host [1].

Each distributed switch includes distributed ports. They can be connected for any networking entity, such as a virtual machine or a VMkernel interface to a distributed port. vCenter Server stores the state of distributed ports in the vCenter Server database. Networking statistics and policies migrate with virtual machines when the virtual machines are moved from host to host [2].

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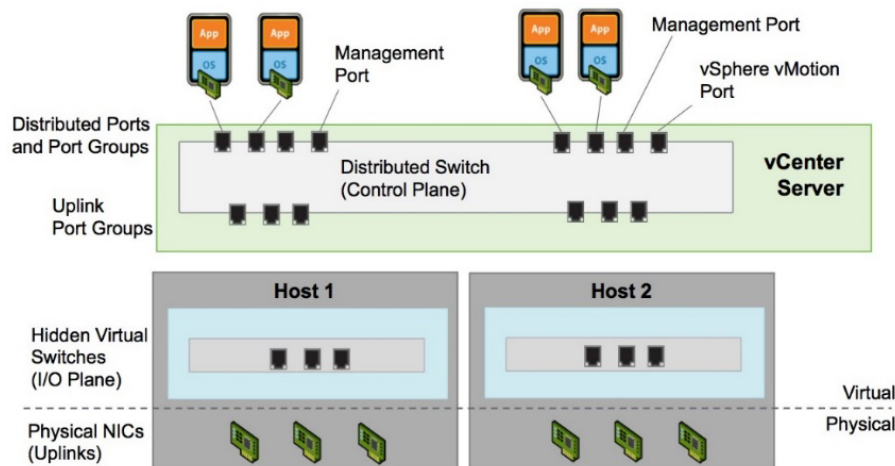


Figure 1: Distributed Switch Architecture

A distributed switch functions as a single virtual switch across all associated hosts. Distributed switches have several benefits over standard switches: They simplify data center administration. They enable networking statistics and policies to migrate with virtual machines during a VMware vSphere vMotion migration. They provide for customization and third-party development.

Having the network configuration at the data center level (VMware vSphere Distributed Switch), not at the host level (standard switch), has several advantages [3]:

- Data center setup and administration are simplified by centralizing network configuration. For example, adding a host to a cluster and making it compatible with VMware vSphere is much easier.
- Distributed ports migrate with their clients. For example, when you migrate a virtual machine with VMware vSphere vMotion, the distributed port statistics and policies move with the virtual machine, thus simplifying debugging and troubleshooting.
- Distributed switches support private VLANs. With private VLANs, VLAN IDs can be used in a private network without worrying about duplicating VLAN IDs across a wider network.
- Enterprise networking vendors can provide proprietary networking interfaces to monitor, control, and manage virtual networks. VMware vSphere Network Appliance API enables third-party developers to create distributed switch solutions [2].



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Another key concept in Microsoft Hyper-V is the *forwarding extension*, which allows the insertion of third-party processing in the data path from the guest to the network adapters. A forwarding extension can accomplish the following in the two directions of the data path: Filter packets; Inject new packets or modified packets into the data path; Deliver packets to one of the extensible switch ports. Figure 3 shows a topology with multiple host groups.

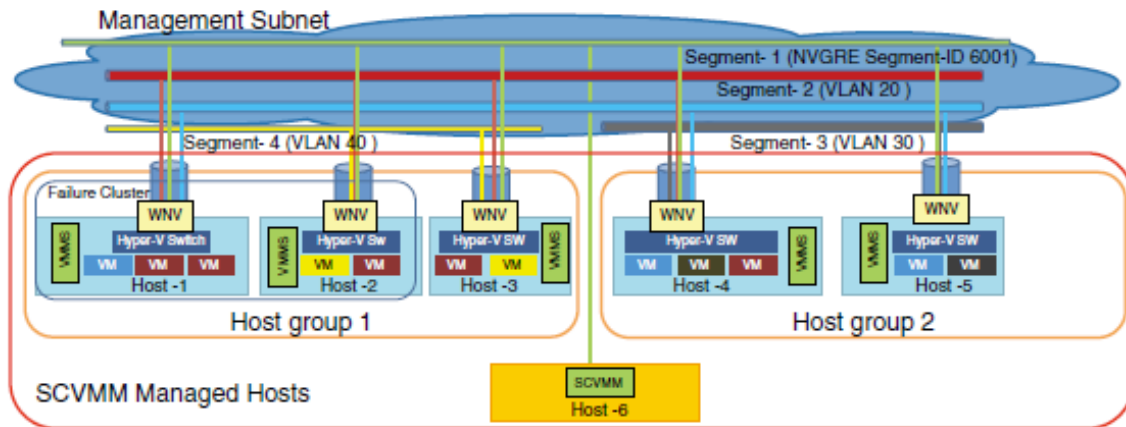


Figure 3: Topology with multiple host groups

4. DATA CENTER VIRTUAL NETWORK ARCHITECTURE WITH THE USE OF LINUX KVM AND NETWORKING

Linux Kernel-based Virtual Machine (KVM) is part of the kernel, but it doesn't perform hardware emulation—a user-space element provides this. The management of virtual machines in Linux is achieved by using two elements:

- **libvirt:** A toolkit that enables the interaction with the virtualization features of Linux. Virt-viewer, virt-manager, and virsh (shell to manage virtual machines) rely on libvirt;
- **qemu:** A hardware-emulation component that runs in user space in KVM.

Figure 4 illustrates the relationship between these components.

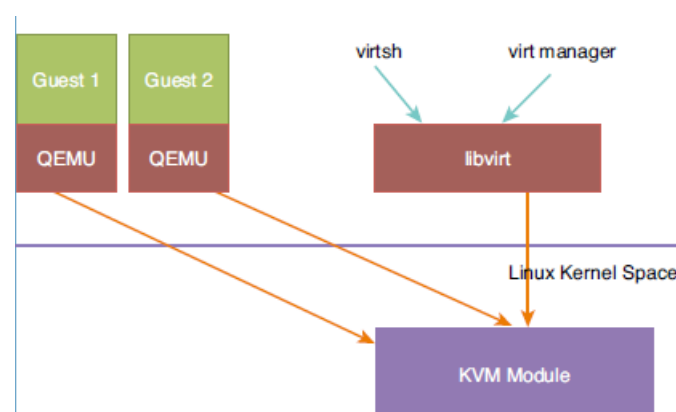


Figure 4: Components in a Virtualized Server Running KVM

When running KVM, the following packages also should need to be install:

- **virt-manager:** A GUI tool that manages KVM guests;
- **virt-install:** A command-line tool to install virtual machines;
- **virt-viewer:** The virtual viewer.

Open vSwitch works on hypervisors such as KVM, XenServer, and VirtualBox. Open vSwitch can run as a standalone virtual switch, where every virtual switch is managed independently, or it can run in a “distributed” manner with a centralized controller by exposing these two configuration elements:

- Flow-based forwarding state, which can be remotely programmed via OpenFlow;
- Switch port state, which can be remotely programmed via the Open vSwitch Database (OVSDB) management protocol Open vSwitch also supports the ability to create GRE- or VXLAN-based tunnels.

5. DATA CENTER VIRTUAL NETWORK ARCHITECTURE WITH THE USE OF OPEN VSWITCH

Open vSwitch (OVS) is a software switch with many networking features, such as: IEEE 802.1Q support; NetFlow; Mirroring.

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- Switch port state, which can be remotely programmed via the Open vSwitch;
- Database (OVSDB) management protocol Open vSwitch also supports the ability to create GRE- or VXLAN-based tunnels.

One of the key characteristics of Open vSwitch is that it has a flow-based forwarding architecture. This is similar to the concept of a control plane and data plane separation in many Cisco architectures where the supervisor provides with Hypervisors the data plane handles the packet-forwarding capabilities. This particular aspect of OVS allows it to run in a distributed manner in OpenFlow architectures [4]. OVS has three main components:

- A kernel component implementing the fast path;
- A user space component implementing the OpenFlow protocol;
- A user space database server.

Figure 5 illustrates the architectural components of OVS.

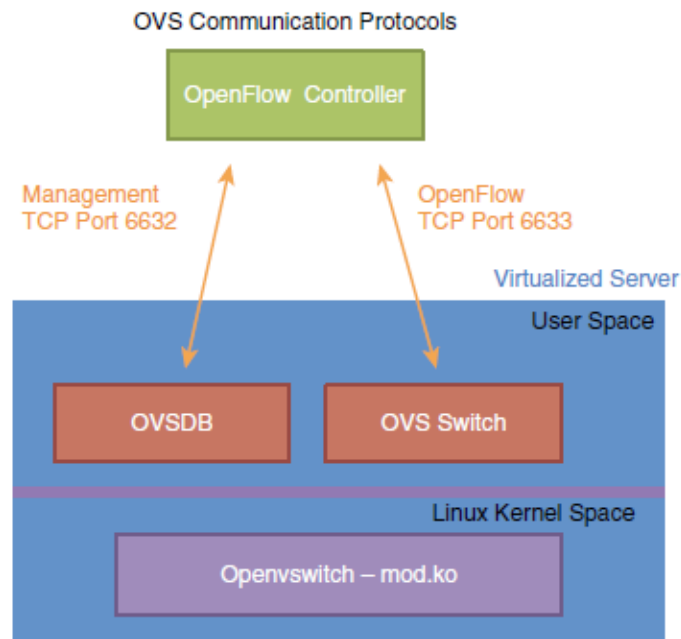


Figure 5 Architectural components of OVS.

The solutions to enable VM-to-VM communication are a virtual switch such as the Cisco Nexus 1000V or Open vSwitch.

6. ARCHITECTURE OF VIRTUAL NETWORK WITH THE USE OF CISCO NEXUS 1000V

Cisco Nexus 1000V is a feature-rich software switch that runs on multiple hypervisors. Cisco Nexus 1000V provides functions such as: ACL filtering on individual VM ports; Switched Port Analyzer (SPAN), or Remote SPAN, features of individual VMs; NetFlow statistics of the local traffic; Capability to shut down VM ports individually [6].

The Cisco Nexus 1000V consists of two main components: the Virtual Supervisor Module (VSM, the control-plane component) and the Virtual Ethernet Module (VEM, the data-plane component). Together these components provide the abstraction of a physical switch, whose supervisor is the VSM and whose line cards are the VEMs that run within each VMware ESX host. All configurations are performed on the VSM and propagated to the VEMs that are associated with it. A VSM can be a virtual machine and run redundantly just like a redundant supervisor. It is possible to add a VMware ESX host to the Cisco Nexus 1000V vDS from VMware vCenter to make a VMware ESX host become part of a Cisco Nexus 1000V domain, and as a result run a VEM. A VSM running as a virtual machine provides the abstraction of a CLI managing a large modular switch [6]. The user employs Secure Shell (SSH) Protocol at the management interface of the VSM, or simply uses the console—the virtual machine console screen—to configure the network characteristics of the VMware deployment. The VSM forwards the configurations (VLANs, QoS, private VLANs, etc.) to all the VEMs that are part of the same domain or, in other words, that are under the same Cisco Nexus 1000V.

The communication between VSM and VMware vCenter uses the management interface (mgmt0) on the VSM. The protocol runs on HTTPS. The key information is provided to VMware vCenter by pointing the browser to the VSM IP address and downloading the extension key, extension.xml, which is added to VMware vCenter as a plug-in.

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USING MODERN INFORMATION AND COMMUNICATION TECHNOLOGIES IN EDUCATION PROCESS

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Petr Koudela, Ing., MSc, MBA, Account Manager⁴⁸

Abstract: *All the used means have their own specifics that predetermine their usage with respect to the abilities of the student. The suitability of these means must correspond with the level of education, state of mind and social conditions of the whole group. We can say that usage of different media in teaching process has been developing for decades. Proofs of that development are different multimedia applications, such as for example encyclopedias, atlases, games, etc. We must not concentrate only on specially created multimedia means, but using our own creativity we can suitably add new elements to the present teachings. It is possible to connect number of different devices to the main teaching resource – computer during the lessons of information and communication technologies. These devices will then fundamentally support the teaching process. Integral part of using any material aids is to consider them and to implement them into the overall context during the preparation phase of the teaching by the teacher. This article shows the extension of the problem of using modern information technologies in education process, which extends to many areas and does not have an easy solution.*

Key words: *Information and communication technology, learning, student*

1. INTRODUCTION

Changes that take place in teachings are in many ways influenced by using of information and communication technologies (ICT) in this process. The using of ICT in the educational process is caused by many reasons, one of which is the requirement of the companies for the competence of job applicants in area of ICT. We must add that these requirements are continuously increasing. That is why the Czech educational system (especially on secondary and university levels) faces the problem of how to offer their pupils, students better quality of education considering the great amounts of information, so that they will be later successful on dynamically changing and developing job market. If we want the future graduate to succeed in the information society, we must put emphasis on information literacy and associated information education. Information education can be characterized as complex, purposeful formative process of acquiring:

- Knowledge and skills in the disciplines concentrating on collecting, processing, storing, accessing and using different types of documents and professional information,

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- Skills and habits for the working with different types of documents and professional information and their sources.

Information education is purposeful, deliberate and systematic process of preparing human for creation, acquiring, processing and using the information in his personal and professional life. The implementation consists of information preparation in the given environment. Schools and educational institutions must always adapt to the reality of the new information age and start with application of modern ways of teaching with support of multimedia and network technologies. There are two ways of implementation of these two new technologies, as means of learning and as an object of knowledge. Both variants are more than desirable (Figure 1).



Fig. 1. Two ways of using information and communication means (Source: own)

Implementation of these technologies into teaching becomes more interesting for students, more vivid and we can say that even more motivating. Teachers can use these technologies to present and visualize the theoretical knowledge using practical examples. Education with interactive demonstrations often attracts students so much that they do not realize that they are at the same time learning.

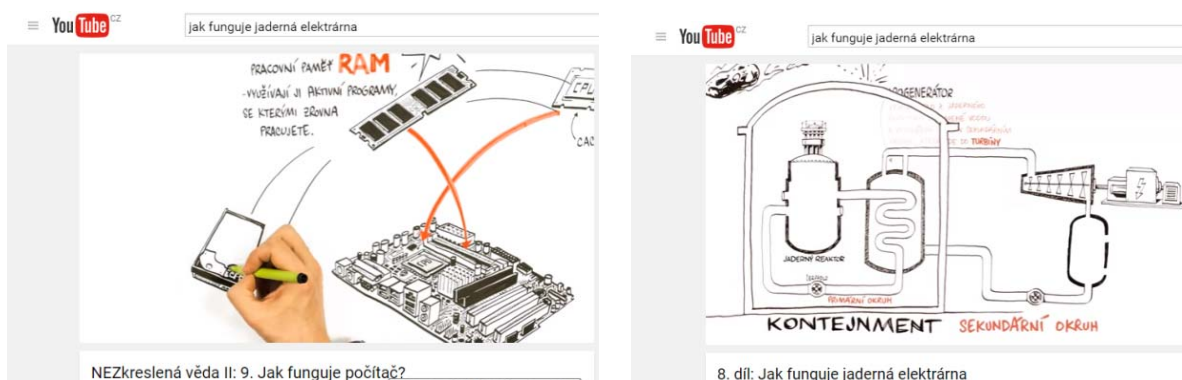


Fig. 2. Sample of suitable free educational multimedia shows in CR (Source: 1)

But it is necessary to emphasize, that only the suitable application of the information and communication technologies can provide the learning material to the students in more efficient and quality way. It is not possible to exclude the teacher from this process in any case. And that is why we do not think that the ideas of some colleagues, that teacher can be excluded from this process, are wrong.

2. APPLICATION OF INFORMATION AND COMMUNICATION TECHNOLOGIES IN EDUCATION

Network technologies using Internet applications, multimedia technologies, hypertext, simulations and experiments in the virtual laboratories are ICT that enable us to present the professional issues within the school environment (but also outside this environment), issues

that could be hardly presented without ICT. It is also clear that these technologies develop not only creativity of the students, but also creativity of their teachers. Creative students will contribute by new ideas, original solutions and unusual creations. The task of the teacher is to “create favourable environment for all the students, to provide variety of different suggestions and opportunities for different talents and continuously seek optimal methods of educational work” (Maňák, J. 2001, p. 10). ICT creates conditions for more attractive, more interesting education process and through an appropriate implementation into teaching it can also become one of the criteria for the future decision making process of the students for their future studies and thus competitive advantage for the given school. Implementation of ICT into teaching can also face some limitations (see Fig. 3).

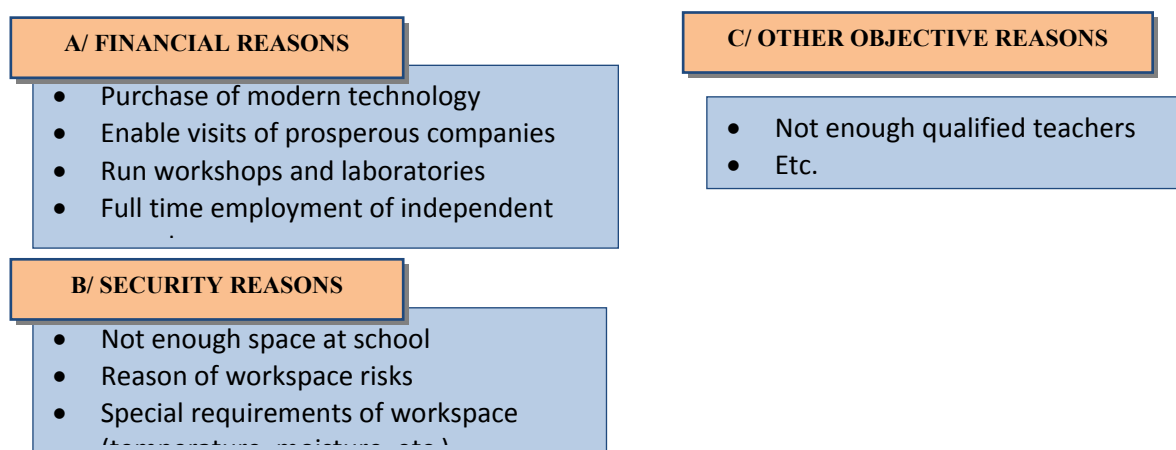


Fig. 3. Limitations in implementation of ICT into teaching (Source: own)

3. EDUCATION USING ICT IN THE CONTEXT OF CHANGES IN TECHNICAL EDUCATION

Implementation of modern information and communication technologies is related to many factors that influence the educational process, influencing it in positive and also negative way. Implementation of modern ICT reflects in the higher professionalism of the independent work of the teacher, it also greatly influences the management of educational process. Here comes the situation where present school stops to be the primary source of information, especially the most recent information. Teacher thus is not the only source of provided information (see Fig.4).

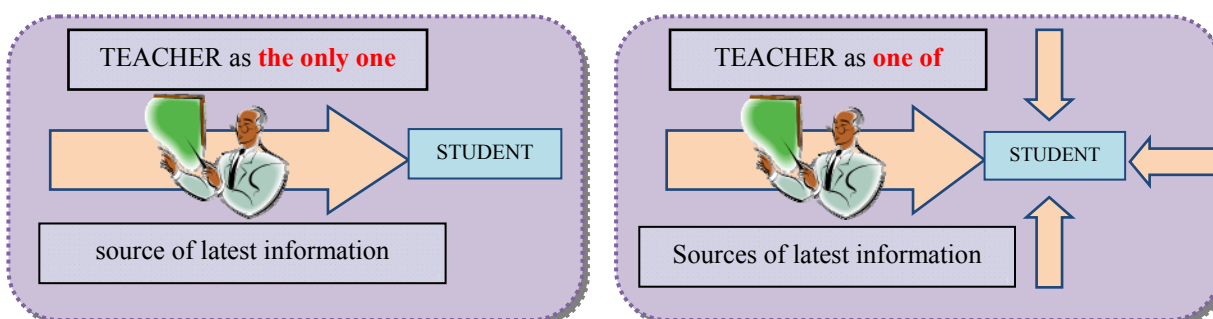


Fig. 4. Role of the teacher as the only one and one of the sources of latest information (Source: own)

Present generation of students is growing up in the environment influenced by smartphones, tablets and other specially developed Internet applications for information and communication services. Especially mobility, speed, reliability, capacity of memory and other advantages of these devices make them serious competitors to the present education at schools. It is very important for the teacher to be able to use these advantages for his own and for student's benefits. It is important not only visualize the study materials, but also to describe their connection to the reality and practice. It is not enough just to give students modern digital technology as a teaching aid, but much more important is that every important interactive element contains also specific example of using in practice. (see Fig. 5). Lessons are provided with computer equipped with complicated interactive programs that were subtly designed by multidisciplinary teams. Computer can manage and provide educational activities. It can also simulate interactions and debate with the student. It can also manage the files of the used didactic media and to provide information in numeric or analogue ways, as required. Computer can control video, CD player, digital processing of pictures and sounds or other programs, all interactive. This tendency is called hypermedia tendency and it characterizes the direction of the educational theory concentrating on interactive use of such computer controlled technological complexes, according to Y.Bertrand [1998, page 99].

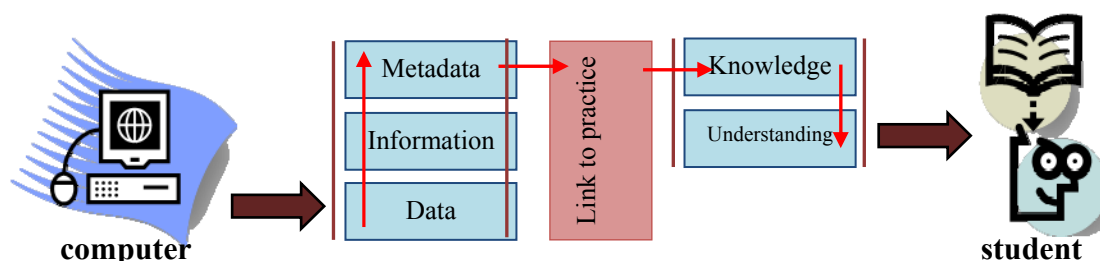


Fig. 5. Computer as means to acquire new information (Source: own)

Other possibilities, offered by the multimedia with the help of ICT, are:

- Interactive multimedia elements representing interactive user interface, using which it the cooperation of human with multimedia system can be influenced. This system is influenced by changing the variables of the running event and monitoring the change of the given output parameters.
- Distant computer games that can be modified by their content to interactively mediate the information and approaches. Students by “playing” such game subconsciously acquire and adopt the principles of control.
- Educational media and educational servers are structured as specialized computer systems or computer sets with high network throughput, high transfer rate and memory capacity. Web services provided by these servers include multimedia materials available for students, teachers and other subjects with the purpose of online learning. Majority of these multimedia materials is available only for the students of the given school, which is protecting their “know-how”.
- Student Internet televisions are becoming very popular tool of presenting the information concentrated on the current events, especially at universities. Authors and people who participate in these Internet televisions are usually students themselves. The quality and content of these programs are usually very serious. Parts of the program are live broadcasting as well as archival broadcast.

- Virtual laboratories and distance experiments are multimedia software technologies that enable us to simulate laboratory experiments. Accuracy of the simulations depends on the quality of the multimedia objects processing. Students can input entry data and then monitor the progress of the processes, including the output characteristics of the phenomenon.

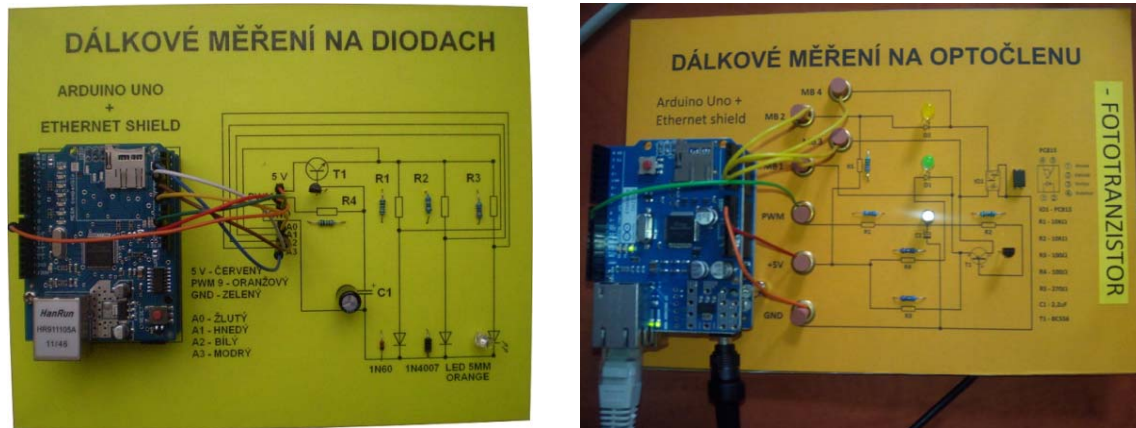


Fig. 6. Sample of the measured elements in distance laboratories on European Polytechnic Institute, Ltd. In Kunovice (Source: own)

- Simulation and simulators are specialized software, or specialized equipment or workplace, that are faithful copy of one machine up to the whole complex of machines. These are technically most complicated, but also the most recent area of multimedia application. To achieve higher level of reality, existing controls are often used for these devices.

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4. USING CREATIVITY IN ICT IMPLEMENTATION INTO LEARNING PROCESS

If we assume that every man is creative, we must also accept the possibility that this creativity can be successfully used in teaching, even in teaching supported by multimedia elements. Unfortunately it is often necessary to be very brave and be aware of the possibilities how to

suitably use this creativity in the teaching process, whether it is creativity of student or teacher. We generally build upon the human need of activity, knowledge, recognition and also need for self-actualization. Creative individuals develop science, technology and solve problems. Creative individuals are often active, susceptible, they have elastic and original thinking. Original ideas are then by their bearers connected with the desire to implement them into practice. When considering the usage of creativity during implementation of ICT into teaching, it is necessary to consider the barriers that can in some way influence the developing of the creativity of students (see Fig.7).

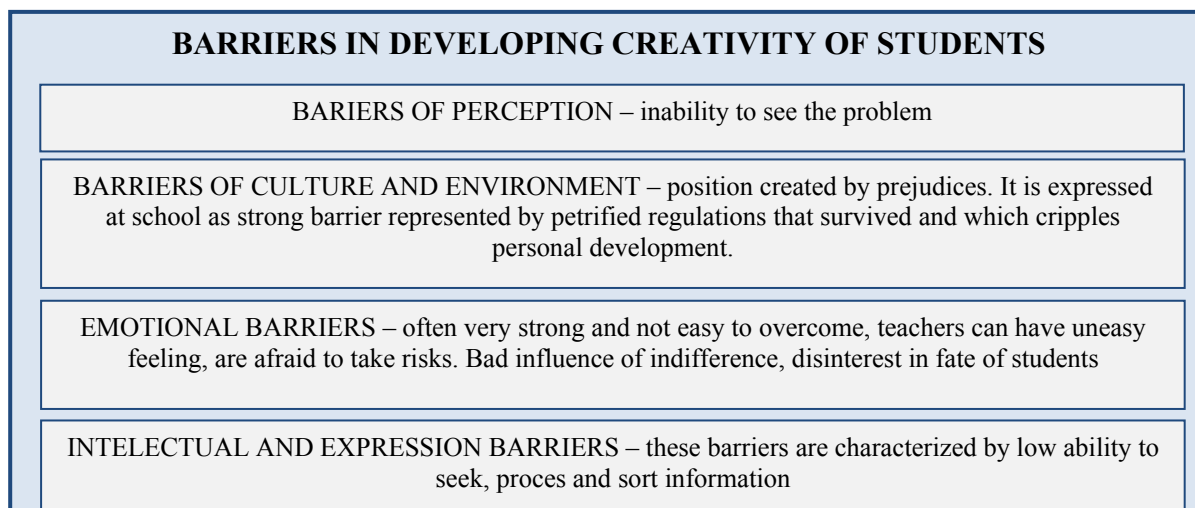


Fig. 7. Barriers in developing creativity of students (Source: Maňák, J. 2001, p.24 – own)

The first step of the right approach is to make the analysis of the objectives of the given subject, where future learning materials of the subject is divided into target, main and partial goals. This will also answer the main questions – why is this subject taught? We must also deal with the question who will take part in the learning process. We must consider psychological, biological characteristics of the students. This part deals with the pedagogical variable – psycho-structure. Even socio-cultural environment, i.e. environment that students come from, is participating in the education. This will answer the question – where are we teaching? We will use material didactic aids to reach the goals during the teaching process. This can be considered the multimedia equipment, as well as learning spaces, tools and aids. We answer the question – what do we use for teaching? The last fundamental question is how do we teach? By seeking the answer to this question we analyse method or algorithm. Even though the described variable is answered as last one, it is not one of the least important ones. As we wrote before, everything must be considered in context of the whole teaching unit. We can then say that teaching method enables us to reach, with taught curriculum, chosen tools, given participants and influence of the social-cultural environment, the defined goal of the teaching process. The above described approach requires us to be engaged in multimedia support of teaching from the viewpoints of technological equipment, didactics, psychology, social-cultural environment and the used teaching methods.

5. CONCLUSION

Multimedia technology is powerful tool that can help teacher to improve the quality of teaching. The final effect corresponds with the quality of the preparation for teaching by the teacher. If the preparation for the teaching is neglected, multimedia tools become just a storehouse of equipment and software that will be used just to replace writing on blackboard. But there can also be a situation when some hard-to-remove pedagogical mistake appears. Part of the usage of any multimedia tools must be their previous consideration and implementing them into the overall context during the analysis of teaching process, i.e. during preparation for teaching by the teacher. Quality preparation consists of the answers to the

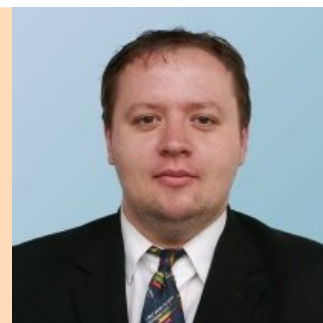
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basic questions, and it is necessary to see the mutual respect between these questions. Doing some mistake during the analysis, even one, may cause decreased efficiency of the teaching, or even hard-to-remove mistakes in teaching. Seeking the interconnection of the information technologies with building and managing the own career of the students should be the main part of the education at schools, together with providing the basic information about information technologies. The main goal is to provide student with such knowledge and competences that will help him optimally use his personality and expert traits for successful applying at the labour market and for building and managing of his professional career. ICT accents too much the traditional approach to education, i.e. computer symbolizing mainly the information intermediary. Informatics as branch of science exists more than half of the century and the efforts to use ICT in education are as old. There is no reason to wait, further waiting will just increase the difference between using ICT in the life of young people and their use at schools.

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DISCLOSURE OF INFORMATION ON CONCESSION TRANSACTIONS IN THE ANNUAL FINANCIAL STATEMENTS OF THE ENTITIES IN THE REPUBLIC OF BULGARIA – CURRENT ISSUES

Maria Markova, PhD, Chief Assistant⁴⁹

Abstract: *The requirements on the disclosure of information regarding concession agreements have been spelled out in detail in various regulatory acts. The disclosure of information, as stated in the International Financial Reporting Standards (IFRS), has become complicated because of the fact that these requirements have not been systematized in a single document and because there is no form approved in which they might be presented. On the other hand, the national accounting regulatory framework in this field has not been updated and synchronized with the accounting treatment guidelines of IFRS. These circumstances lead to the violation of the requirements to present a true and fair view of the information in the annual financial statements of entities engaged in concession activities. The position of the national regulatory framework, the lack of systematized requirements for the entities applying the International Financial Reporting Standards, and the poor level of control, generate a number of problems outlined in this paper. The author tried to present a solution for some of the issues laid out in the paper.*

Keywords: *concession rights, concession agreements, accounting, intangible assets, public private partnership, disclosure in annual financial statements.*

Concession transactions, being a successful form of public private partnership, are one of the methods to cope with the complex political, social and economic environment both in Bulgaria and in Europe. The limited public goods and the narrow abilities of the public sector are more successfully managed by the more innovative and flexible private business. In Bulgaria, the oldest traditions in the application of public private partnership refer to concession agreements. According to the national legislation, “a concession is the right to operate a facility and/or a service of general interest, conceded by a concession granting authority to a person engaged in commercial activity (a concessionaire), against concessionaire’s obligation to construct and/or manage and maintain the subject of concession or to manage the service at concessionaire’s own risk” (Law on Concessions, 2006, art. 2).

A concession is granted on the basis of a long-term written agreement of a particular material interest executed between the concession granting authority and the concessionaire. The main aim and purpose of a concession agreement is sharing of benefits, risks, responsibilities and control between the parties under the agreement. Depending on its object, the agreement can be concluded for: public works concession, service concession and mining concession. In contrast to the international practice, concessions in Bulgaria granted under the conditions of, and according to the provisions of the national Law on Concessions and the Law on Subsurface Natural Resources are not a public private partnership (Law on the Public

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Private Partnership, 2012, art.3 par.3). Regardless of the regulatory framework and the subject of activities, upon conclusion of an agreement, some rights (intangible asset) originate for the concessionaire, with which the concessionaire is expected to increase the total amount of its assets. Accounting information occurs for both parties in a concession relationship – the concession awarding authority (grantor) and the concessionaire (operator) - and this information has to be presented in a proper form, so that it could ensure publicity and transparency both for the parties under the agreement and for third parties. The significance of the disclosed information for this kind of transactions is also determined by the subject of these agreements, which might affect the welfare of the society as a whole and its sustainable development.

One of the problems which stands out when reflecting concession relationships is connected with the implementation of the requirements on the presentation of accounting information concerning concession transactions in the annual financial statements of concession granting entities and concessionaire entities.

The regulatory framework, which generates guidance on how to present this information about concession transactions, is set out in Table 1.

Table 1

Regulatory Acts outlining the disclosure requirements.

Act	Scope of application	Explanation
1	2	3
AS 38 Intangible Assets, 2008.	For the enterprises of the non-financial sector, which apply the NFRSSME.	The standard only gives general guidance on disclosure of information in relation to recognized intangible assets in the enterprise. Since concession rights are treated as externally generated intangible assets, this is the only national legislation associated with the subject.
IAS 38 Intangible Assets, 2010.	For the enterprises of the non-financial sector, which apply IFRS.	The standard only gives general guidance on disclosure of information in relation to recognized intangible assets in the enterprise, similar to the national standard.



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SIC INTERPRETATION 29 DISCLOSURE – Service Concession Agreements, 2002.	For the enterprises of the non-financial sector, which apply IFRS.	Disclosure of information in the annual financial statements of the grantor (supplier of service concession) and the operator (concessionaire) for concession agreements with their concession subject being construction or services.

Continued

1	2	3
IFRS 6 Exploration for and Evaluation of Mineral resources, 2008.	For the enterprises of the non-financial sector, which apply IFRS.	Disclosure of specific information available to the concessionaire with regard to concession agreements with the subject of concession - mining of mineral resources.
IFRIC Interpretation 5 Rights to Interests Arising from Decommissioning, Restoration and Environmental Rehabilitation Funds, 2008.	For the enterprises of the non-financial sector, which apply IFRS.	The interpretation outlines some main guidelines on establishing decommissioning, restoration and environmental rehabilitation funds after some activities (such as rectifying pollution of water, restoring mined land, recultivation of land after exploration of mineral resources) on expiration of concession agreements. The interpretation prescribes to segregate assets to fund some or all of the costs for decommissioning plant. Such contributions may be voluntary, however within the context of concession agreements they are rather referred to the group of funds set up by virtue of regulatory acts.
AS 37 Provisions, Contingent Liabilities and Contingent Assets, 2008.	For the enterprises of the non-financial sector, which apply the NFRSSME.	Disclosure of information on provisioning an obligation for restoration and protection of the environment, which is most commonly classified as a provision. A provisioning obligation most often arises in mining concessions.

Continued

1	2	3
IAS 37 Provisions, Contingent Liabilities and Contingent Assets, 2008.	For the enterprises of the non-financial sector, which apply IFRS..	Disclosure of information on provisioning an obligation for restoration and protection of the environment, which is most commonly classified as a provision. A provisioning obligation most often arises in mining concessions.
IPSAS 32 Service Concession Arrangements: Grantor	For enterprises of the public sector, which apply IPSAS. The standard is not applied in Bulgaria.	Accounting standard for accounting treatment of concession agreements in the public sector (with the Contracting Entity).

Directive 2013/34/EU of 26.06.2013 on the annual financial statements, consolidated financial statements and related reports of certain types of undertakings, amending Directive 2006/43/EC of the European Parliament and of the Council and repealing Council Directives 78/660/EEC and 83/349/EEC.	For undertakings active in the extractive industry or logging of primary forests of Member States, whose payments to the government surmount 100 000 EUR within a single financial year..	The Directive provides guidance that when certain threshold criteria are exceeded, the payments made to the government shall be disclosed for undertakings operating in the extractive industry or logging of primary forests. The Directive itself aims at facilitating small and medium-sized enterprises in the preparation of their financial statements, while at the same time generating additional disclosure obligations for public-interest entities.
Accounting Law, SG, issue 95 of 08.12.2015, effective as of 01.01.2016	Regulates the accounting system in the Republic of Bulgaria.	This law is new and was worked out in compliance with the requirements of Directive 2013/34/EU.

From the information presented so far, we could make a conclusion that there is a diverse regulatory framework, which should be taken into account by the entities that appear to be parties to concession agreements, when preparing their annual financial statements. It is interesting for us as researchers to learn about the extent to which this regulatory basis is familiar to the entities and applied by them when disclosing the information in their annual financial statements. In order to check the compliance with the regulations, we enquired for some information from the National Concession Register (www.nkr.government.bg) and the Commercial Register (www.brra.bg). From the concession Register, we obtained details on the concession agreements concluded by the current time and we analyzed the annual financial statements of concessionaire entities in the field of mining, services and construction on a casual basis. After that, we checked the information from the annual financial statements published in the Commercial Register of the entities selected by us, in order to see to what extent the requirements on the quality and quantity of disclosed accounting information concerning concession transactions are understood and satisfied. Following the study of the annual statements of the entities selected by us on a casual basis, we arrived at the following conclusions:

- ✓ The entities of the non-financial sector, which apply the National Accounting Standards NFRSSME, publish the reporting forms, approved by the National Statistics Institute, which have been drafted for the purposes of the National Statistics, and not for accounting purposes, at the Commercial Register. The main problem with them is that no textual disclosure is envisaged. In those entities, which make an exception and have submitted statements complying with the provisions of the National Accounting Standards, the information is presented in a template form, and concession rights are indicated only as part of the intangible assets, if recognized as an asset at all. The information on concession agreements concluded is rarely presented, and the information on provisioned liabilities in connection with concession relationships is rarely reported and disclosed;
- ✓ Regretfully, in concessionaire entities applying IFRS/IAS, the information is not exhaustive as well, and it does not satisfy the requirements on the disclosure of concession transactions. These entities' statements are often in line with the requirements of the International Accounting Standards and it is more likely to come upon correct disclosing of provisioned liabilities, however the remaining requirements set out in the above regulatory documents are not satisfied again;
- ✓ Concession granting entities do not publish publicly accessible accounting information about the concession agreements concluded by them. Non-financial information could be

found on the websites of the respective authority, but it is not presented according to standardized and uniform criteria.

For the purpose of reducing the above stated issues, we suggest that consideration should be taken on the question concerning the issuance of a single standard for reporting concession rights, and based on the model of the already developed and adopted accounting standards, the information which is supposed to be obligatory for disclosure in connection with concession rights, should be entered in the standard's contents. It could be possible to consider also the question whether this standard might provide guidance on all forms of private public partnership. For the purpose of facilitating the selection of the most appropriate information for disclosure, a process card (Table 2) could be applied to check the disclosed information. Based on the drafted process card, we have explored the information disclosed by the entities in the three directions of concession activity in Bulgaria – mining concession, construction concession and service concession, for three consecutive years – 2012, 2013 and 2014.

Table 2

Process card to check disclosed information

Question	Notes and answers for 20XX	Notes and answers for 20X1	Notes and answers for 20X2
1	2	3	4
1. Has an intangible asset of a concession right been reported in the Balance Sheet of the entity?			
2. Has the following information been disclosed with regard to intangible assets (concession rights) in entity's accounting policy: a) approach for recognizing the initial and subsequent costs incurred on intangible assets; b) approach for recognizing the development costs for the intangible asset; c) value of the liabilities assumed for the acquisition of the intangible asset.			
3. Has any explanatory information been provided about the concession agreement(s) concluded?			
4. Has the information about concession transactions been presented in a clear and straightforward manner?			
5. The disclosure of concession activities: a) has been made separately for each agreement; b) concerns a group of agreements of similar character.			
6. Has the following information about mining concessions been disclosed: - has the accounting policy on the recognition of exploration and evaluation expenses, involving the recognition of exploration and evaluation assets, been provided; - has the classification of exploration and evaluation assets been made in a separate disclosure group; - what is the method of inclusion of search and exploration expenditures in the price of the intangible asset (partial capitalization approach or full capitalization approach).			

Continuation

1	2	3	4
7. Has the information on provisions (liabilities for			

recultivation of land, liabilities under eco programmes, etc.), connected with concession agreements, been disclosed? The content of the information you look for might be in the following directions: - short description of the nature of the liability; - specification of insecurity elements; - carrying amount of the provision; - additional provisions made over the period (20XX, 20X1, 20X2); - provisions written off and used during the period (20XX, 20X1, 20X2).			
8. Has the information about participation in decommissioning, restoration and environmental rehabilitation funds been disclosed in the accounting policy? The information could be searched in the following directions: - disclosure of the nature of concessionaire's participation (mandatory or voluntary) in the fund; - agreed contributions to the fund.			

An interesting issue for us is also the information disclosed by the concession granting entities representing the state. The problems are quite numerous and their solutions require firm and decisive actions. It is not possible to demand detailed information from the concessionaires while the concession granting entities are not controlled in any manner. Even though Bulgaria is a Member State of the European Union, no measures have been undertaken to adopt the International Public Sector Accounting Standards. This is only one of the preconditions for the problems with the information provided by the concession granting entities as representatives of the state authority in concession transactions. Nevertheless, some positive legislative initiatives have been undertaken over the latest years. A New Law on Public Finance was adopted, which also refers to some more advanced solutions on the organization of public sector accounting. What we actually consider most important is the answer to a number of questions such as: How can we be informed about the annual statements of concession granting entities? Who controls the correctness of their statements? How is the publicity and transparency of these statements ensured? Why is not there a register where we could trace the information about the public sector entities?

Conclusion

In conclusion, we are going to summarize that a variety of measures for the optimization of the quality and quantity of the information disclosed in the annual financial statements of the entities can be undertaken. From the analysis we made of the published annual financial statements of the entities, it may be concluded that the aim to generate true and fair information for the accounting aspects of concession agreements has not been achieved. It is imperative to undertake measures directed towards improvement of the knowledge and skills of the preparers of annual financial statements in order to generate and publish more reliable accounting information on concession agreements. The major prerequisites to satisfy the established requirements are their popularization and the observance of their implementation.

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BUSINESS ETHICS AND ITS INFLUENCE ON EMPLOYEE RELATIONS

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Abstract: *Business ethics concerns the issues and cases concerning all the business stakeholders, and in this paper the focus is on employees in organizations. Different cases of business ethics can represent both positive, ethical behavior, and also negative, unethical behavior. Negative examples are related to issues such as mistreat of the post, bribery, insider trading, hiding or selling information, non-effective completion of the given tasks or mobbing. When it comes to positive work behavior, employees are usually led by ethical codes, which promote friendly behavior, cooperation, openness, teamwork, unity, mutual support, loyalty. In big companies, support and protection of the employees when dealing with ethical issues is usually provided by syndicates, but individual initiatives and communication through Intranet or social networks, company's newspapers and company's internal radio stations, can also be effective. In this paper, we present examples and solutions of positive and ethical behavior in companies emphasizing that they affect learning, awareness, sensitivity and recognition of business ethics.*

Key words: *business ethics, employees, ethical behavior, ethical code*

1. INTRODUCTION

Ethics provide a guideline for desirable business behavior affecting all the people in organizations. It is a framework providing guidance for conduct of all the stakeholders in the company. Ethics provides a perspective of the business world through the eyes of common people. It is based: people all have the same needs, rights and aims in life. This is the main reason why people gather around an idea of the leader and that is just the moment when new organizations appear. „Ethics is a systematic study of the generally-held (or conventional) morality of a society aimed at determining the rules which *ought* to govern human behavior, the rules that a society *ought* to enforce and the virtues worth developing in human life.“(De George, pp. 343).

The main goals of business ethics, that are at the focus of this paper, are that the good and positive actions that can be initiated by individuals, should be integrated within the norms and principles supported at the level of the company, branch or at the level of national economy. Business ethics is something an individual carries in him but is also coordinated and adjusted to the ethical standards that are common in a society. Business ethics comprise the ethical codes of individuals which they inherited, and acknowledged in the early stages of life, adjusted in the different periods of development of themselves and of the society as a whole and the ethical standards they face when they meet with the organizational codes, rules, tradition, culture and climate. (De George, pp. 348)

Business ethics has experienced changes over time, but its foundations in the works and philosophical studies of Aristotle and Kant, had not changed. This means that values such as

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duty and rights presented by Kant, the consequences of actions presented by utilitarians, the placement of virtues in the business world as presented by Aristotle, are timeless.

„Business ethics has developed and expanded as business has developed and expanded.“ (De George, pp. 344, 351) As business ethics developed, there were many discussions on ethical behavior of the company. For example, if the company is making a donation, in what specific domain should it be? The decision is based on the intention of making good to the society and this is a socially responsible act of the company, but there are often disputes about making priorities in the donation process. The answer to all these questions are found within a well balanced business ethics code of conduct where the different socially responsible acts should be assessed in relation to their contribution to the stakeholders' needs, for setting the priorities.

Corporate Social Responsibility (CSR) is based on doing well for the benefit of the community and society as a whole. Some of the dilemmas in this sense are more of a philosophical than practical nature, "It seems prudent to manage risk. This is certainly true if the only alternative is a return to the superstition and blind acceptance of fate that Bernstein describes in *Against the Gods*." (Boatright, J.R. pp. 476) The superstition is certainly out of the question when it comes to CSR, but the religion has many theories common to ethical views and considerations.



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2. BUSINESS ETHICS DILEMMAS: A CONTEMPORARY EXAMPLE IN THE CONTEXT OF HISTORICAL BUSINESS ETHICS CONSIDERATIONS

At the beginning we present a hypothetical example, reported in many situations in practice today, as an illustration of the need for ethics in organizations facing potential public scandals.

To illustrate the necessity to incorporate ethical principles in business, we analyze a situation of potential loss of good reputation of a company due to unethical behavior. We present a case of an employee in a big company who had a rare bone disease and needed the sum of 30.000 USD for the operation. He gathered one part of the money from his savings and from relatives, but the company refused neither to allow him paid absence nor to guarantee his return to work after the surgery. The employee was familiar to his co-workers for his outstanding performance in the company since he had been employed in the company for a

long time. Also they appreciated his willingness to always help the others. For these reasons his closest colleague, who knew him best and shared the office with him, decided to help him. He informed the others through Intranet and asked for help. At the same time he started collecting money and started a petition to keep him on the job threatening to go public. More than 60% of his colleagues answered his call, gave money and signed the petition. Chief Executive Officer (CEO) of the company was forced to give in to the demands after facing the mass response of the employees. The CEO initiated a meeting with the worker, allowed him a paid relief and promised that he would keep his job after the operation.

This is an example of how the initiative of the workers' based on ethics can change the unethical practice in some companies, in the light of the threats that these companies could be facing if this unethical practice would be publicly announced. That was the workers' way of saying that they will be united against unethical behavior and that their voice in these matters is always to be respected. Also it shows that the executives will lose each time when they try to impose unethical practice.

The example also points to the differences in the approaches of the „ethics-in-business“ and „business ethics“. The ethics in business approach for the most part was concerned with scandals and abuses that came to public's attention, while "those in business ethics examined the structure of capitalism and the structures of business, sometimes articulating the underlying moral justification of existing structures and practices and sometimes criticizing them from a moral point of view and arguing for change." (De George, pp. 347-348)

Adam Smith in his book „A Theory of moral sentiments“ (De George, 2014) wrote about the sentimental dimension in organisations and the lack of it among businessmen. He wrote about the moral obligation of business leaders to consider the sentimental value of the employees and their need to be human and just, to help each other and to see the other side of the cruel, non ethical profit making practices. He recommended leaders to be rightful and objective towards their employees and that they have to strive for their confidence and loyalty. „Karl Marx developed the most trenchant attack on what he termed capitalism, a period of history which he considered necessary and in which he admitted human productivity developed more than during any other period. For him the problem with capitalism was that most of the benefits were repeated by the few, when there was enough to better the lot of all.“ (De George, 2014, pp. 339)

In the example presented, we can see that to respect ethical norms of conduct for the company meant just a small investment in comparison to the potential great loss that they would face with public involvement. The CEOs, left to their individual judgment and decisions, weren't even ready to promise the worker that he would keep his job, although he was a good, loyal worker, hardworking and never misused his post. The example presented shows also that ethical norms are strong and are to be respected in all companies, no matter what country or system they belong to.

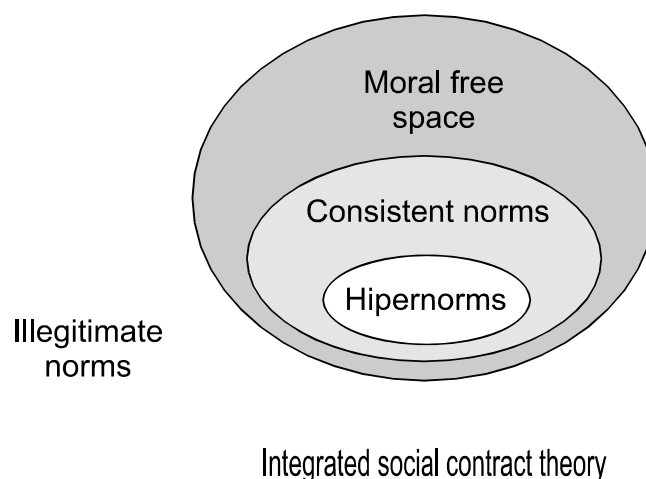
It is emphasized that ethical principles and laws in business are stronger and more universal than the circumstances and systems in concrete countries and companies. Marx's critique of exploitation, his condemnation of making commodities more important than people and of judging people by what they have instead of what they are, resonates even in American culture.“ (De George, 2014, pp. 340)

The other theoretical approach to ethical business is concerned with religious norms and attitudes that are appreciated by businessmen. That is the main reason why ethical values, e.g. helping others, not doing any wrong to others, not doing to other what you would not want to experience or suffer from, etc., are at the core of all the religious and philosophical norms and principles that lasted throughout the years and never changed. „Many business people live their business lives guided by their religious moral beliefs, and many of those affected by business practices evaluate them in same light.“ (De George, 2014, pp. 340) This is the universal reason why helping individuals, donating money to hospitals, schools, churches and others in need are the basic line for organizational sustainability.

3. ETHICS AND RISK MANAGEMENT

When people believe that their working environment is ethically right, the probability of them staying in that company is six times bigger than when they believe that ethical principles in the company are not respected. (Williams, C., pp. 59) This illustrates the need of employees for fairness and justice in their company.

The moral space in a society is looked upon as set of different norms. The next Figure shows how the integrated social theory defines different norms.



Source: Business ethics and values, Fischer, C. et al, Pearson, 4. Ed., 2013., P. 430.

As shown in the Figure, the moral space in society is partially covered by the norms designated as hyper norms and consistent norms. Outside of this is the illegitimate norms space. The definitions of different norms presented in the Figure are as follows:

1. Hyper norms are the ultimate norms that are common and applied in all nations, at all Meridians, in every country from the emergence of ethics up to nowadays.
2. Consistent norms are norms that are shared by most of the society, whereas in some parts of the world they are unknown.
3. Moral free space is more considered at the local level and relates to the policies such as the use of child labour in multinational companies.
4. Illegitimate norms are absolutely unacceptable by some societies while in some other they are dominant. They can be completely opposite and differ from one country to another. (Fisher et al, pp. 430)

When looking at consequences of negative, unethical behaviour in companies, moral liability is one of the issues that arise. „Moral liability occurs when corporations violate stakeholder expectations of ethical behaviour in ways that put business value at risk.“ (Clarke, T., pp. 417) Employees are the most valuable and the most important resource of the company, but they are also one of the most precious stakeholders since they can also be shareholders, members of the shareholders' committee and members of the syndicates. They include three functions and three stakeholder positions- employees, syndicates and shareholders. Even the ex-employees and pensioners can influence the organization by recommending new staff, lobbying and providing information for the company. That is the reason why the company should invest in its staff, include more employees in decision making, involve them in creative problem solving and foster their creativity and innovativeness. Many techniques of participatory management and for fostering creativity are now present in companies, such as brainstorming for gathering new ideas, quality circles, continuous improvement, etc., all based at creating a good working climate with motivated individuals to perform with best results. In return it is expected that they act ethically in every situation. „Once regarded as a concern of a few philanthropic individuals and companies, corporate social and environmental responsibility appears to be becoming established in many corporations as a critical element of strategic direction, and one of the main drivers of business development, as well as an essential component of risk management.“ (Clarke, T., pp. 418)

The risks of unethical behaviour in a company minimize when ethical codes are respected and applied. The employees are expected to act ethically and the effect of synergy will appear without exception. The risk is due to a minimum and the return on investment in employees may bring the biggest profit and return multiple times greater than the rise in their salaries. The commitment of the employees and their willingness and determination to help each other brings the company to an upper stage in its development. If the employees are acquainted with the ethical code, they will put in bigger effort and develop an atmosphere of teamwork and a feeling of interconnectedness in accomplishing collective tasks leading to success. This will solve many difficult problems the managers face every day, and the risks are being reduced.

Some of the key points of CSR and risk management are:

- „- The market can deliver both short-term financial returns and long-term social benefits.
- The ethical consumer will drive change.
- There will be a competitive „race to the top“ over ethics amongst businesses.
- In the global economy countries will compete to have the best ethical practices.“ (Clarke, T., pp. 422)

Ethical practices and doing well in business are associated with tradition. The longer the company operates the bigger experience it gets and the profit making process is becoming a technicality. The company expands and the employees usually become expendable - but not in large ethical companies. „Large corporations are taking their social and environmental responsibilities more seriously, and these issues are becoming more critical in the business agenda.“ (Clarke, T., pp. 429) These companies rarely lay off workers and just keep employing new employees so the ethical codes and practices can be transferred from one generation to another. The company is becoming a second house for its employees and they identify with it. Those companies survive longer at the market and their lifecycle is longer because the employees are committed and loyal.

The employees' ethical effect on the organizations is:

- Bigger growth potential;

- New and fresh ideas providence;
- Longer lifecycle of the organization;
- Stronger liaisons amongst employees;
- Better communication with superiors;
- Smaller risk of unethical behavior;
- Better organizational culture and atmosphere amongst employees;
- Synergic effect;
- Bigger profits for the organization.

This is the reason why there are new and improved ethical codes for doing business in the global environment. „The Global Economic Manifesto is a self-regulatory moral framework. It includes five principles and values: humanity; non-violence and respect for life; justice and humanity; honesty and tolerance; and mutual esteem and partnership." (Clarke, T., pp. 433)

Today almost all of the corporations have similar ethical codes. However, two principles must be abided to support them:

- 1) Ethical code must be clearly presented inside the company and out of it.
- 2) Ethical code must develop practical ethical standards and procedures that are connected to the company's work profile. (Williams, C., pp. 68)

We might also add a few principles for the new ethical codes:

- Ethical codes must be formulated so as the common employee can understand them well;
- Ethical codes must present the experience of ethical and unethical behavior inside the company;
- Ethical codes must present doing business with a good will and with good entrepreneur's attention;
- Ethical codes could comprise the case studies so the employees can learn from them;
- Ethical codes cannot be obligatory because the problems that occur can be placed in different environment and time conditions.
- Ethical codes must vary from one organization to another not only because of the work profile, but also depending on the organizational behavior, culture, structure, climate, country, situational factors, educational level etc.
- When formulating ethical codes, people must also include main organizational goals such as profitable performance.

In the following Table some ethical issues are related to organizational principles and practices.

Table: Organizational principles and human behavior

Issue	General employees	Senior executives
Working for other organizations	Working for other organizations considered to be a vice.	Doing the exploration of the competition in the interest of the organization is considered as a virtue.
Pay-motivation relationship	Bigger pay stimulates employees to work hard.	The higher the pay, the higher the motivation.

Pensions	It is difficult for state or organizations to provide income after employment except for the adequate pensions.	Generous pension packages are essential to entice the appropriate level of executive talent.
Working conditions	Working conditions should be optimal.	A demand for exquisite working conditions.
Perks	The more you work, the more you get paid.	Benefits should be provided.

Adapted from: Fisher et al. pp. 264

4. CONCLUSION

Business ethics is mostly concerned with ethical behavior of employees as they represent stakeholders who are mostly affected by ethical principles in the organization. That is the reason why most of the cases of unethical behavior are connected to the abuse of workers. It is argued that rising business ethics in an organization brings synergy in all the crucial success domains of its business. In the effort to foster ethical behavior, the organization must give up some of its profits, and the employees are to abide to the ethical codes in return. In this way, an organizational climate based on ethical principles of good relations, mutual trust and commitment is created with all the employees, executives, managers and workers, participate in fulfilling the economic, environmental and social goals of the business.

It is argued that employees represent the focal stakeholder party of the company and that their respect of ethical principles can bring the most in return to the company. Doing business ethically means respecting tradition, different business customs, religion, and the personal characteristics of the employees (education, background, health and family situation, character, traits etc). It is concluded that it is the employees who can proactively enforce many ethical codes to be created and appreciated in the organization, and the appreciation of business ethics code by the employees will lead to further synergy in achieving multiple business results related to the economic, social and environmental equation. It is within a well balanced business ethics code where the different goals and ethical principles of different stakeholders are represented.

In this paper it is argued that the employees' ethical norms and principles within the ethical code contributes mostly to the fulfillment of diverse business goals of a company, and as such should be given priority and special attention. Ethical concerns of positive treatment nurtured through time can give results in the long term and secure stable business position and sustainable business development.

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FINANSIJSKI ASPEKTI TERORISTIČKIH DEJSTAVA I PROTIVTERORISTIČKE BORBE⁵¹

FINANCIAL ASPECTS OF TERRORIST ACTIVITIES AND COUNTERTERRORISM

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Rezime: Za osnovnu temu rada uzeti su finansijski aspekti terorističkih dejstava i protivterorističke borbe, a poseban osvrt načinjen je ka sprečavanju pranja novca i finansiranja terorizma. Tokom izrade rada korištene su uglavnom komparativna analiza i metoda analize sadržaja. Cilj ovog naučnog rada je da se pokaže da u pripremi terorizma finansijski segment zauzima značajno mjesto, kao i to da država i društvo, i sa finansijskog stanovišta, moraju razraditi djelotvoran sistem suprotstavljanja ovoj ekstremnoj pojavi.

Ključne riječi: terorizam, finansiranje terorizma, borba protiv terorizma, pranje novca, prevencija

Abstract: The main topic of this scientific paper is financial aspects of terrorist activities and counterterrorism, and a special reference is made to the prevention of money laundering and terrorism financing. During the development of this paper mainly methods those are used are comparative analysis and content analysis. The aim of this paper is to show how financial segment occupies an important place in the preparation of terrorism, and also that the state and society, from a financial point of view, must develop an effective system for combating this extreme phenomenon.

Key words: terrorism, terrorism financing, counterterrorism, money laundering, prevention

1. UVOD

Globalizacija i tehnološki napredak, pored svih prednosti koje su donijeli, kako savremenom finansijskom poslovanju, tako i društvu uopšte, takođe su omogućili veću protočnost i fleksibilnost u radu terorističkih organizacija. Pojava terorizma međunarodnih razmjera, njegova povezanost i isprepletenost, te korištenje novih tehnologija (ali i nekih starih metoda) u finansiranju terorističkih aktivnosti, primorala je mnoge zemlje da stvore odgovarajuću strategiju za borbu protiv ove pojave, koja ugrožava normalno funkcionisanje savremenog društva i dovodi u opasnost ljudske živote, zdravlje ljudi, njihovu imovinu i životnu sredinu. Upravo iz tog razloga svaka zajednica, shodno svojim nadležnostima i mogućnostima, mora organizovano pristupiti zaštiti od svih oblika

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ugrožavanja bezbjednosti, pa i zaštiti od terorističkog djelovanja. U skladu s tim, značajan segment savremene protivterorističke zaštite, koji dopunjava postojeće organizacione i funkcionalne pretpostavke zaštite, čini i sprečavanje pranja novca i finansiranja terorizma, a koji bi trebalo da bude značajna karika u savremenoj protivterorističkoj borbi.

2. ODREĐENJE TERORIZMA

Nasilje koje ima obilježja terorizma i terora sastavni je dio politike, odnosno oblik komunikacije između mnogih osnovnih subjekata međunarodne zajednice (država) i subjekata unutar pojedinih država tokom XIX i XX vijeka, da bi na početku ovog vijeka dostiglo razmjere zastrašujućih razaranja i ljudskih žrtava. Nosioi terorizma i terora danas, u skladu sa načelom „iza nas na desetine ubijenih, osakaćenih i kidnapovanih, a ispred nas na stotine hiljada i miliona zastrašenih“, primjenom njegovog najstrašnijeg oblika (nasumičnog), čija je suštinska poruka da bi svako i svugdje mogao da postane sljedeća meta (žrtva), često uspijevaju da realizuju važnu fazu u funkciji postizanja svog krajnjeg cilja, što veoma zabrinjava. Naime, uspijevaju da realizuju visok nivo straha kod preživjelih [1], [2].

Pod pojmom „teror“ (od francuskog *terreur* – sijanje straha) podrazumijevaju se akcije nasilja organizovanog u političke svrhe, radi zastrašivanja i bespoštednog slamanja otpora onoga prema kome se teror sprovodi [3], [4]. Terorizam je organizovana i sistematska primjena mjera nasilja, sa namjerom da se izazivanjem straha i lične nesigurnosti građana naruši autoritet države ili ostvare neki politički ciljevi, [5] odnosno možemo reći da „terorizam predstavlja planski akt nasilja ili prijetnje primjenom nasilja koje preduzimaju određene društvene grupe s ciljem da utiču na društveni i politički život određene zajednice, odnosno koje su usmjerene na osvajanje ili očuvanje vlasti“ [6].



Sonja Cindori je zaposlena na Pravnom fakultetu, Sveučilište u Zagrebu kao docent (2011.) na Katedri za financijsko pravo i financijsku znanost. Prije stjecanja titule doktorice znanosti na Pravnom fakultetu, Sveučilište u Zagrebu (2009.) radila je u Ministarstvu financija - Poreznoj upravi i Uredu za sprječavanje pranja novca. Tijekom znanstvenog usavršavanja sudjelovala je na brojnim nacionalnim i međunarodnim znanstvenim konferencijama te kao autor ili koautor izdala više desetaka znanstvenih članaka, knjiga i udžbenika. Područje interesa obuhvaća financijsko pravo i financijsku znanost s naglaskom na pitanja zaštite okoliša, poreza na dodanu vrijednost te na uže područje specijalizacije koje se odnosi na proučavanje problematike prevencije pranja novca i financiranja terorizma.

3. ODREĐENJE PROTIVTERORISTIČKE BORBE

Određenje protivterorističke borbe prvi je korak u borbi protiv terorizma. Element protivterorističke borbe prisutan je u svakodnevnom radu državnih ustanova bilo koje zemlje, a čine ga postupci i mjere čija je svrha sprečavanje i otklanjanje terorističkih prijetnji i

terorističkih napada. Protivteroristička borba uključuje prikupljanje podataka o teroristima i terorističkim aktivnostima, primjenu zakona, diplomatiju, vojnu silu i različite mjere obezbjeđenja i zaštite.

Osim uklanjanja postojećih terorističkih pretnji, djelotvorna protivteroristička borba podrazumijeva i pokušaje da se otkriju i uklone uzroci koji pokreću teroriste, ali i izvori njihovog finansiranja. Protivteroristička borba, dakle, predstavlja teoriju (protivterorističke strategije) i praksu, taktiku i tehniku koju usvajaju vlade, vojne i policijske strukture i ostale ustanove da bi se spriječili ili ublažili specifični teroristički akti. Protivteroristička borba nije posebno specifična za neku oblast ili organizaciju, već uključuje sve stupnjeve nekog društva.

4. FINANSIJSKI ASPEKTI TERORIZMA

Teroristički akti, kao što su podmetanje bombe koja potom usmrti ili rani ljude, ili otmica državnih zvaničnika, iziskuju finansijske troškove. Finansijski aspekti terorizma su različiti i višedimenzionalni. Odlika su svih faza terorističkih dejstava, od planiranja i organizovanja, pa do izvođenja terorističkog akta.

U vezi finansijskih aspekta pripreme terorističkih dejstava važno je spomenuti da svaka ozbiljnija teroristička organizacija u svom sastavu ima pomoćnike vođe za nenasilne djelatnosti, a jedan od tih je pomoćnik vođe za finansijske djelatnosti, što govori o ozbiljnosti i značaju koji terorističke organizacije pridaju finansiranju. Isto tako, terorističke organizacije imaju i svoje aktivne pomagače, što je zapravo naziv za osobe ili zajednice koje aktivno pomažu teroriste, dajući im, između ostalog, materijalnu i finansijsku podršku. U okviru aktivnih pomagača posebno se ističu države koje su javni ili tajni pokrovitelji terorizma [7].

Finansijski aspekti izvođenja terorističkih dejstava takođe su raznoliki. Prije svega mogu se ogledati kroz mete terorističkih napada, koje mogu biti i finansijske institucije, pogotovo kod ljevičarskih terorističkih organizacija. S druge strane, finansijski aspekti terorističkih dejstava mogu se ogledati kroz posljedice terorističkih napada, koje mogu biti i finansijske prirode. Jedan od specifičnih finansijskih aspekata terorizma jesu finansijske nagrade koje porodice terorista samoubica primaju od tzv. islamskih dobrotvornih organizacija i od terorističkih skupina [8].



Žarko Čulibrk je autor mnogobrojnih naučnih radova i udžbenika, i učesnik na većem broju nacionalnih i međunarodnih savjetovanja, konferencija i naučnih skupova. Takođe je učestvovao i u realizaciji nekoliko naučnoistraživačkih projekata. Koordinator je niza međunarodnih skupova i naučnoistraživačkih projekata i urednik brojnih zbornika radova. Urednik je i recenzent nekoliko knjiga i enciklopedija. Kao predavač, u zvanju docenta, angažovan je na I i II ciklusu studija. Trenutno je odgovorni nastavnik na katedri bezbjednosnih nauka na Fakultetu za bezbjednost i zaštitu u Banjaluci, gdje drži predmete Upravljanje vanrednim situacijama, Terorizam i Krizni menadžment.

5. FINANSIJSKI ASPEKTI PROTIVTERORISTIČKE BORBE

Primarna žrtva terorizma se brani od terorizma tako što usvaja adekvatne zakone za borbu protiv terorizma, usvaja odgovarajuće protivterorističke strategije [9], [10]; planira, organizuje i realizuje protivterorističku borbu [11]; priprema i organizuje konvencionalne, nekonvencionalne i suplementarne subjekte bezbjednosti za borbu protiv terorizma. Svaki od ovih koraka podrazumijeva i finansijsku dimenziju protivterorističke borbe.

Protivteroristička legislativa označava sve vrste zakona koji su usvojeni u svrhu protivterorističke borbe [12]–[17]. Analiza različitih zakona koji su u vezi sa suzbijanjem terorizma pokazuje da sadrže i „finansijske“ odredbe, zavisno od toga koliko su pojedine zemlje izložene terorističkim dejstvima [18]–[22].

Finansiranje protivterorističke borbe sadrži različite finansijske segmente borbe protiv terorizma, što podrazumijeva: finansijske segmente u planiranju odbrane od terorizma (određenje, procjena, predviđanje, izrada plana); finansijske segmente u organizovanju odbrane od terorizma (diplomatska djelatnost, obavještajna djelatnost, fizička zaštita, obuka); kao i finansijske segmente u realizaciji odbrane od terorizma (odvraćanje, sprečavanje, reagovanje).

6. LEGISLATIVNI ODJEK PREVENCIJE FINANSIRANJA TERORIZMA I PRANJA NOVCA

Legislativna nastojanja u borbi protiv terorističkih aktivnosti odvijaju se i u okviru mjera praćenja novčanih tokova, odnosno u okviru problematike prevencije pranja novca i finansiranja terorizma. Međutim, specifikum finansiranja terorizma u svom fokusu ima novčana sredstva, koja mogu imati i zakonito porijeklo, dok je suština postupka pranja novca isključivo prikrivanje porijekla nezakonitih sredstava. U tom je smislu legislativa prevencije finansiranja terorizma usmjerena na prevenciju zloupotrebe finansijskog sistema za prikupljanje i usmjeravanje nezakonitog i zakonitog novca i imovine u terorističke svrhe, proisteklih iz težih krivičnih djela.

Još je jedna odlika terorizma koja zahtijeva različit preventivni pristup od pristupa pranju novca, a to je izvođenje terorističkih akcija sa srazmjerno malim iznosima sredstava. Unatoč tome, finansijska podrška terorizmu ipak je neophodna za izgradnju i održavanje terorističke mreže, kao i za obuku terorista, a sredstva na raspolaganju terorističkim organizacijama često su od presudnog značaja pri izboru njihovih ciljeva [23] prema [24].

6.1. ZNAČAJ PRISTUPA ZASNOVANOG NA PROCJENI RIZIKA

Osnove prevencije korištenja finansijskog sistema u svrhu pranja novca i finansiranja terorizma donosi Direktiva 2015/849[25] s osnovnim ciljem zaštite integriteta i stabilnosti kreditnih i finansijskih institucija te povjerenja u finansijski sistem u cjelini.

Zbog brojnih specifičnosti predmetne materije sve je izraženija tendencija međunarodne legislative ka razvoju principa procjene rizika, a posljedično i ka primjeni mjera dubinske analize stranke. Poseban je naglasak upravo na permanentnom unapređenju tog režima, naročito utvrđivanjem područja primjene pojačanih mjera nadzora. Pritom je postupak

utvrđivanja i procjene rizika od pranja novca i finansiranja terorizma u korelaciji sa činiocima rizika, uključujući one koji se odnose na stranke, zemlje ili geografska područja, proizvode, usluge, transakcije ili specifične načine prenosa novca.

6.2. SPECIFIČNOSTI PREVENCIJE FINANSIRANJA TERORIZMA

Osim spomenute Direktive 2015/849, osnove prevencije pranja novca i finansiranja terorizma nalazimo i u 40 Preporuka FATF-a[26], posebno u okviru Preporuka 5–8, koje obuhvataju područje terorizma i njegove prevencije. Pritom se posebno ističe potreba za uvođenjem režima ciljanih finansijskih sankcija koje se odnose na zamrzavanje otkrivenih sredstava ili imovine[27]. Cilj takvog postupanja je demotivisanje pojedinaca od provođenja transakcija finansiranja terorizma, ali i podsticanje terorista na preduzimanje obimnijih transakcija podložnih i većem riziku što će ih činiti ranjivijim u postupku otkrivanja sumnjivih transakcija. Osim što primjena takvih mjera može, uz praćenje traga novca, dovesti i do novih spoznaja o još neotkrivenim terorističkim mrežama ili njihovim ograncima i izvoru finansiranja, primarni cilj preventivnog djelovanja i dalje se ogleda u nastojanju prekida novčanih tokova njihovog finansiranja[28].

Osim aktivnog podsticanja međunarodne saradnje i usklađenosti sa obavezama koje proizlaze iz režima sankcija rezolucije Ujedinjenih nacija 1373 (2001), FATF je razvio poseban pristup prevenciji finansiranja terorizma vezanog za djelovanje ISIL-a[29]. Zbog uočene metodološke varijabilnosti njegovog finansiranja što ga čini kompleksnim područjem za primjenu legislativnih mjera, FATF je krenuo od činjenice da terorizam i oni koji ga podržavaju ne moraju bit nužno povezani u odnosu na kriterijum religije, nacionalnosti, civilizacije ili etničke skupine. Pritom je detektovao pet glavnih područja iz kojih ISIL ostvaruje svoje prihode: nezakonita sredstva porijeklom od okupacije teritorija (pljačke, iznude, kontrole naftnih polja, ilegalno oporezivanje i sl.), otmice, donacije, materijalna podrška od stranih terorističkih skupina i prikupljanje sredstava modernim komunikacijskim mrežama [30].

S obzirom na ustanovljene prijetnje i osjetljiva područja djelovanja terorističke organizacije ISIL, kao i svih onih koje se još nisu deklarirale i koje će se pojaviti u budućnosti, jedina je alternativa ujedinjena akcija u borbi protiv terorizma i njegovog finansiranja na međunarodnom nivou, uzimajući kao prioritet široki opseg ustanovljenog geografskog rizika. Pritom se, osim kriminalizacije finansiranja terorizma, nužnim smatraju ciljane mjere poput sankcija finansijskog tipa, te stvaranja zakonskih i operativnih okvira za zaustavljanje, zadržavanje i oduzimanje sredstava.

Nastojeći legislativno urediti pitanje djelotvorne borbe protiv terorizma i njegovog finansiranja, problematiku finansiranja terorizma je potrebno sagledati i s političkog stajališta. Kako terorizam primarno nastaje iz političkog područja, upravo bi rješavanje političkih problema trebalo uticati na pitanje suzbijanja terorizma ili smanjenja njegovog intenziteta. Međutim, u toj se „činjenici nazire paradoks terorizma: teror onemogućava rješavanje političkih problema iz kojih se terorizam generiše, a te bi probleme trebala riješiti upravo ona politika koja je uslovlila nastanak terorizma, odnosno politika kojoj se terorizam pojavio kao direktni odgovor“ [31].

7. ZAKLJUČAK

Ubistvo, otmica ili bombaški napad su nezakoniti, bez obzira da li su počinjeni da bi se postigao neki politički cilj. Raznolikost aktivnosti terorističkih grupa, njihova organizovanost, pripremljenost i obučenost dovoljan je razlog za zabrinutost svakog društva. Nejednakost u savremenom društvu, globalizacija i nametanje određenog stila življenja često su uzroci, izvori i motivi za terorističko djelovanje.

Za razliku od prošlosti, kada je uglavnom bio zastupljen klasični terorizam i klasični način finansiranja terorizma, danas sve više dolazi do izražaja upotreba visokih tehnologija i savremeni oblici finansijskih transakcija. Stoga je u multikulturnom savremenom društvu veoma važno posvetiti pažnju problematici pranja novca i finansiranja terorizma te djelotvornom provođenju mjera njihove prevencije.

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FACTORS INFLUENCING CONSUMERS' ACCEPTANCE OF BRAND EXTENSIONS

Liliya Lozanova, PhD candidate⁵⁴

Abstract: *Launching new products is one of the most used strategies for companies to grow. However companies are far from being experts in doing successful extensions – a research of Harvard Business Review shows that only one out of four new products survive after the second year. Understanding the factors which make consumers accept the brand extension, is an essential part of the planning process and it can define the final outcome of a company. The following article is intended to summarize all the researches made so far on the different factors which influence consumer's acceptance of brand extensions.*

Key words: *brand extension, new product launch, consumers' acceptance*

INTRODUCTION

With the new technologies and the change in consumers' behavior (24/7 access to product data- prices, ratings and reviews, the possibility to compare them, transition from offline to online shopping, etc.) it is crucial that companies carefully plan their new product launches. One of the most important decisions they have to make is about the brand. As the brand extension strategy is having a lot of advantages, companies very often try to transfer the positive associations they had already created for the brand into the new categories they enter. This is a risky strategy not only long term, but also short term, therefore knowing the factors which influence the consumers' acceptance of a brand extension is a must.

I. BRAND EXTENSION

Amongst all the theories about brand extension one of the oldest is that of Aaker and Keller [2]- that is why their definition of a brand extension will be used as a base. They classify the extensions into four categories depending on the category and the price level of the extension:

- **Line extension-** the brand already have products in the same category;
- **Brand extension-** the brand enters in a new category;
- **Horizontal extension-** the new product launches are on the same price and/ or quality level as the existing ones;
- **Vertical extension-** the brand enters in new price positioning or launches products with different quality.

When referring to brand extension in the report, it will be either meant brand or line extension as there are factors which influence both extension types.

II. CONSUMERS' ACCEPTANCE OF BRAND EXTENSION- FACTORS

Research on consumers' evaluation of brand extension try to answer two main questions- "Which factors can influence consumers' acceptance of brand extensions and how these

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factors act?” and “How extensions influence consumers’ attitude towards the brand?” [12]. There have been a lot of factors investigated during the last 25 years. The purpose of this report is to combine all of them for which at least one research was performed (the list is modified and reworked, but the base used was firstly published by Völckner and Sattler [28]).

The factors will be classified in 5 categories:

- **Brand extension characteristics**
- **Parent brand characteristics**
- **Company related factors**
- **Consumer related factors**
- **Marketing environment**

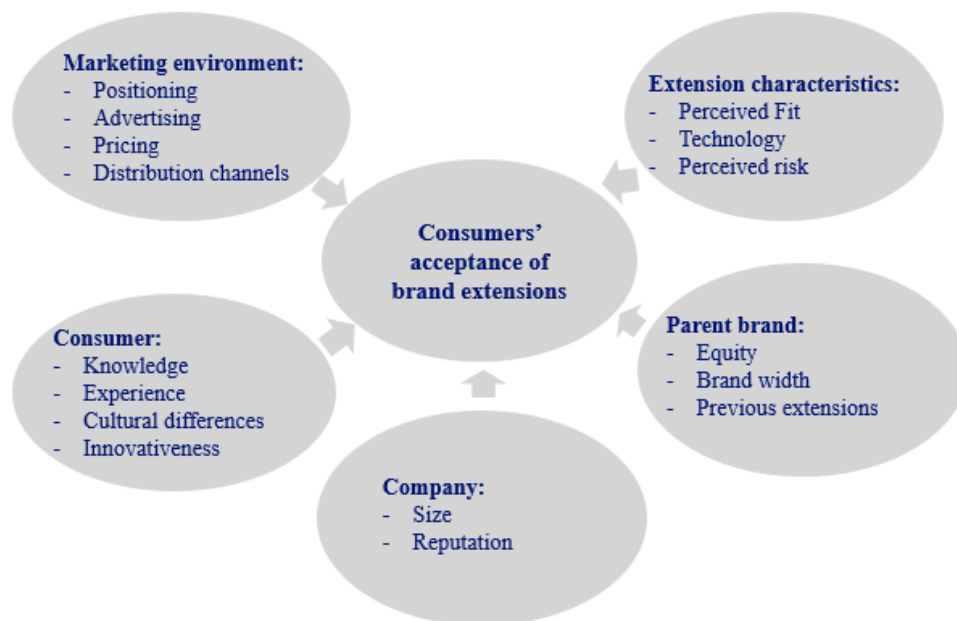


Figure 1: Factors influencing consumers’ acceptance of brand extension
Source: Adapted and enriched by Völckner and Sattler [28].

1. Brand extension characteristics.

1.1. Perceived fit between the extension and the parent brand. From the very first research on brand extension this factor has been thought of as the most important for defining the extension success. Aaker and Keller [2] define three directions of the fit- addition, substitution and transfer (i.e. the possibility that the company uses the same resources and competences to produce the extension). They prove that from the three, transfer has the highest importance for the brand extension success. Smith and Andrews [24] enrich the meaning of transfer and they define it as the consumer’s comfort/security (that the company will deliver the promised result) and they find that the connection between the fit and the extension evaluation depends on the consumer’s security. All research of brand and line extensions show positive relation between the fit and the extension evaluation. ([2], [24]). The bigger the fit between the categories, the more parent brand characteristics are transferred to the extension.

1.2. Technology. It is defined as the technology that the company uses for producing the parent brand and to what extent consumers believe that the company has the capacity to

1.3. produce the extension. Jun, Mazumdar and Raj [10] prove that consumers evaluate the extension higher when the technology for production of the parent brand is more complex than that of the extension. Aaker and Keller [2] point out those consumers will evaluate the extension lower if it is too simple for production. In line extensions this factor has no influence as the technology is the same (the modification of the product is very small- a new size, scent, etc.).

1.4. Perceived risk. The purchase of a new product is associated with a certain level of insecurity and consumers have to take some risk ([8], [20]). This risk can be the purchase of a product with low quality or a product that does not fit their taste. Unlike previous research where branding is seen as quality guarantee, Montgomery and Wernerfelt [18] see it as a risk minimizing instrument. The empirical results show that the umbrella brand acts as a tool for reducing the risk and its effect is higher for products with higher price.

2. Parent brand characteristics. There are two parent brand characteristics which directly influence consumer evaluation of the extension- brand equity and brand width.

2.1. Brand equity. When investigating the influence that the brand extension could have on the market share and ad efficiency Smith and Park [24] find that brand equity and the number of products of the same brand influence consumer decision. When researching the brand extension success, the brand equity is being evaluated by the association consumers have with it. Smith and Park define the equity as consumer's perception of brand quality. In the very first research about brand extension ([1], [2]) it has been found that the strong brands contribute more for the extension success compared to the weak ones.

2.2. Brand width. Boush and Loken [4] say that the brand width is a function of previous extensions. The bigger the similarity of the previous extensions, the more narrow the brand is. They prove that the wider the brand is, the higher the consumers' acceptance of



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extensions that does not fit the parent brand. The logic behind this comes from the categorization theory- by increasing the number of products having the same brand, its meaning in consumers' minds starts to fade and that is why it does not offer base for further extensions. When the category of one extension is unclear, the chance for positive transmission of brand associations to the extension is lower.

Dacin and Smith [6] say - „Despite the fear that adding extension to a brand can weaken it, there isn't research on how the brand portfolio influences the brand equity”. That is why they make two experiments which show positive connection between the number of products in the brand's portfolio and the positive evaluation of the brand extension. Their research finds that the number of products is in straight dependence of the positive evaluation, as well as how similar the products are (having any connection between themselves), the more positive the consumer evaluation is.

3. Company characteristics. It might seem strange at first sight that the company condition might influence consumers' acceptance of a brand extension, but many studies have proven its importance.

3.1. Company size. Han and Schmitt [9] prove that the company size is not influencing American consumers' evaluation of the brand extension. For them, more important is the fit between the brand and the extension. However for Hong Kong's inhabitants when the brand extension is in a category far from that of the parent brand, the size of the company influences their evaluation of the extension. Reddy, Srinivas, Holak and Bhat [22] prove that the company size has positive influence on the extension success.

3.2. Company image (credibility). It is important for consumers that the company has the capability of producing the extension. The more successful extensions the company has, the more credible it becomes [2].

4. Consumer characteristics. Each consumer has different factors in mind when evaluating the extension. Most of these factors depend on consumer's own personality.

4.1. Product knowledge. One of the most important things when evaluating the extension is whether consumers know the main brand. Muthukrishnan and Weitz [20] prove that when the similarity between the extension and the parent brand is based on technology, then experts are more inclined to transfer their positive attitude to the extension compared to the newcomers (early adopters). When the fit is based on common usage or is more abstract, then the newcomers are those that transfer their opinion on the extension. Broniarczyk and Alba [5] prove that the more consumers are aware of the specific for the brand associations, the more inclined they are to transfer them on the extension as well.

4.2. Experience with the main brand. Swaminathan, Fox and Reddy [25] prove that there is a direct relationship between the testing stimulus for the extension amongst the non-loyal consumers and the non-users of the main brand. This positive relationship is being transformed later on in higher market share. They also prove that the more similar the parent brand and the extension categories are, the lower this positive effect is. The role of the experience with the parent brand for extension evaluation is decreased when consumers once test the extension.

Research on consumer behavior shows that the information and the experience consumers receive when using a product usually happens at a certain state of mind [13]. This information is more vivid and that is why it has a bigger impact on their thinking and stays longer in their mind [13]. It has been acquired independently and it is quite normal for consumers to think of it being more credible than all the other sources of information (e.g. those being controlled by the company). Consumers' experience creates stronger beliefs, they know the parent brand better, have stronger associations and it comes to their mind more often. Erdem [8] proves that when an established and well-known brand is present on the product, it is a quality guarantee and thus it reduces the risk of buying the new product. The conclusion is that the experience with a brand stimulates consumers to try extensions.

4.3. Individual and cultural differences. Culture, mood and age differences are three main factors which influence consumer acceptance of the brand extension. Zhang and Sood [29] found that with children, the extensions name is much more important for the way they evaluate it, rather than how similar it is to the main brand. Barone, Miniard and Romeo [3] prove that the positive attitude/ mood can positively influence the consumers' acceptance of the extension.

4.4. Consumer innovativeness. One of the main points in Bass' diffusion model (1969) is that consumers react differently to new products. In the specific case of brand extension (which is a specific type of new product), the early adopters are more inclined to react positively to a category which is far from that of the parent brand, compared to the late majority. The main reason for this is the reluctance of the latter to take risk (which is higher when the product is new). Brand extension in a completely new category from that of the parent brand is a far riskier compared to a line extension for example. However this does not mean that the line extensions are perceived by consumers as free of risk. The majority of researchers are in favour of the idea that the risk that is associated with the constant innovations can be reduced by the presence of an established brand being on the product. Consumers which are least willing to take risks will accept an extension which is in a category far from that of the parent brand only because they see the established brand on the new product. Those who are most sensitive towards risk taking might not accept the extension. Therefore the more innovative consumers are towards new products, the more important will be the fit between the parent brand category and that of the extension.

5. Marketing mix. By investigating the marketing mix separately from the company's characteristics, more focus is put on it- it has the biggest influence on determining consumers' evaluation of the brand extension.

5.1. Positioning. The difference in product positioning leads to different consumer attitudes. Milberg, Park and McCarthy [17] prove that when the brand extension is in a category far from that of the parent brand, the usage of a subbrand (adding a name next to the main brand) leads to a more favorable evaluation of the extension compared to when only the main brand is used. Aaker and Keller [2] prove that when the positioning focuses on the quality of the parent brand, then the evaluation of the extension does not change; when in the positioning a specific feature of the extension is in focus, then this leads to a more favorable evaluation.

5.2. Pricing. Pricing is especially important in the case of a line extension and when the parent brand and the extension categories are close to each other (in this case consumers can make direct comparison between the quality of the main product and the extension). Taylor

and Bearden [27] investigate how the price information can influence the extension evaluation. They make the conclusion that a higher price has a better influence on the quality perception when there is a weaker connection between the categories of the parent brand and that of the extension. When the two categories are close, there is a negative correlation between the quality perception and the purchase intention. One of the important contributions of Taylor and Bearden research is that companies can use price promotion during launch for incentivizing trial for launches in more distant categories without risking the image of the parent brand.

5.3. Communication strategy. Lane [15] investigates the influence that advertising has on the extension evaluation. He evaluates to what extent the ad exposure can influence the acceptance of unfit extensions. He proves that consumers who had seen the extension ad five times evaluate it higher compared to those who had seen it just once. Smith and Park [24] measure the ratio between the ad spending and the sales generated. If the company uses the same advertising budget, the extension should bring additional sales, which will decrease this ratio. If the company wants to have a specific ratio of the net sales, extension should help this happen with lower advertising costs compared to if the company relies only on existing products.

5.4. Distribution channels strength. Distribution channels are becoming more complex and more powerful. Competition is further strengthened by the launch of private labels which the channels can afford to sell at lower price and respectively higher margin. Another factor which influences the market is the short time before a new product is being copied by the competition which makes the product life cycle shorter. Line and brand extensions which are being launched later (especially the “me-too” products) might never pay off [20]. Distribution channels are very conservative in accepting new products- for them the followers are what creates healthy competition. All brands that follow the innovations either have something more to offer to consumers, or they just copy the innovation. According to Quelch and Kenny [21] the line extension which are adding different size or packaging does not satisfy any consumer need. The acceptance of these extensions depends very much on the goodwill of the distribution channels and their good relations with the producers. However even in this case the channels will define some KPIs which the extension should achieve for a certain period of time. Nijssen [20] proves that the stronger the distribution channel, the lower the chances of success of the extension.

CONCLUSION

Knowing the factors which positive influence consumers’ evaluation of brand extensions will not guarantee successful implementation of the strategy. However it will increase the chances of the new product launches of having better long term performance. The understanding of the current brand and company status, the extension category, marketing mix and the target group of the extension are the must-haves before taking the decision for extending the brand.

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OBRAZOVANJE KAO FAKTOR ODRŽIVOSTI RAZVOJA – SLUČAJ BOSNE I HERCEGOVINE

EDUCATION AS A FACTOR OF SUSTAINBLE DEVELOPMENT – CASE OF BOSNIA AND HERZEGOVINA

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Sažetak: Imajući u vidu da je ekonomski razvoj proces privrednog rasta u kojem dolazi do kvalitativnih promjena u ekonomskoj i socijalnoj strukturi društva, nema sumnje da razvoj obuhvata široki spektar socijalnih i humanih ciljeva koji se odnose ne samo na rast dohotka i standarda života, nego i na jednakost u pristupu mogućnostima. U tom kontekstu za održivost razvoja nužno je postizanje ekonomske i socijalne jednakosti, eliminiranje siromaštva, smanjenje nezaposlenosti, ostvarenje univerzalnog obrazovanja, te političko i ekonomsko učešće građana. Danas se znanje smatra jednim od najznačajnijih faktora ekonomskog razvoja te cilj svake zemlje treba biti usmjeren ka izgradnji ekonomije zasnovane na znanju. Osnovu ostvarenja ovog razvojnog koncepta predstavlja dosezanje odgovarajućeg nivoa obrazovanja kao razvojnog segmenta komplementarnog i međuovisnog sa svim ostalim. Shodno tome kao osnovni ciljevi koncepta razvoja zasnovanog na znanju nameću se ekonomski napredak i humani razvoj. Uspostavljanje i održavanje ravnoteže između ova dva cilja ukazuje na potrebu kreiranja različitog seta vrijednosti, ne samo ekonomskih (finansijskih) nego i humanih, društvenih i okolišnih kao i njihovu komplementarnost i međuovisnost. Ovakvo razumijevanje razvoja dovodi održivost u fokus i daje upute i značenja svim novim razvojnim strategijama. U ovom radu se pored pregleda osnovnih postavki teorije humanog razvoja i teorije održivog razvoja analizira značaj obrazovanja kao faktora ekonomskog razvoja koji odražava i stupanj razvijenosti jedne zemlje – Bosne i Hercegovine.

Ključne riječi: razvoj, održivost, obrazovanje, Bosna i Hercegovina

Abstract: Having in mind that the economic development is process of economic growth which leads to qualitative changes in the economic and social structure of society, there is no doubt that the development includes a wide range of social and human values. Those values are related not only to the growth of income and standard of living, but also to equality in access to opportunities. In this context achievement of economic and social equality, the elimination of poverty, the reduction of unemployment, striving for universal education and political and economic participation of citizens are the necessity for realization of sustainable development. Today, knowledge is considered as one of the most important factors of economic development and every country goal is/should be directed towards creating a knowledge-based economy. It is crucial to embody the appropriate level of education for the realization of sustainable development concept because of its interdependency with other factors of development. The main objectives of the knowledge based concept of development impose achievement of economic progress and human development. Establishing and maintaining a balance between these two objectives indicates the need for creation different set of values incorporating not only economic (financial) but also human, social and environmental. This understanding of the development brings into focus sustainability as

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such, and gives meanings to all other development strategies. This paper also deals with analyzes of the importance of education for Bosnia and Herzegovina as one of the factors which affects the level of development.

Key words: *development, sustainability, education, Bosnia and Herzegovina*

UVOD

Poboljšanje nivoa standarda i kvalitete življenja, koje se manifestira povećanjem dohotka *per capita* nastojanje je svakog razvojnog koncepta. Brojne teorije i modeli ekonomskog razvoja ukazuju na evolutivne pomake u pogledu determinirajućih razvojnih faktora, razloga, uzroka i posljedica razvoja, odnosno odsustva razvoja. U tom smislu napravljen je i pomak od tradicionalnih teorija razvoja i faktora: rada, kapitala i tehnologije ka nekim novim, poput znanja i novih tehnologija. Savremeni kontekst razvoja nudi nove ekonomske ideje i znanja, ukazuje na probleme koordinacije, institucionalne strukture i načina korištenja informacija kao veoma značajnog resursa. Ekonomija (i društvo) zasnovano na znanju predstavlja ne tako novi, ali svjež koncept društveno-ekonomskog razvoja kojeg karakterizira univerzalizam⁵⁶.

U vremenu rastuće potrošnje, u kombinaciji s ograničavajućim faktorima poput visokih stopa rasta populacije, povećanog trošenja i uništenja resursa, manjka obradivog tla, nedostatka pitke vode, neodgovarajućih sanitarija, sve izraženijih klimatskih promjena, zdravstvenih kriza, neimaštine, siromaštva i nepristupačnosti institucionalnim resursima⁵⁷, neriješenih vlasničkih prava, nedostatka kapitala i kredita, odsustva i nemogućnosti pristupa informacijama i sl. ostvarenje održivog razvoja zahtijeva radikalne i pravovremene promjene u obrascima proizvodnje i potrošnje što samo po sebi predstavlja veliki izazov (Todaro, Smith, 2006:346-355).

HUMANI I ODRŽIVI RAZVOJ – TEORIJSKI OKVIR

Univerzalna potreba razvoja radi dobrobiti svih ljudi odnosi se na sve segmente života, kako ekonomske, tako i na društvene i okolišne. Ono što je bilo predmetom izučavanja najranijih teorija razvoja, prije svega stalno i isključivo potenciranje rasta BDP-a u cilju povećanja životnog standarda i blagostanja ljudi već dugo vremena smatra se prevaziđenim jer je riječ o samo jednom segmentu koji razvoj treba činiti potpunim i održivim. U to smislu značajne pomake dale su Teorije humanog razvoja i Teorija održivog razvoja.

⁵⁶ Univerzalizam je pojam svojstven Kantu, u srcu je koncepta humanog razvoja i zahtijeva poklanjanje iste pažnje budućim generacijama kao i onim sadašnjim – međugeneracijska pravednost i novi i bolji kvalitet života uz konstantnu primjenu unutar i među generacijama.

⁵⁷ Navedeno predstavlja i dio seta vremenski vezanih i mjerljivih ciljeva i zadataka - Milenijskih razvojnih ciljeva 2000. – 2015. godine donesenih u cilju jedinstvenog pristupa svjetskim problemima prema kojem su države bile dužne poduzeti strateške aktivnosti kako bi ostvarile makroekonomsku stabilnost, uspostavile jake institucije i vlade, osnažile vladavinu prava, kontrolirale korupciju i dosegle veći nivo socijalne pravde. S obzirom na djelimičan uspjeh u dosezanju postavljenih ciljeva države članice Ujedinjenih naroda su na Samitu o održivom razvoju, 25. septembra 2015. godine, usvojile Program održivog razvoja do 2030. godine te definirali Globalne ciljeve - 17 Ciljeva održivog razvoja koji idu mnogo dalje od Milenijskih ciljeva i bave se osnovnim uzrocima siromaštva i univerzalnom potrebom razvoja na dobrobit svih ljudi. Izvor: Razvojni program UN-a (UNDP), <http://www.undp.org.mdg>

Osnovna ideja koncepta humanog razvoja⁵⁸ naglašava potrebu proširenja mogućnosti izbora ljudi kako bi imali priliku živjeti bolji život. U ovom pristupu rast BDP-a predstavlja samo jedan aspekt kojim se humani razvoj bavi i koji nije dovoljan za unapređenje kvaliteta življenja. Ako se polazi od pretpostavke da je humani razvoj koncept koji treba omogućiti ljudima da vode dug, zdrav, kvalitetan i ispunjen život, onda je ljudski razvoj koji omogućava da isto mogu činiti i buduće generacije. U ovom kontekstu neizbježno je pozvati se na održivost jer humani razvoj, bez održivosti ne može biti istinski ljudski razvoj. Upravo naglašavanje *održivosti* vodi konceptu Održivog razvoja koji je time neodvojivo povezan sa Humanim razvojem.⁵⁹

Koncept Održivog razvoja⁶⁰ i održivost generalno odnosi se na “zadovoljenje potreba sadašnje generacije a da se pri tome ne ugroze potrebe budućih generacija“. Ovaj koncept pretpostavlja unapređenje kvalitete življenja ne prelazeći granice obnovljivosti prirodnih resursa uz naglašavanje održivosti ravnoteže između ekonomskog⁶¹, društvenog⁶² i okolišnog⁶³ segmenta.

Svi ovi segmenti imaju reverzibilan učinak na siromaštvo i trebaju se, s obzirom na njihovu međuovisnost promatrati kroz sveobuhvatan okvir: traženje posla i uvećanje dohodovnih mogućnosti (ekonomski segment) biti će ograničeno ukoliko nema kvalitetnog obrazovanja (društveni segment), mnoge zdravstvene i obrazovne usluge (društveni segment) neće biti dostupne ukoliko se ne ostvaruje adekvatan dohodak (ekonomski segment); način korištenja resursa (okolišni segment) ovisiće od nivoa obrazovanja (društveni segment) i nivoa dohotka kojim se raspolaže (ekonomski segment) itd. Ukoliko ove tri osnovne komponente ljudskog blagostanja nisu dostupne, druge mogućnosti, također važne za blagostanje ljudi, postaju neostvarive. Povećanje izbora na polju obrazovanja, dohotka i zdravlja ne samo da osigurava nužne uvjete za bolji život u materijalnom smislu nego i utire put ka kreiranju *održivog okruženja* za ljudski duhovni napredak i kreativnost (ul Haq, 1995:13).

⁵⁸ A. Sen, začetnik ideje humanog razvoja i dobitnik Nobelove nagrade za ekonomiju 1998., dao je sljedeću definiciju: «Humani razvoj, kao pristup odnosi se na ono što ja smatram osnovnom razvojnom idejom - prije svega unapređenje bogatstva ljudskog života, radije nego bogatstva ekonomije koja predstavlja samo dio toga.»

⁵⁹ Svjetska komisija o okolišu i razvoju Održivi razvoj definira kao sistematski pristup ka humanom razvoju kroz održavanje harmonije između razvoja i prirodnih resursa. Također, član 9. UN Deklaracije o ljudskim pravima navodi da svi ljudi „trebaju promovirati održivi razvoj kako bi se osiguralo dostojanstvo, sloboda, sigurnost i pravda za sve ljude.“

⁶⁰ Ideja Održivog razvoja prezentirana je prvi puta 1974. godine, a na značaju dobija tek 1992. godine, nakon Konferencije u Rio de Janeiru i Agende 21 te definiranja seta Milenijskih razvojnih ciljeva.

⁶¹ Ekonomski segment promatran u kontekstu ove dvije razvojne teorije odnosio bi se na mogućnost pristupa različitim ekonomskim izvorima i mogućnostima pojedinaca da ih koriste u svrhu proizvodnje, potrošnje, ili razmjene. U mjeri u kojoj se mogućnosti izbora pojedinaca povećavaju, uvećavaju se i individualni prihodi ali i opće bogatstvo države, što se u konačnici odražava i na ukupan ekonomski razvoj. Pri tome ne treba zanemariti faktor raspodjele, jer od način ostvarivanja i raspodjele dodatnih prihoda ovisi i raspoloživost i pristup ekonomskim mogućnostima. (Sen, 2002:53-59)

⁶² Društveni segment (koji se vezuje za politički i kulturni) odnosi se na povećanje izbora pojedinaca i njihovih mogućnosti da žive bolje. Ovaj segment predstavlja osnovu mogućnosti i pristupa obrazovanju, zdravstvenoj zaštiti itd. što je veoma važno ne samo radi pukog vođenja zdravog života nego i zbog efikasnijeg učešća u ekonomskim i političkim aktivnostima. Tako npr. nepismenost ili nedovoljan nivo obrazovanja može biti osnovna prepreka za učešće u onim ekonomskim aktivnostima koje zahtijevaju više nivo obrazovanja i specifična znanja i vještine. Na sličan način politička participacija može biti ugrožena nesposobnošću da se prate novine ili komunicira pismenim putem sa drugima koji su uključeni u političke aktivnosti. Također, očuvanje kulture pretpostavlja znaje i osnovne obrazovne sposobnosti. Ibid

⁶³ Okolišni segment odnosi se na nastojanje uspostavljanja odgovarajuće ravnoteže između ekonomskog rasta i očuvanja okoliša. Imajući u vidu činjenicu da je razvojni put održiv samo ukoliko vrijednost ukupnog kapitala ostaje nepromijenjena ili raste vremenom, budući rast i ukupna kvaliteta života ovise upravo od kvalitete okoliša. (Todaro, Smith, 2006:452)

U ovom smislu, uspostavljajući vezu navedenih koncepata razvoja i razvoja zasnovanog na znanju segment investiranja u ljudski kapital – obrazovanje i mogućnosti zaposlenja te ostvarivanje odgovarajućeg nivoa dohotka kao njegova izlazna dimenzija nameće se kao ključni u postizanju održivosti razvoja društva. Pri tome se *održivost* promatra kao dinamičan koncept koji odgovara savremenom kontekstu življenja, a ono što treba biti održivo odnosi se na mogućnosti. Obrazovanje predstavlja osnovnu komponentu razvoja jer omogućava proširenje ljudskih mogućnosti, odnosno mogućnosti izbora. Stoga se uloga obrazovanja može promatrati i kao input i kao output razvojne funkcije.

Kako to izgleda na primjeru Bosne i Hercegovine?

Bosna i Hercegovina, kao tranzicijska zemlja, suočava se sa izazovima izgradnje demokratskog društvenog sistema i transformacijom netržišne privrede u tržišnu ekonomiju sa svim njenim pratećim karakteristikama, što se treba uzeti kao determinirajuće kod analiza i procjena njene ekonomske situacije. Treba imati u vidu i da složena ustavna struktura i podjela nadležnosti između različitih nivoa vlasti dodatno otežavaju proces ekonomskih reformi.

BOSNA I HERCEGOVINA – OPĆA SLIKA

Specifičnosti državno-pravnog uređenja

Potpisivanjem Daytonskog mirovnog sporazuma 1995. godine u Bosni i Hercegovini je upostavljena kompleksna državna struktura koju čini zakonodavni, izvršni i pravosudni sistem na državnom nivou⁶⁴, te zakonodavni, izvršni i sudski sistem na nivoima entiteta i distrikta: Federacije BiH i Republike Srpske, te Distrikta Brčkog. Potrebno je istaći da Bosna i Hercegovina i dalje djeluje pod supervizijom Visokog predstavnika.⁶⁵

Prema odredbama Ustava BiH⁶⁶ država ima isključivu nadležnost u: spoljnotrgovinskoj, carinskoj, monetarnoj politici⁶⁷, te finansiranju institucija i plaćanju međunarodnih obaveza o čijoj provedbi se stara Ministarstvo vanjske trgovine i ekonomskih odnosa. Dodatne nadležnosti mogu biti transferirane na organe BiH ukoliko se postigne sporazum entiteta⁶⁸, iako je u praksi to veoma teško provodivo. Dodatne otežavajuće okolnosti su nedostatak institucija, zakona i dokumenata na nivou države Bosne i Hercegovine te sporo prihvatanje globalnih i EU standarda.⁶⁹

⁶⁴ FBiH ima složeno uređenje, sastoji se od 10 kantona sa širokim ovlastima i 79 općina, RS ima jednostavnije uređenje sa 63 općine.

⁶⁵ Visoki predstavnik je Specijalni predstavnik EU za BiH (OHR-EUSR) čija ovlaštenja su uspostavljena odredbama Aneksa 10 Općeg okvirnog sporazuma za mir u Bosni i Hercegovini (Daytonski mirovni sporazum), koji prati implementaciju civilnih aspekata, ima prava smjenjivanja sa dužnosti javnih zvaničnika za koje smatra da krše zakonski preuzete obaveze i Daytonski mirovni sporazum, te nametanja ključnih zakona ukoliko ih zakonodavna tijela Bosne i Hercegovine ne usvoje, a po osnovu tzv. *bonskih ovlaštenja* kao rezultante sastanka Vijeća za implementaciju mira održanog u Bonnu, 1997. godine. Izvor: <http://www.ohr.int/?p=54138&lang=bs> od 09.05.2016. godine.

⁶⁶ Član 3.(1) b),c),d),e) Ustava Bosne i Hercegovine

⁶⁷ Monetarnu politiku provodi Centralna banka BiH koja funkcioniše na principu Valutnog odbora.

⁶⁸ Na taj način došlo je i do osnivanja Uprave za indirektno oporezivanje BiH.

⁶⁹ BiH je pristupila Centralnoevropskom sporazumu o slobodnoj trgovini - CEFTA (septembar 2007.), a time i zoni slobodne trgovine u okviru Centralne Evrope te je potpisala Energetski sporazum ECT. Iako je prisutan napredak u pristupanju Svjetskoj trgovinskoj organizaciji, BiH još uvijek nije njena članica.

Ekonomska situacija

Neodgovarajući sistem i brzina ostvarivanja procesa tranzicije rezultirali su brojnim negativnim posljedicama izraženim kroz nezadovoljavajuće stope ekonomskog rasta i razvoja, visoku nezaposlenost, finansijsku nelikvidnost, zaduženost u zemlji i prema inostranstvu, siromaštvo i sl.

Iako BiH bilježi određeni ekonomski napredak, njena ekonomska stvarnost ukazuje na brojna ograničenja i probleme s kojim se susreću kreatori ekonomske politike. I pored relativno stabilnog makroekonomskog ambijenta, niske inflacije, stabilnog bankarskog sektora i deviznog kursa, osnovna ograničenja u postizanju održivosti razvoja odnose se na činjenice nepostojanja jedinstvenog ekonomskog prostora (zbog čega nije moguće u potpunosti voditi jedinstvenu strategiju ekonomskog razvoja)⁷⁰, nestabilne socijalne infrastrukture i političkih institucija, visokog nivoa javnih rashoda i prisutne korupcija, nedovoljnih ulaganja u istraživanje i razvoj, neprilagođenosti obrazovnog/ih sistema tržištu rada, nerazvijenosti infrastrukture, neodgovarajućeg korištenje resursa, nepostojanja pouzdanih baza podataka i sl.⁷¹

Imajući u vidu da su prema Daytonskom sporazumu samo mali dio ekonomsko-političkih ovlaštenja data u isključivu nadležnost države, a sva druga entitetima, ne iznenađuje pojava brojnih izazova i problema sa kojima se nadležna tijela suočavaju. To u biti znači da nisu utvrđeni adekvatni instrumenti i mjere za stvaranje i formuliranje efikasne makroekonomske politike na nivou države, a makroekonomski indikatori ukazuju da poduzete ekonomske reforme nisu dovele do zadovoljavajućeg nivoa razvoja. (prilog Tabela 1. – Ključni makroekonomski indikatori)



Amina Nikolajev rođena je 26.05.1974. godine u Sarajevu. Diplomirala je na Pravnom fakultetu Univerziteta u Sarajevu. Odbranom magistarske teze pod nazivom *Humani razvoj i njegova perspektiva u Bosni i Hercegovini na Ekonomskom fakultetu Univerziteta u Sarajevu* 2009. godine stekla je zvanje magistra ekonomskih nauka. Doktorsku disertaciju pod nazivom *Međuvjetovanost ekonomije i pravne regulacije u konceptu ekonomske analize prava* odbranila je 2015. godine na Pravnom fakultetu u Sarajevu stekavši zvanje doktora pravnih nauka. Od 2003. godine zaposlena je na Pravnom fakultetu Univerziteta u Sarajevu gdje u zvanju docenta predaje na obaveznim i izbornim predmetima *Pravno-ekonomske naučne oblasti studijskih programa Pravnog fakulteta u Sarajevu*. Iz naučnih oblasti kojima se bavi objavila više naučnih radova, a ima i objavljenu knjigu (u koautorstvu sa prof. dr. Jasmina Osmanković) pod naslovom „*Humani razvoj*“, Ekonomski fakultet Sarajevo, Sarajevo 2010.

⁷⁰ Jedinstvena razvojna strategija *Srednjoročna razvojna strategija BiH* pripremljena je i usvojena 2004., ali uz dosta napora.

⁷¹ Izvor: Razvojna strategija BiH 2008. – 2013.

Prema procjeni CBBiH, nominalni bruto društveni proizvod (BDP) u 2014. godini je 26,93 milijarde KM, što predstavlja rast od 2,48% u odnosu na 2013. godinu. Uz pretpostavljeni BDP-deflator od 5,2% za 2014. godinu, realni BDP je procijenjen na 25,60 milijardi KM (+0,7% u odnosu na prethodnu godinu). Prema podacima Agencije za statistiku BiH, u prva tri kvartala 2014. godine u odnosu na isti period 2013. godine ekonomija je rasla po stopi od 3,17%. Prema istom izvoru, rast realnog BDP-a u prva tri kvartala 2014. godine procijenjen je na 0,99%.⁷² (prilog Tabela 2. – Bruto domaći proizvod)

Godišnje promjene u visini prosječne neto plaće impliciraju da se nominalne plaće prilagođavaju uvjetima na tržištu, ali veoma sporo. Činjenica da se u 2014. godini bilježi usporavanje rasta nominalne plaće uz pad nezaposlenosti sugerira da je novozaposlena radna snaga vjerovatno niže stručne spreme.⁷³ (prilog Tabela 3. – Prosječne bruto i neto plate i penzije)

Ako se usporede registrirane nezaposlene osobe po kvalifikacionoj strukturi uočava se da je najveći broj nezaposlenih osoba sa VKV i KV kvalifikacijom 181.804, zatim slijede osobe sa NK 141.894 i sa srednjom stručnom spremom 146.091. U kategoriji nezaposlenih najmanji je broj osoba višeg obrazovanja tj. VŠS 7.475, a slijede ih osobe sa visokom školskom spremom 42.364 (uključujući doktore nauka i magistre). Udio ženske populacije u registrovanim nezaposlenima iznosi 51,8% ili u apsolutnom iznosu 274.764 osoba ženskoga spola. U ženskoj populaciji najveći broj nezaposlenih osoba je sa srednjom spremom 86.701, nekvalifikovanih NK 76.480 i sa VKV i KV kvalifikacijom 73.887 osoba ženskog spola.⁷⁴ (prilog Tabela 4. – Registrirana nezaposlenost prema kvalifikacionoj strukturi)

Na dan 31.12.2015. u Bosni i Hercegovini je bilo 537.568 osoba na evidencijama zavoda i službi zapošljavanja u Bosni i Hercegovini. U odnosu na prethodni mjesec broj nezaposlenih osoba je veći za 909 osoba ili 0,17%. Od ukupnog broja osoba koje traže zaposlenje, njih 277.840 ili 51,68% su žene. Nezaposlenost se povećala u Federaciji BiH za 394 osobe (0,10%), u Republici Srpskoj za 470 osobe (0,35%) i u Brčko distriktu za 45 osoba (0,37%). U strukturi lica koja traže zaposlenje, zaključno sa 31.12.2015. godine, NKV radnika je 142.374 ili 26,48%, PKV 9.435 ili 1,76%, KV 181.534 ili 33,77%, VKV 2.864 ili 0,53%, NSS 1.476 ili 0,27%, SSS 148.538 ili 27,63%, VŠS 7.586 ili 1,41% i VSS 43.761 ili 8,14%. Najveći broj evidentirane nezaposlenosti čine lica sa trećim stepenom obrazovanja KV radnici 33,77%, te radnici sa SSS 27,63%.⁷⁵

Visoka stopa nezaposlenosti predstavlja jedan od najvećih problema sa kojima se BiH suočava, naročito imajući u vidu da se broj nezaposlenih kreće oko pola miliona što je s obzirom na broj stanovnika⁷⁶ i za jednu malu ekonomiju kakva je BiH veoma zabrinjavajuće. U martu 2016. godine broj registriranih nezaposlenih osoba u BiH iznosio je 530.370. U

⁷² Izvor: Godišnji izvještaj Centralne banke Bosne i Hercegovine, 2014., str. 16 http://www.cbbh.ba/files/godisnji_izvjestaji/2014/GI_2014_bs.pdf, od 09.05.2016.

⁷³ Ibid, str. 17

⁷⁴ Ibid

⁷⁵ Izvor: Agencija za rad i zapošljavanje BiH dostupno na <http://www.arz.gov.ba/statistika/mjesecni/default.aspx?id=2112&langTag=bs-BA> od 09.05.2016.

⁷⁶ Prema posljednjim procjenama Agencije za statistiku BiH, Bosna i Hercegovina ima oko 3,840 miliona stanovnika, a radni kontigent stanovništva se procjenjuje na oko 67% od ukupnog broja stanovništva (67,82% u FBiH, 64% u Republici Srpskoj i 65,30% u Brčko distriktu BiH). Izvor: Agencija za statistiku BiH

odnosu na 2015. i 2014. godinu prisutan je pad nezaposlenosti od 3 indeksna poena ili u apsolutnom iznosu broj osoba koje se vode kao nezaposlene smanjio se za 16.409.⁷⁷

Obrazovanje i nezaposlenost

Za puno ostvarivanje svih segmenata razvoja pristup obrazovanju i općenito ostvareni nivo obrazovanja zauzima centralnu ulogu. Zašto je to tako? Jednostavan razlog leži u činjenici da je znanje ključni faktor u pogledu usvajanja i primjene novih tehnologija (naročito imajući u vidu koliko nove tehnologije doprinose ukupnom razvoju jednog društva) koje predstavljaju i osnovu održivosti rasta i razvoja jednog društva. Obrazovanje je najsloženiji, najkompleksniji ali i najsuptilniji resor, jer ga čini živa konfiguracija ljudi - nastavnika, djece, roditelja, znanja, i kao inputa i kao outputa.

Neraskidivost povezanosti između nivoa obrazovanja i nivoa ostvarenog dohotka ogleda se u činjenici da veći nivo obrazovanja najčešće vodi i većem nivou dohotka iako to ne mora uvijek biti slučaj, kao što ni viši nivo dohotka ne mora uvijek značiti i bolje obrazovanje. Ali obrazovanje može pomoći da se izađe iz „začaranog kruga“ siromaštva. Pri tome treba imati na umu da je najčešće osnovni uzrok slabog obrazovanja upravo siromaštvo. Zbog toga je nužno poduzeti određene investicije u ljudski kapital, kako bi se na taj način stvorila osnova za pozitivan učinak na dohodak, ali i na porast životnog standarda i općeg blagostanja društva. Investiranje u ljudski kapital znači povećanje ljudskih kapaciteta koji omogućavaju povećanje produktivnosti i profita, pa u konačnici i standarda života. Imajući u vidu da ostvarivanje prihoda varira tokom životnog ciklusa za osobe različitih nivoa obrazovanja najčešće se dešava da oni s visokim nivoom obrazovanja započinju radni odnos na puno radno vrijeme u kasnijim godinama ali njihovi prihodi vrlo brzo premašuju prihode onih koji su počeli raditi u ranijoj životnoj dobi. Ova vrsta prihoda dobivenog na osnovu obrazovanja treba se usporediti sa ukupno ostvarenim troškovima kako bi se razumjela vrijednost ljudskog kapitala kao investicije.⁷⁸ Jasno je da postoji neraskidiva veza između ulaganja u ljudski kapital i ekonomski razvoj, odnosno, promatrano u širem kontekstu, održivost ekonomskog razvoja. Stoga investiranje u obrazovanje nije trošak nego investicija, a investicije u obrazovanje uvećavaju profit.

Investiranje u ljudski kapital, odnosno u obrazovanje u zemljama u razvoju kakva je BiH može biti vrlo značajno. Prema Strategiji razvoja nauke u Bosni i Hercegovini za period 2010. – 2015., Bosna i Hercegovina za podršku naučnoistraživačkoj i istraživačkorazvojnoj djelatnosti izdvaja iz budžeta blizu 0,07 % svog BDP-a iako bi se prema ciljevima Bolonjskog procesa trebalo izdvajati 3% BDP-a. Pri tome treba imati na umu da ovo izdvajanje od nepunih 0,1 % BDP-a, predstavlja nepotpun podatak s obzirom na to da ne postoje cjeloviti podaci o naučnim istraživanjima u Bosni i Hercegovini. Ovaj podatak ukazuje na to da se trenutno u BiH izdvaja 30 puta manje nego što bi to trebalo kako bi se postigao odgovarajući kvalitet. Sredstva koja se izdvajaju nisu ni približno dovoljna za nabavku opreme, objavljivanje radova, popunjavanje bibliotečkog fonda, učestvovanje u međunarodnoj razmjeni ili za provođenje reforme. Razvijene zemlje, ali i one koje to nastoje biti, znaju da je jedan od najvažnijih resursa upravo obrazovanje i naučnoistraživački rad. U tom kontekstu

⁷⁷ Izvor: Agencija za statistiku BiH, Saopćenje – Demografija i socijalne statistike, broj 3, dostupno na http://www.bhas.ba/saopstenja/2016/NEZ_2016M03_001_01_BS.pdf od 09.05.2016.

⁷⁸ Troškovi obrazovanja obuhvataju sve direktne troškove podučavanja ili druge troškove koji su specifično vezani za obrazovanje (poput nabavke udžbenika), ali i indirektno troškove, naročito prihode koji su izgubljeni zbog toga što student nije mogao raditi tokom školovanja.

bitno je naglasiti da zemlje EU izdvajaju milijarde eura u te svrhe, a njene članice u prosjeku 3 % BDP-a za naučnoistraživački rad.

Zemlje u razvoju kakva je BiH se još uvijek susreću sa brojnim izazovima u nastojanju da još više unaprijede nivo obrazovanja i produže godine školovanja, osiguraju odgovarajući nastavni kadar, nastavna sredstva i sl. Dodatnu otežavajuću okolnost za BiH predstavlja činjenica da na polju obrazovanja nema dogovora na nivou države. Iako već započeta, reforma obrazovanja veoma sporo se provodi, djelomično zbog toga što se u obrazovanju inače promjene najsporije dešavaju, ali najvećim dijelom zbog lošeg tretmana ovog resora. BiH je opterećena glomaznom administracijom i rascjepkanim sistemom obrazovanja koji čine 13 institucija na državnom te entitetskim i kantonalnim nivoima.

Izveštaj o humanom razvoju u BiH

Imajući u vidu uvodni dio rada te neraskidivu vezu humanog razvoja sa održivosti razvoja i razvoja zasnovanog na znanju potrebno je osvrnuti se i na Izveštaj o humanom razvoju Bosne i Hercegovine. Prema Izveštaju o humanom razvoju za 2013. godinu Index humanog razvoja za Bosnu i Hercegovinu iznosi 0,735 što je svrstava među zemlje sa visokim stupnjem humanog razvoja, tačnije na 81. mjesto od ukupno 186 zemalja. To je istovremeno za 5,9% iznad prosjeka HDI-ja u svijetu. (prilog - Tabela 5. - Izveštaj o humanom razvoju i pozicija BiH). Norveška, sa najvišim dostignutim HDI-jem, nalazi se iznad BiH za 30%, a grupa zemalja sa vrlo visokim humanim razvojem je iznad BiH za 23%. Prosječni dostignuti HDI u svijetu je niži od HDI-ja BiH za 6%. Najnerazvijenija zemlja, Niger je 59% ispod razvoja BiH (Fetahagić, 2013:6). Analiza indexa ukazuje da je Bosna i Hercegovina zemlja sa stabilnim, ali ne i odgovarajućim napretkom u globalnom rangiranju. Šta to znači za Bosnu u Hercegovinu?

S obzirom da je HDI sinteza tri podindeksa kojima se mjeri nivo resursa koji su na raspolaganju društvu, kao i iznos do kojeg se ti resursi reinvestiraju da bi se osigurala zdrava osnova za ekonomski razvoj te pristojan nivo društvenog razvoja i stvaranje mogućnosti za individualni razvoj, ravnoteža među podindeksima pokazuje je li situacija održiva i hoće li budući rast biti pozitivan ili negativan. Kada se stanje u Bosni i Hercegovini promatra prema podindeksima, stvari postaju jasnije. Prvi je podindeks za očekivani životni vijek koji je ovdje relativno dug. U poređenju sa ostalim zemljama, a naročito zemljama regiona BiH se nalazi negdje u sredini liste. Od zemalja regiona Slovenija je zemlja sa najvišim očekivanim životnim vijekom stanovništva. Drugi podindeks zasniva se na mogućnosti za obrazovanje. On je kombinacija nivoa pismenosti odraslih i trenutne obuhvaćenosti obrazovanjem. U cijeloj BiH prosječan broj godina školovanja je samo 8,7. Time se BiH svrstava među najgore zemlje u regiji, a samo Bivša Jugoslavenska Republika Makedonija pokazuje slabiji rezultat, s prosjekom od samo 8,2 godine školovanja.⁷⁹ Očekivani životni vijek, prosječno trajanje školovanja i očekivano trajanje školovanja u BiH očekivano su viši od prosjeka dostignutog u svijetu. Treći podindeks je za BDP *per capita* koji je u BiH u odnosu na ostale zemlje niži za 32%, dok je u Norveškoj preko šest puta viši od prosječnog BDP/pc u BiH. Zemlje sa visokim humanim razvojem, u koje spada i BiH, dostigle su BNI/pc viši za 49% od onog u BiH. Međutim, ono što je značajno za Bosnu i Hercegovinu jeste da očekivani životni vijek i obrazovanje reaguju sporije na promjenljive okolnosti nego BDP *per capita*.⁸⁰

⁷⁹ Izvor: Nacionalni izvještaj o humanom razvoju 2013., str. 93

⁸⁰ Izvor: ANEKS 1: Pokazatelji humanog razvoja za Bosnu i Hercegovinu dostupno na www.ba.undp.org/.../bosnia.../Annex%201%20-%20Human%20De... Od 09.05.2016.

Opći zaključak je da Bosna i Hercegovina treba brzi ekonomski rast koji će snažno podržati obrazovanje. Kompleksnost ekonomskih, socijalnih i ukupnih prilika u BiH zahtijeva primjenu koncepta humanog razvoja na mnogo jači i konzistentniji način nego do sada, kao i primjenu pokazatelja humanog razvoja u analizama socio-ekonomske situacije.⁸¹

ZAKLJUČAK

Uzimajući navedeno u obzir, kao i činjenicu da Bosna i Hercegovina raspolaže značajnim ljudskim i prirodnim resursima najrealističniji način za implementiranje razvojnih strategija i postizanje održivog razvoja bio bi kroz promoviranje što većeg stupnja obrazovanja i preorijentiranje ka na znanju zasnovanoj ekonomiji. Odgovarajuća uloga države u uspostavljanju i učvršćivanju veze između ekonomskog rasta i održivog i humanog razvoja trebala bi ići u smjeru kreiranja odgovarajućeg okruženja za ljude kako bi imali priliku i mogućnost življenja dugog, zdravog i kreativnog života te ostvarivanje pristupa svim nivoima obrazovanja. Pri tome se zaposlenost pojavljuje kao krucijalni element značajan za distribuciju koristi ekonomskog rasta u cilju poboljšanja života ljudi, a uvođenje novih pristupa proširenju i poboljšanju mogućnosti za zaposlenje kao i njihova integracija u postojeću, ranjivu ekonomiju bi osigurala održivost ekonomskog rasta.

U tom smislu najbolje sredstvo u cilju prevencije i prevazilaženja nejednakosti i siromaštva, te najefikasniji način ostvarivanja socijalne inkluzije predstavlja upravo obrazovanje i to ono kvalitetno. Stoga je za cjelokupan obrazovni sistem potrebna modernizacija nastavnih programa i dodatno investiranje u ljudski kapital jer je to od izuzetne važnosti za sistem u cjelini. Kao dopuna postojećeg, stvaranje jedinstvenog ekonomskog prostora, porast zaposlenosti, fleksibilno tržište rada, ekonomska valorizacija prirodnih bogatstava, te uvođenje novih tehnologija predstavljalo bi osnovu okvira za povećanje produktivnost i stope privrednog rasta te dinamičniju ekonomiju.

Nove potrebe zahtijevaju uspostavljanje novog pristupa faktorima razvoja u kojem ulaganje u ljudski kapital i obrazovanje zauzima centralnu ulogu. Time se ojačava osnov za na znanju zasnovanoj ekonomiji i održivosti ekonomskog razvoja. Pri tome uloga države treba biti usmjerena na održavanje ravnoteže između strukture stanovništva i izgleda za rast BDP-a, jer ta korelacija implicira eventualne posljedice po očekivani životni vijek i nivo obrazovanja, a time i na poziciju BiH na skali Indeksa humanog razvoja. Upravo prosperitet društva počiva u investiranju u ljude, a time i poboljšanju nacionalnog blagostanja i životnog standarda stanovništva.

⁸¹ Ibid

Prilozi

Tabela 1. - Ključni makroekonomske BH ekonomije⁸²

	2013.	2014.		2007.	2008.	2009.	2010.	2011.	2012.
34	26.282	26.934	Nominalni BDP BiH, (u milionima KM) ¹⁾ tekuće cijene	22.065	24.984	24.307	24.879	25.772	25.111
2	2,5	0,7	Godišnji rast realnog BDP-a (u%) ¹⁾	6,0	5,6	-2,7	0,8	1,0	-1,1
1	-0,1	-0,9	Stopa rasta potrošačkih cijena u BiH ²⁾	u procentima					
8	-1,2	-0,4	Prosječna godišnja stopa rasta CPI	1,5	7,4	-0,4	2,1	3,7	2,2
			Godišnja stopa rasta CPI za decembar	4,9	3,8	0,0	3,1	3,1	1,1
			Budžet opće vlade ³⁾	u procentima BDP-a					
5	43,4	...	Prihodi	44,6	43,6	42,5	43,7	44,1	44,1
6	45,6	...	Rashodi ⁴⁾	43,4	45,8	47,0	46,1	45,3	46,1
0	-2,2	...	Saldo	-1,2	-2,2	-4,4	-2,5	-1,3	-2,0
			Novac i kredit	u procentima BDP-a					
			Novac u siromaštvu (M2) ⁵⁾	34,2	49,8	32,3	34,8	33,9	37,9
			Kredit nevladinim sektorima	53,1	57,0	56,4	56,7	57,0	58,7
			Platni bilans						
			Bruto devizne rezerve						
			U milionima BAM	6.699	6.296	6.212	6.458	6.424	6.508
			U milionima USD	4.686	4.710	4.416	4.372	4.568	4.274
			U mjesecima uvoza robe i usluga	6,3	5,0	6,2	6,0	5,3	5,3
			Saldo tekućeg računa ⁷⁾						
			U milionima BAM	-2.047	-3.515	-1.588	-1.531	-2.483	-2.284
			U milionima USD	-1.432	-2.630	-1.129	-1.037	-1.766	-1.500
			U procentima BDP-a	-9,3	-14,1	-6,5	-6,2	-9,6	-8,9
			Saldo robne razmjene						
			U milionima BAM	-8.747	-10.472	-7.632	-7.426	-8.080	-8.002
			U milionima USD	-6.119	-7.834	-5.425	-5.028	-5.747	-5.255
			U procentima BDP-a	-39,6	-41,9	-31,4	-29,8	-31,4	-31,1
			Vanjski dug sektora vlade						
			U milionima BAM	3.961	4.240	5.234	6.289	6.661	7.155
			U milionima USD	2.975	3.056	3.837	4.270	4.407	4.823
			U procentima BDP-a	18,0	17,0	21,5	25,3	25,8	27,8
			Servisiranje vanjskog duga sektora vlade ⁸⁾						
			U milionima BAM	239	230	246	301	340	413
			U milionima USD	167	172	175	204	242	271
			U procentima izvoza robe i usluga	3,9	3,4	4,0	4,0	4,9	7,6

- 1) Izvor: Agencija za statistiku BiH, „Bruto domaći proizvod prema proizvodnom, dohodovnom i rashodnom pristupu 2005. -2013., januar 2015. godina
- 2) BDP je procjena CBBiH koja se koristi kao preliminarni podatak do objavljivanja zvaničnog BDP-a od strane Agencije za statistiku
- 3) Izvor: Agencija za statistiku BiH
- 4) Izvor: Centralna banka BiH
- 5) Rashodi uključuju i neto nabavku stalnih sredstava
- 6) Monetarni podaci ažurirani su u skladu sa metodologijom MMF-a (Priručnik za monetarnu i finansijsku statistiku, 2000.) od januara 2006. godine
- 7) Platni bilans BiH urađen je u skladu s metodologijom MMF-a (Priručnik za platni bilans, šesto izdanje)
- 8) Izvor: Ministarstvo finansija i trezora BiH

⁸² Preuzeto iz: Godišnji izvještaj Centralne banke Bosne i Hercegovine, 2014., str. 108
http://www.cbbh.ba/files/godisnji_izvjestaji/2014/GI_2014_bs.pdf, od 09.05.2016.

Tabela 2. - Bruto domaći proizvod⁸³

T02	Bruto domaći proizvod Bosne i Hercegovine (tekuće cijene)							
	2007.	2008.	2009.	2010.	2011.	2012.	2013.	2014*.
Nominalni BDP (u milionima KM)	22.065	24.984	24.307	24.879	25.772	25.734	26.282	26.934
Nominalni BDP (u milionima USD)	15.435	18.692	17.279	16.845	18.329	16.901	17.835	18.272
BDP po stanovniku BiH (u KM)	5.743	6.503	6.325	6.474	6.712	6.709	6.859	7.035
BDP po stanovniku BiH (u USD)	4.017	4.865	4.496	4.383	4.773	4.406	4.655	4.773
Godišnji rast realnog BDP (u%)	6,0	5,6	-2,7	0,8	1,0	-1,2	2,5	0,7
Broj stanovnika (u hiljadama) ¹⁾	3.842	3.842	3.843	3.843	3.840	3.836	3.832	3.828
Prosječni godišnji kurs BAM/USD	1,430	1,337	1,407	1,477	1,406	1,523	1,474	1,474

1) Broj stanovnika za 2014. godinu procijenjen je na način da je broj za 2013. godinu korigiran za prirodni priraštaj za prvih deset mjeseci 2014. godine. Izvor: Agencija za statistiku BiH, Saopštenje „Demografija“, decembar 2014.

* BDP je procjena CBBiH, koja se koristi kao preliminarni podatak do objavljivanja zvaničnog BDP-a od strane Agencije za statistiku BiH.

Prilog - Tabela 3. – Prosječne bruto i neto plate i penzije⁸⁴

T05	Prosječne bruto i neto plate i penzije (u KM)											
Godina	Mjesec	Bruto plate				Neto plate				Penzije		
		FBiH	RS	Brčko	BiH	FBiH	RS	Brčko	BiH	FBiH	RS	Brčko
1998.		507	258	...	454	329	172	...	296	153	...	...
1999.		551	314	...	503	374	216	...	343	174	87	...
2000.		607	387	...	539	413	277	...	372	176	115	...
2001.		652	444	792	598	443	309	504	409	170	105	...
2002.		710	528	1.031	660	483	347	676	446	189	120	138
2003.		771	576	1.057	717	524	379	695	484	192	133	148
2004.		785	643	1.076	748	533	423	707	505	203	166	169
2005.		820	707	1.050	798	558	465	676	538	221	190	188
2006.		887	793	1.048	869	603	521	674	586	238	215	208
2007.		974	875	1.088	935	662	585	684	645	284	230	243
2008.		1.105	1.132	1.139	1.113	751	755	730	752	340	309	310
2009.		1.204	1.204	1.194	1.204	792	788	769	790	346	335	326
2010.		1.223	1.199	1.234	1.217	804	784	797	798	341	321	316
2011.		1.248	1.326	1.262	1.271	819	809	800	816	349	321	319
2012.		1.266	1.349	1.271	1.290	830	818	819	826	351	312	311
2013.		1.275	1.333	1.266	1.291	835	808	817	827	348	318	310
2014.		1.272	1.334	1.265	1.183	833	825	814	830	367	333	323
2014.	01.	1.298	1.336	1.277	1.308	850	810	824	838	365	332	323
	02.	1.255	1.333	1.255	1.277	822	822	811	822	370	332	324
	03.	1.268	1.316	1.258	1.282	831	815	807	826	365	331	323
	04.	1.277	1.323	1.273	1.290	836	821	820	832	369	332	323
	05.	1.275	1.316	1.254	1.286	835	818	815	830	369	331	324
	06.	1.262	1.347	1.272	1.286	827	837	817	829	368	331	322
	07.	1.284	1.342	1.267	1.299	840	830	813	836	367	331	322
	08.	1.260	1.331	1.258	1.281	826	825	809	825	366	331	321
	09.	1.258	1.341	1.271	1.282	824	831	815	826	366	331	321
	10.	1.281	1.333	1.260	1.295	838	826	813	834	365	338	324
	11.	1.255	1.333	1.248	1.277	822	827	803	823	365	338	325
	12.	1.295	1.351	1.284	1.311	847	836	827	843	365	338	325

⁸³ Izvor: Agencija za statistiku BiH, „Bruto domaći proizvod prema proizvodnom, dohodovnom i rashodnom pristupu 2005. – 2013., januar 2015., osim podataka o prosječnom godišnjem kursu BAM/USD za koji je izvor podataka CBBiH. Preuzeto iz: Godišnji izvještaj Centralne banke Bosne i Hercegovine, 2014., str. 109 http://www.cbbh.ba/files/godisnji_izvjestaji/2014/GI_2014_bs.pdf, od 09.05.2016.

⁸⁴ Izvor: Agencija za statistiku BiH, Federalni zavod za statistiku FBiH, Republički zavod za statistiku RS i Statistički biro Brčko distrikta. Od 01.01.2016. godine u bruto i neto plate na nivou BiH uključene su i plate Brčko distrikta. Preuzeto iz: Godišnji izvještaj Centralne banke Bosne i Hercegovine, 2014., str. 112 http://www.cbbh.ba/files/godisnji_izvjestaji/2014/GI_2014_bs.pdf, od 09.05.2016.

Tabela 4. - Registrirana nezaposlenost prema kvalifikacionoj strukturi⁸⁵

	2015											2016	
	II	III	IV	V	VI	VII	VIII	IX	X	XI	XII	I	II
Ukupno	550.095	546.779	542.253	537.341	539.512	542.936	540.886	539.703	536.902	536.659	537.568	539.098	536.684
<i>Total</i>													
<i>Muškarci</i>	271.012	268.500	264.918	261.414	262.136	262.546	260.471	260.627	258.632	258.582	259.728	261.144	260.042
<i>Men</i>													
<i>Žene</i>	279.083	278.279	277.335	275.927	277.376	280.390	280.415	279.076	278.270	278.077	277.840	277.954	276.642
<i>Women</i>													
VSS	41.137	41.130	41.154	40.988	41.438	43.727	44.825	42.867	42.965	43.430	43.761	44.180	43.141
<i>University</i>													
<i>qualification</i>													
<i>Muškarci</i>	14.020	13.982	13.953	13.805	13.917	14.499	14.673	14.286	14.303	14.516	14.582	14.663	14.407
<i>Men</i>													
<i>Žene</i>	27.117	27.148	27.201	27.183	27.521	29.228	30.152	28.581	28.662	28.914	29.179	29.517	28.734
<i>Women</i>													
VSS	7.499	7.449	7.400	7.368	7.366	7.527	7.618	7.352	7.325	7.391	7.586	7.594	7.559
<i>Two-year</i>													
<i>college</i>													
<i>Muškarci</i>	2.869	2.842	2.836	2.801	2.797	2.797	2.821	2.793	2.775	2.800	2.890	2.887	2.898
<i>Men</i>													
<i>Žene</i>	4.630	4.607	4.564	4.567	4.569	4.730	4.797	4.559	4.550	4.591	4.696	4.707	4.661
<i>Women</i>													
SSS	147.454	146.507	145.493	143.990	146.679	148.396	148.049	149.552	148.998	148.867	148.538	148.670	148.050
<i>Secondary</i>													
<i>school</i>													
<i>Muškarci</i>	60.716	60.095	59.390	58.465	59.761	60.346	60.056	60.834	60.583	60.588	60.622	60.843	60.560
<i>Men</i>													
<i>Žene</i>	86.738	86.412	86.103	85.525	86.918	88.050	87.993	88.718	88.415	88.279	87.916	87.827	87.490
<i>Women</i>													
VKV i KV	193.539	192.010	189.602	187.333	187.176	187.277	185.625	185.768	184.286	183.942	184.398	184.949	184.394
<i>Highly</i>													
<i>skilled,</i>													
<i>skilled</i>													
<i>Muškarci</i>	116.823	115.527	113.579	111.897	111.777	111.647	110.411	110.537	109.370	109.203	109.798	110.465	110.040
<i>Men</i>													
<i>Žene</i>	76.716	76.483	76.023	75.436	75.399	75.630	75.214	75.231	74.916	74.739	74.600	74.484	74.354
<i>Women</i>													
PK	11.632	11.545	11.423	11.355	11.300	11.196	11.104	11.017	10.939	10.894	10.911	10.919	10.866
<i>Semi-skilled</i>													
<i>Muškarci</i>	6.557	6.509	6.416	6.350	6.307	6.222	6.164	6.090	6.049	6.021	6.035	6.069	6.034
<i>Men</i>													
<i>Žene</i>	5.075	5.036	5.007	5.005	4.993	4.974	4.940	4.927	4.890	4.873	4.876	4.850	4.832
<i>Women</i>													
NK	148.834	148.138	147.181	146.307	145.553	144.813	143.665	143.147	142.389	142.135	142.374	142.786	142.674
<i>Unskilled</i>													
<i>Muškarci</i>	70.027	69.545	68.744	68.096	67.577	67.035	66.346	66.087	65.552	65.454	65.801	66.217	66.103
<i>Men</i>													
<i>Žene</i>	78.807	78.593	78.437	78.211	77.976	77.778	77.319	77.060	76.837	76.681	76.573	76.569	76.571
<i>Women</i>													

Tabela 5. – Pozicija Bosne i Hercegovine u pogledu humanog razvoja⁸⁶

Grupe zemalja, zemlja	Vrijednost HDI-ja	Očekivani životni vijek pri rođenju (godine)	Srednje trajanje školov. (godine)	Očekivano trajanje školov. (godine)	GNI/per capita (Konstantni PPP 2005 \$)	Neprihodna vrijednost HDI-ja
	0.905	80.1	11.5	16.3	33.391	0.927
Vrlo visok humani razvoji	0.758	73.4	8.8	13.9	11.501	0.781
Visok humani razvoji	0.640	69.9	6.3	11.4	5.428	0.661
Srednji humani razvoji	0.466	59.1	4.2	8.5	1.633	0.487
Nizak humani razvoji	0.955	81.3	12.6	17.5	48.688	0.977
Norveška	0.304	55.1	1.4	4.9	701	0.313
Niger	0.694	70.1	7.5	11.6	10.184	0.690
Svijet – prosjek	0.735	75.8	8.3	13.4	7.713	0.787
Bosna i Hercegovina						
Relativni nivo Bosne i Hercegovine.	1.231	1.057	1.384	1.212	4.329	1.178
Vrlo visok humani razvoji	1.031	0.968	1.063	1.034	1.491	0.993
Visok humani razvoji	0.870	0.922	0.758	0.850	0.704	0.840
Srednji humani razvoji	0.635	0.779	0.510	0.632	0.212	0.619
Nizak humani razvoji	1.299	1.072	1.517	1.300	6.313	1.241
Norveška	0.414	0.726	0.173	0.366	0.091	0.398
Niger	0.944	0.924	0.900	0.862	1.320	0.877

Izvor: HDR 2013, str. 144.

⁸⁵ Ibid⁸⁶ ANEKS 1: Pokazatelji humanog razvoja za Bosnu i Hercegovinu dostupno na www.ba.undp.org/.../bosnia.../Annex%201%20-%20Human%20De... Od 09.05.2016.

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REMOTE VERIFICATION OF KIRCHHOFF'S CURRENT LAW

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Abstract: *The contribution presents one of the possibilities of the remote measurement of basic electric circuits. The remote measurement verifies the validity of Kirchhoff's current law and gives practical knowledge of this problem to the user. It describes the remote measuring facility used at the European Polytechnic Institute in Kunovice, Czech Republic. The implemented remote access to the measurement via internet gives the possibility to use this facility for any user all over the world.*

Key words: *Remote measurement, Electrical engineering, E-learning, Arduino, Kirchhoff's laws*

1. INTRODUCTION

In 1845, Gustav Robert Kirchhoff derived the two basic circuit laws from the general law of energy conservation. The Kirchhoff's current law (KCL) states that the sum of all currents in a circuit node equals zero. The Kirchhoff's voltage law (KVL) states that the sum of all voltages in a circuit loop equals zero.

The laboratory of remote measurement, which has been implemented at the EPI, enables the students to understand and verify the knowledge of the theory given in lectures. The students are connected to the laboratory via internet. The laboratory is built by the students who have this task given in their BSc theses. They also create the web portal for the access to the measurements. The laboratory serves not only for the students of EPI but also for the public. The laboratory experiments for the remote measurement implemented at EPI are for example:

- Diode measurements
- Bipolar transistor measurements
- Electromagnetic field measurements
- Load characteristics of supply sources measurements
- KCL verifications

This paper deals with KCL verifications.

The experiment consists of a measured hardware part and a software part transforming the measured values to the students.

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Education:

2003 - 2007: Secondary School Uherský Brod - mechanics, electronics, focusing on computer technology

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2012-2014: Ing. - Tomas Bata University in Zlín Faculty of Applied Science - Information Technology

Practice:

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2013 - 2015: Engineer, Programmer, Network Administrator and Server AS-Integration Ltd. 2014 Programmer Tesla Pardubice Ltd.

2015 - present: Assistant professor at the European Polytechnic Institute Ltd.

August 2015 – present: Director of the Institute of Applied Informatics



2. REMOTE MEASUREMENT

The task was to create the remote verification of KCL via internet. Thus it was necessary to construct a facility for this experiment which gives the access for students via the web explorer. The configuration of the measured circuit should demonstrate KCL in a simple way. The core of this facility is the open-source Arduino platform which is extended by an ethernet modul for the ethernet communication.

The experiment is implemented on a series-parallel circuit with resistors of various values.

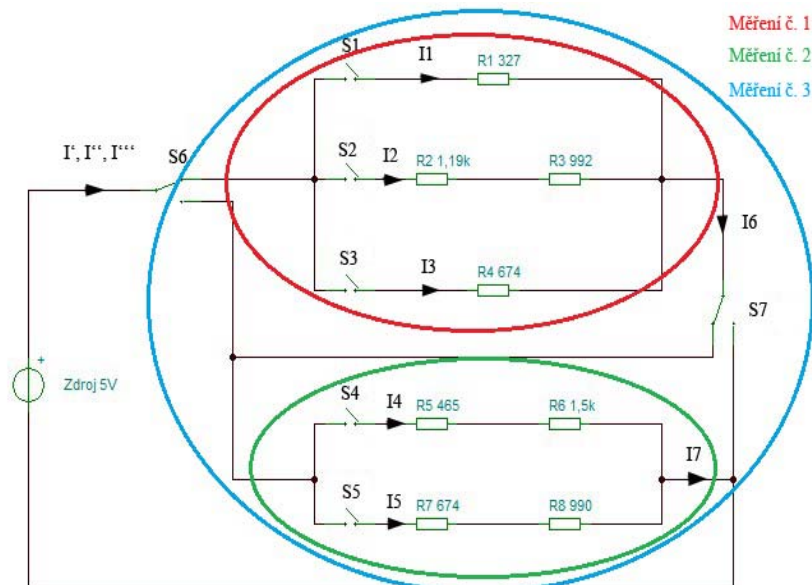


Figure 6: Circuit diagram of the measured circuits

The circuit can be divided into three different circuits by controlled relays for the independent measurement. The students can try various measurements in this way. Moreover, for each of these measurements the circuit branches can be switched independently for various situations.

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1951-1955 Higher School of Electrical Engineering in Brno

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Practice:

1961-1963 METRA Blansko – researcher

1963-present FE (FEI FEEC) Brno - assistant professor, associate professor

1980-1993 FE (FEI FEEC) Brno - Head of the Department of Microelectronics

1986-1990 FE VUT Brno – Dean

2006-EPI Kunovice, spol. s r. o. – Professor



Publications:

Over 100 works as an author and co-author of our domestic and foreign journals (Instrumentation horizon, Electrical Engineering Magazine, Radioengineering, Electronics Horizon, AMSE, Journal, Electronics Letters, IEEE Transaction) and proceedings of domestic and foreign conferences (ECCTD, ISCAS, ISYNT, ISSE , AMSE, URSI, IASTED)

Work abroad:

1969-1971, 1973-1976, University of Sulaimaniyah, Iraq, expert MFA ČSSR- Lecturer, Department of Electrical Engineering

The coordinator and participant in TEMPUS, SOCRATES, LEONARDO, COPERNICUS, STAREUROPE, SUB-UK, 5th EP-Frame SMARTFUEL ...

Senior member of the IEEE, Member of the New York Academy of Sciences, Member of IMEC Leuven

Partnership Programme, a member of the Council for Space Activities at the Ministry of Education, a member of the National Committee for space exploration at the Academy of Sciences

The relations for each particular measurement verifying its correctness are given further.

The values of the resistors are measured exactly so that the measurement results are exact as well.

The first measurement is done for the first part of the circuit shown in **Figure 7**.

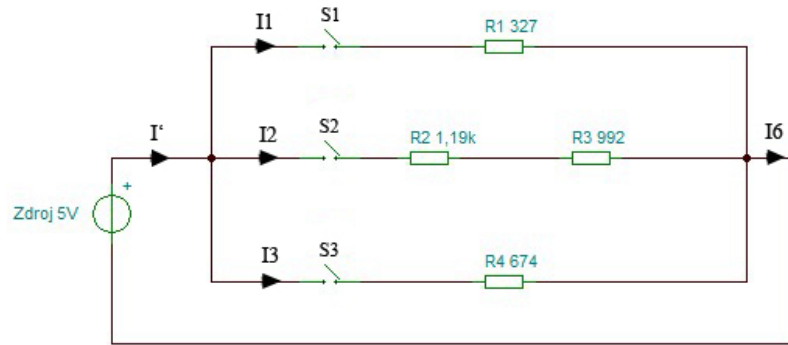


Figure 7: Circuit diagram for the measurement No. 1

Applying KCL:

$$I' = I1 + I2 + I3 \quad (1)$$

$$I' - (I1 + I2 + I3) = 0 \quad (2)$$

$$I1 + I2 + I3 = I6 \quad (3)$$

$$(I1 + I2 + I3) - I6 = 0 \quad (4)$$

$$I' = I6 \quad (5)$$

The second measurement is done for the second part of the circuit shown in **Figure 8**.

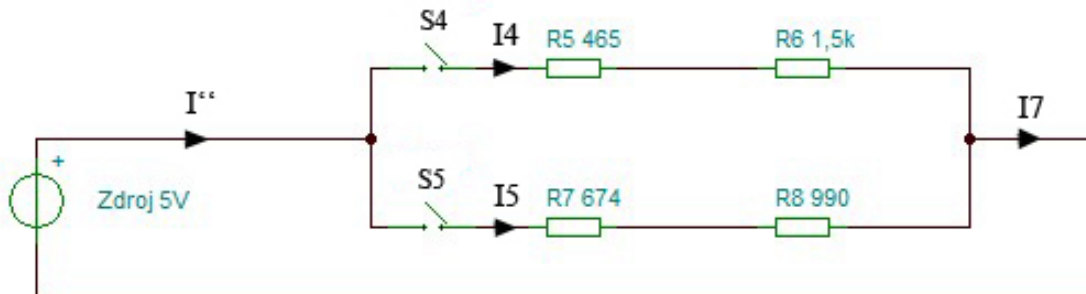


Figure 8: Circuit diagram for the measurement No. 2

Applying KCL:

$$I'' = I4 + I5 \quad (6)$$

$$I'' - (I4 + I5) = 0 \quad (7)$$

$$I4 + I5 = I7 \quad (8)$$

$$(I4 + I5) - I7 = 0 \quad (9)$$

$$I'' = I7 \quad (10)$$

$$I'' - I7 = 0 \quad (11)$$

The third measurement is done for the complete circuit shown in **Figure 9**.

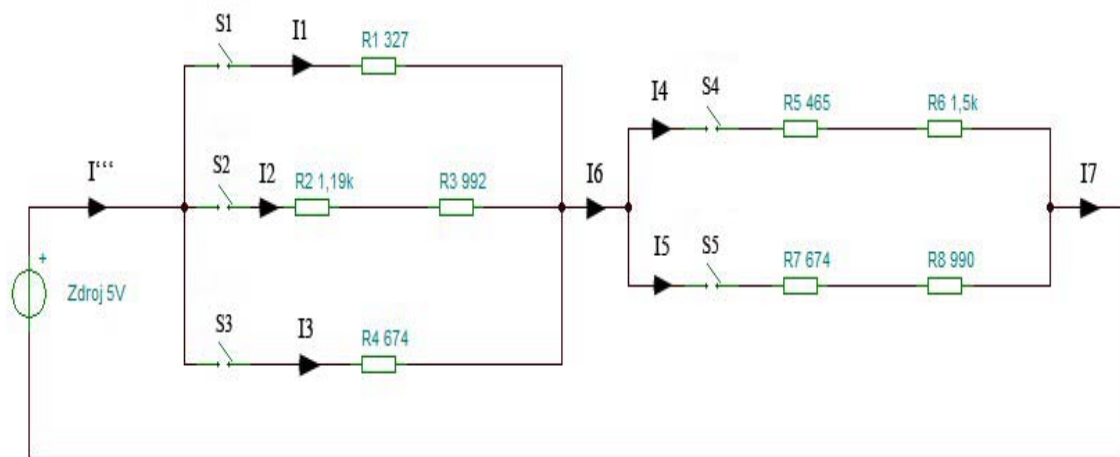


Figure 9: Circuit diagram for the measurement No. 3

Applying KCL:

$$I'' = I1 + I2 + I3 \quad (12)$$

$$I1 + I2 + I3 = I6 \quad (13)$$

$$I6 = I4 + I5 \quad (14)$$

$$I4 + I5 = I7 \quad (15)$$

$$I'' = I6 = I7 \quad (16)$$

$$I'' - (I1 + I2 + I3) + I6 - (I4 + I5) = 0 \quad (17)$$

The circuit diagram of the designed circuit including the indicating diodes visualising the active measured branches is shown in **Figure 10**.

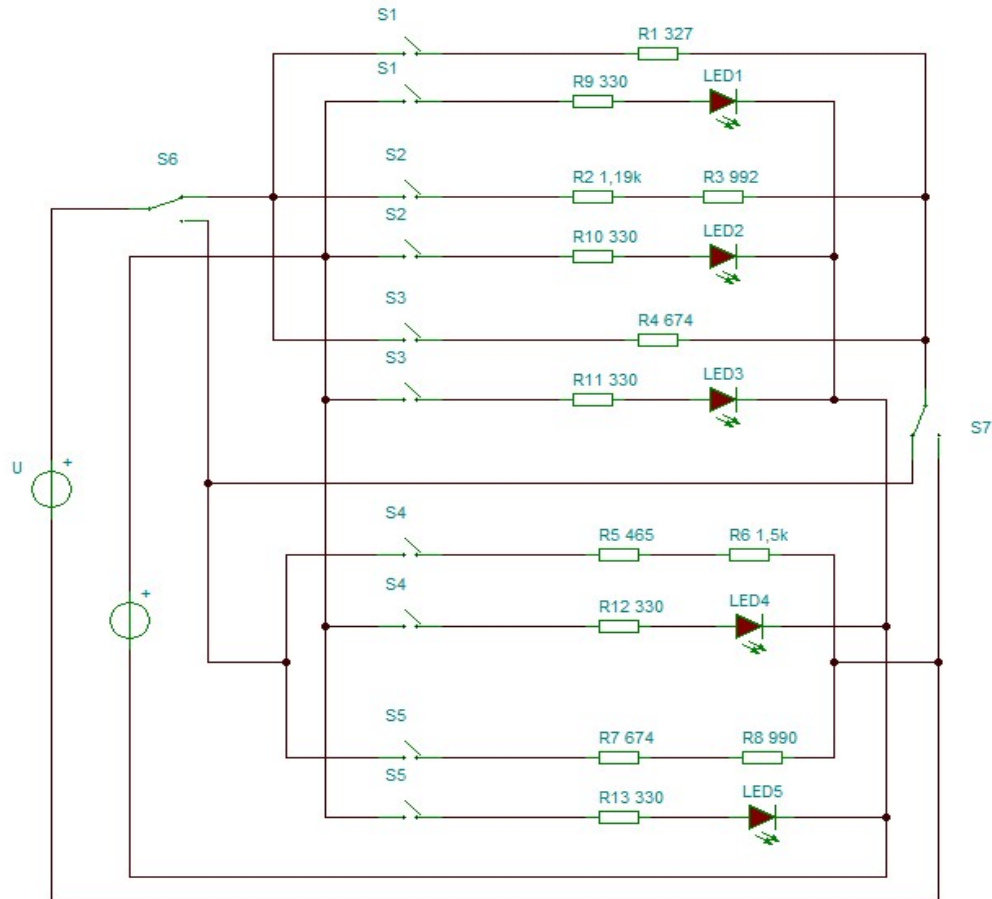


Figure 10: Designed circuit including the indicating diodes

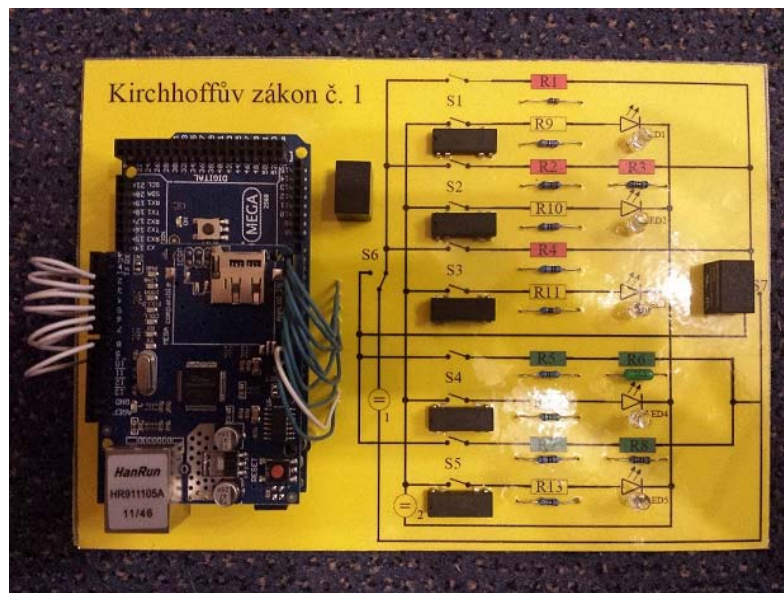


Figure 11: Printed circuit board with the complete measured circuit

The user has the possibility to control the complete course of the measurement with the help of a web camera for visual contact. The measured results are displayed for the students on the web page of the measurement shown in **Figure 12**.

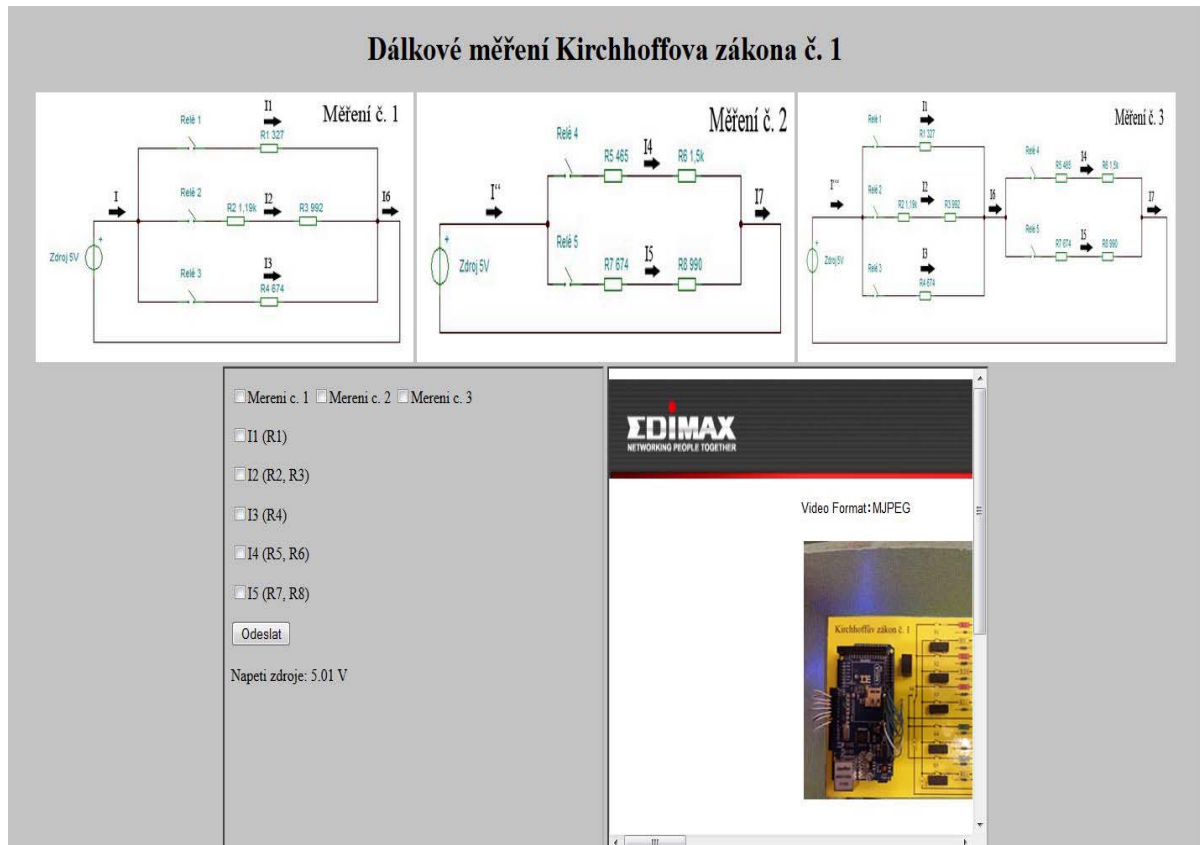


Figure 12: View of the measurement web page

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2013-present SGaSOŠ, Ltd. Kunovice - Professional Teacher

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**3. CONCLUSION**

Any theoretical study should be always completed by related practical experiments especially in technical science. The problem is that the students do not have the necessary and usually expensive equipment at home. The popular combined form of study can fully employ the remote measurement for laboratory practicals. Of course the work in a real and fully equipped laboratory is always the best solution.

The complete equipment described in the contribution is implemented in the special EPI laboratory. It is connected with the EPI central computer together with the other projects. The

web page of this measurement contains the pattern of the measurement report. The correct way of the measurement is shown in a supporting video.

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PROMOTING EMPLOYMENT IN ALBANIA AND LEGAL FRAMEWORK

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Abstract: *The program of the Albanian government, 2013 - 2017, among others has set forth as one of the fundamental objectives of its employment and the qualitative development of the labor force, in accordance with the vision and directives of the European Union, the European Employment Strategy 2020 and requirements for Albania's EU integration⁹¹.*

Also, as part of regional strategic planning in terms of improving the legal and institutional framework, is the strategy SEE 2020⁹² where the core principles in the field of employment set out in this document are: (i) the growth of welfare and development and (ii) job creation⁹³.

In addition, the National Strategy for Development and Integration 2015-2020 (NSDI II), provides directions and objectives for social and economic development of the country during period 2015-2020, combining the advantages of integration agenda and reforms for development country.⁹⁴

Some aspects of the labor market and skills supply demand radical changes and at the same time, the system must continue to develop policies that are relevant to the current situation and, as such, they must be realistic, substantive and accessible in time, based on the capacity for change.

In this context, the main aim of revising the legal framework for promoting employment, through the adoption of a new law is identification, and designing appropriate policies stimulating employment in the country and training of the workforce, to create jobs quality and to provide opportunities for skill throughout the life cycle.

The purpose of this exploratory study is to investigate about the changes in legal and regulatory of labor market in Albania and the role that legislative measures play in this field of activity. The study employs a mixed methodology, comprising a review of the legislation, institutional framework and of the relevant literature in the labor market context.

The findings of this study are supported in prior research in other countries. The in-depth analysis of the qualitative data revealed a basic understanding of labor market and promotion of employment in my country.

Keywords: *legal and regulatory of labor market, legal framework, employment, promoting employment, government, strengthening capacity of labor market, etc.*

⁹⁰ Council of Ministers, Republic of Albania

⁹¹ 2010 EU countries adopted new policies and strategies by 2020, in order to be considered "modern living" in line with "satisfactory employment" for everyone, in accordance with international conventions and declarations.

⁹² The Action Plan for implementing this Strategy was approved by the Council of Ministers with Decision No., date

⁹³ Designed it, with 5 main pillars where the employment dimension is part of the tower 4 and focuses on employment policies, social economy and labor mobility

⁹⁴ This document sets out the key strategic directions of development of the country, for a period of 5 years, not only related to national development, but also while ensuring policy orientation for effective cooperation regional, as well as to increase competitiveness, through an approach regional bonds in terms of the Balkan countries with the EU. Also, the document reflects the agenda for sustainable development globally, related to the objectives of Sustainable Development, aiming at reaching sustainable development in three dimensions: economic, social and environmental, in a balanced and integrated.

INTRODUCTION

Today, in the world, employment in general, constitutes one of the priorities of social development globally, becoming one of the major concerns of the various governments and at the same time in one of the main challenges with which they are facing⁹⁵. The entire society's attention is focused towards the concrete commitments, finding opportunities and coherent ways, for the employment different categories of social classes, especially the young people, as the main target group and those in difficulty⁹⁶.

For achieving the proper results is important the existence of a contemporary approach, oriented towards policies to support and to promote employment, based on two components:

- First, the adoption of a new legal framework for employment, with an integrated vision of promoting a decent work opportunities, through productive policies of the labor market;
- Second, through the application of the concrete programs of promoting employment, for certain categories.

Even in our country, the current policies of the ministry responsible for employment issues, the labor market in general, are focused especially towards the young people, because Albania is considered as a country rich in human resources, because to the structure of the young age of its population. The development of the labor market and promoting employment comprise one of the main components of the state policy to increase the employment rate and consequently reduce poverty⁹⁷.

1. Drafting and approving the new draft law – necessity

In this context, the Government has taken concrete steps to reform the legal framework in terms of promoting employment, in order to adopt employment policies and new programs for employment with practices and models of EU countries.

The need to draft a new legal framework came up as a result of necessity for a new approach to the current labor market in the country, aiming to include into of the new model of employment services⁹⁸. Therefore, the adoption of the new draft law to promote employment is a necessity⁹⁹.

This new draft law, has in its focus an increase opportunities for decent work through the effective policies of the labor market, the promotion of social inclusion and cohesion, and strengthening labor market. It focuses on critical employment issues. Also, the draft law is

⁹⁵ At the World Summit 2005, the majority of participants in it, agreed on to develop a common agenda for the employment policies, in particular of young people category, for a decent work, comprehensive and productive for them.

⁹⁶ Guidelines for the preparation of National Action Plan for Youth Employment, a publication of the International Labor Office, ILO, Geneva, 2008.

⁹⁷ Peka N, "Employment and its incentive policies in Albania", National Conference organized by faculty of Economy, University of Tirana, on December 5, 2014.

⁹⁸ This model, which was introduced in Albania by ILO-IPA 2010 project, aims to develop human resources, reforming the National Employment Service, by turning in an institution in the labor market.

⁹⁹ This draft law has already been drafted, has passed the preliminary stages of the legislative process (such as consultation with stakeholders, the public, coordination with line ministries and other central institutions, independent institutions, etc.) and is for dossier to the Council of Ministers, waiting to be passed by this body, to follow later the other phases of legislative procedures for review and approval by the Parliament of the Republic of Albania.

one of the main steps for implementation of the National Strategy for Employment and Skills 2014-2020.

1.1. Purpose and Objectives

This draft law aims to increase the employability of labor force through the provision of services and public employment programs and self-employment and professional training¹⁰⁰.

The old legal framework for this issue will be abrogate¹⁰¹, when the new draft law will be approved. This Law sets new standards and rules related to the new model of employment services including:

- a) Informing job seekers and employers¹⁰²;
- b) Intermediation for the employment¹⁰³, as an instrument aimed at finding a suitable job for jobseekers, training, skills and qualities whose match the requirements declared by the employer for the job;
- c) Consultation and orientation of career¹⁰⁴, which aims to help job seekers in their selection and establishment of a suitable profession with individual qualities and required in the labor market.

Programs of creation of new jobs, provided in this new legal regulation, include a wider range of programs¹⁰⁵, compared with the existing law¹⁰⁶.

2. New programs of employment provided by this new draft law

Compared with the existing law, under this new draft, programs promoting employment include unemployed workers, for engage in various programs of employment, public works, self-employment, professional training, which are necessary for supporting the subsidy, in percentage of certain costs for:

- Social and health insurance;
- Salaries;
- Training through working and learning;

¹⁰⁰ The draft law sets out objectives and functions of the Public System of Employment Services, active and passive programs labor market, vocational training and institutions responsible for managing them.

¹⁰¹ Law No.7995, dated 20.9.1995, "For the promotion of employment", as amended.

¹⁰² Article 8 of the draft law, which stipulates that the supply and demand in the labor market will be made by the National Employment Agency.

¹⁰³ Article 9 of the project, specifically provides that *"... intermediation for employment and compatibility with workplace includes consulting services to employers in order to employ the most suitable candidates according to their requirements and at the right time, and mediations in active labor market ..."*.

¹⁰⁴ Article 10, which explicitly states that: *"... for career guidance and counseling, employment and occupation provided by the employment offices, through the consulting services for special jobseekers and students about choosing and training them into a profession convenient with individual qualities and orientation to the labor market ..."*.

¹⁰⁵ More concretely, pursuant to the existing law, were adopted some bylaws of the Council of Ministers, which aim to promote the Albanian employers, make efforts to prepare professionally unemployed persons, but not only them, who are without one. For example, the decision no.47, dated 16.1.2008, of the Council of Ministers, "On employment promotion program through vocational training" is one of them, in which is expressly provided, that the State supports employers who organize general training for qualification purposes, through the work of unemployed jobseekers in certain percentage of training costs. The duration of the training program is not more than 6 months for all professions. The employer at the end of the training period must hire no less than 50 per cent of the trainees, with teaching contract, for a period of 6 months.

¹⁰⁶ With the support of ILO project - IPA 2010, Human Resources Development in Albania and RISI Albania, became a fairly comprehensive study of the impact of all the programs promoting employment implemented since 2008-2014. The purpose of such an assessment was to analyze and measure the effectiveness, relevance and efficiency of compilation and implementation of active labor market implemented in this period. The purpose of this study was to make not only the analysis of the impact assessment of these programs on the labor market, but more importantly, were the findings and recommendations, which were used to guide the drafters in determining these programs in this draft law.

- Self-employment;
- Support for new business;
- Having a job with all necessary devices and accommodation;
- Implementation of programs to support vocational training in the dual form;
- Support programs of graduates /certified in education and professional development;
- Professional Internships;
- Social re-integration programs;
- Ensuring the youth program.

These promoting employment Programs are foreseen to be implemented by the National Employment Agency, in collaboration with other public institutions responsible for economic development and training, and in cooperation with the private sector and civil society¹⁰⁷.

A special place in the draft is dedicated for employment promotion program, with the main focus on youth¹⁰⁸. So, the new programs for the young are the programs that ensuring young people registered as unemployed within a period of several months of engage in one of the these programs, such as: programs for the promotion of employment for “employment prompt”, professional practices, job training, education or vocational training, etc.

Programs for professional training as part of active programs of the labor market are foreseen to serve as the employers and job seekers, and, they will be implemented through the educational processes and teaching theoretical courses and practical¹⁰⁹.

Also, they are also provided other forms of support, both for public and private providers, to support financially for performing courses for unemployed workers for occupations required in the labor market according to the requirements of the employment offices.

In the draft is also provided another program, which has not existed earlier and has to do with programs passive labor market, connected integrally with program income from unemployment¹¹⁰.

2.1. The novelties of the new legal framework

Involvement for the first time in this draft of the programs promoting employment for persons with disabilities (PAK), aims to fix that part of the existing law, which did not applying in practice because of the lack of these programs for this category. As constitutes innovation also, forecast of legal obligation to employ people with disabilities by employers¹¹¹.

¹⁰⁷ National Employment Agency may contract other public entities, private or civil society, to enable the implementation of the quality and on-time employment promotion programs.

¹⁰⁸ Preliminary data from INSTAT, it turns out that youth unemployment 15-29 years, in the end of 2014 was at 32.5% from 17.9% in the official unemployment rate for the same period.

¹⁰⁹ Under Article 12 of the draft, AKP will be the implementing institution of professional training programs and will provide:

- a) free courses for unemployed workers;
- b) courses paid for persons who require it;
- c) leasing of premises and equipment.

¹¹⁰ This means that unemployed job seekers, who meet the conditions for obtaining income from unemployment, based on implement legislation for social security in the Republic of Albania, will be registered at the employment office as unemployed and they will profit every month in employment service offices, programs to take advantage of passive labor market.

¹¹¹ Article 22 of the draft law is especially for persons with disabilities. The draft provides that: **“... every employer who employs more than 24 employees is obliged to employ a disabled person for every 25 employees to his staff ...”**. An employer can hire a person with serious disabilities, instead of 5 persons with disabilities easier. An employer who does not employ the recommended number of persons with disabilities, according to

In the new draft law is provided the establishment of new institution¹¹², which will assist in reforming and modernizing the labor offices, etc. Also, it provides for the establishment of tripartite local councils as consultative bodies of employment offices.

Another innovation provided by this draft law is the fact that the system will function as labor market information. Exactly, institutions reformed and created by this Draft Law, collect and process information through the information system of independent institutions or through special studies for this purpose, or surveys, dealing with dynamics and market trends work or segments of it.

Within the scope of coordination, another innovation is the cooperation of state institutions involved in this field of activity, to exchange information about the statistics of registered unemployment, making the determination of the information gathered in coordination with them, so that, have a system of harmonized system of data collection and analysis¹¹³. In addition, all state bodies, at central or local level have a legal obligation under the legislation in force, to provide the necessary information required by the relevant structures, and have the right to seek and receive information from it¹¹⁴.

In this draft law is reconceived the whole process of relationship with employers, setting out the rights of employers, considering it as a collaborative process and not a process of unilateral obligations by employers, as it is in existing law. All this, in function of the application of package "Doing Business", in order to facilitate the procedures for starting a new business¹¹⁵.

Conclusions

Labor market policies, according to this draft law are conceived, in order to provide a comprehensive package of services and programs to ease the transition of individuals to decent work and to include an activation strategy. This means:

- Appropriate measures for a more effective labor market through the provision of employment services for all individuals registered in employment offices¹¹⁶;

the stipulations of this provision is liable to pay the tax authorities an amount equal to the minimum wage nationwide each month and person with disabilities, if he should have employed, but has not done so.

¹¹² The creation of the National Employment Agency, as an independent public service, that is to replace the National Employment Service, which operates today, pursuant to Law No.7995, dated 20.9.1995, "On employment promotion". This agency will operate as a unit, which will bring together in one, and will reframe best practices by modernizing the labor offices, employment services system, employment promotion programs. Among the basic functions of this office are: (i) general supervision of the regional and local employment offices and (ii) functions deriving from the legislation on education and vocational training.

¹¹³ Specifically, Article 19 of the Draft provides that: *"... the ministry responsible for employment policy, ensures from Institute of Statistics (INSTAT) registered unemployment statistics, except for those arising from the census and statistical surveys authorized by INSTAT ..."*.

¹¹⁴ The decision nr.867, dated 10.12.2014, the Council of Ministers, "On the cooperation of the state administration institutions".

¹¹⁵ So, it is anticipated that any employer has the right to receive information on the labor market, labor legislation, public employment programs and employment offices. Also, the employer has the right to publish in these office vacancies to take advantage of intermediation services, as well as apply for employment promotion programs. Employers have the right to apply to the relevant employment office to take advantage of active programs implemented by the National Employment Agency.

¹¹⁶ This is realized through self-service, group counseling and job search training and continuous assistance, targeted towards those people who are "hard to place".

- Presentation of an integrated model of delivery service¹¹⁷;
- Modernization of employment offices and the expansion of range and scope of services and employment programs.

During recent years the economic growth, employment levels, have not been a stable constant, but have consistently suffered ups and downs. Although the legal framework for attracting foreign investment and protection is fundamentally reformed, employment remains a problem again for the Albanian society. From this situation, young people, even though they are the most productive and active population, suffer the consequences of unemployment and, above all, lack of policies that support the strengthening and opening of youth entrepreneurship and, consequently, to increase the number of youth employed

For this purpose, the adoption of a new law to promote employment, which responds to the demands of the time and with the main focus on increasing employment of all categories of social strata, especially those in need, but also the growth of youth employment, through effective policies of the labor market, is a necessity to minimize the disadvantages today in the labor market shortcomings, which, combined with the circumstances and other factors, bring unemployment.



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¹¹⁷ This model will contain a profiling approaches and objectives assigned to differentiate employment assistance and continuous monitoring of impact (Impact Assessment) of the measures implemented to assess the results achieved. The implementation of this model in the whole system of the National Employment Service was conducted in 2014.

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RAZUMEVANJE POMEMBNOСТИ DEJAVNIKOV ODNOSOV Z MEDIJI IN UPORABNOSTI SITUACIJ ZA DELO NOVINARJEV

UNDERSTANDING OF MEDIA RELATIONS FACTORS IMPORTANCE AND USEFULNESS OF SITUATIONS FOR JOURNALISTIC WORK

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Abstract: *Odnosi z mediji na eni strani predstavljajo odnos z medijsko javnostjo in na drugi strani s širšo javnostjo, do katere mediji selektivno prenesejo informacije. Pomembno je, da predstavniki za odnose z mediji razumejo, katere so tiste vsebine, ki bodo najverjetneje dovolj zanimive za objavo v medijih. Zato smo raziskali, ali predstavniki podjetij razumejo, kateri dejavniki so za novinarsko delo bolj pomembni in katere situacije so za novinarje bolj uporabne. Podatke za empirično raziskavo smo zbrali s spletno anketo, med 65 novinarji in 106 predstavniki podjetij v Sloveniji. Ugotovili smo, da sta za novinarje najpomembnejša dejavnika »Razpoložljivost za izjave pristojnih oseb v podjetju« in »Odzivni čas (podjetja na novinarsko vprašanje)«, ter najbolj uporabni situaciji »Uvedba tehnološke novosti na tržišču« in »Predstavitev poslovnih rezultatov podjetja«, česar se predstavniki podjetij premalo zavedajo.*

Ključne besede: odnosi z mediji, razumevanje novinarstva, raziskava v Sloveniji

UVOD

Komunikaciji s svojim okoljem se nobena organizacija ne more izogniti in posledično je tako tudi z odnosi z javnostmi (Henslowe, 1999, str. 1). Vprašanje je le, do katere stopnje organizacija te odnose nadzira in usmerja (Fill, 2005, str. 692-693). Najvidnejši del odnosov z javnostmi predstavljajo odnosi z mediji, ki jih Sterne (2008, str. 30-50) opredeljuje kot orodje za vplivanje na medijsko pokritost oz. kot del odnosov z javnostmi, ki je v preteklosti predstavljal njegovo sopomenko, kar je bilo po mnenju Smitha in Taylorja (2004, str. 444) zmotno, saj menita, da so odnosi z mediji v bistvu le del pravih odnosov z javnostmi, pozitivna publiciteta pa da je prvotno odvisna prav od dobrih odnosov z mediji. Beard (2002, str. 25) izpostavlja pomembnost in prepletenost odnosov z mediji z vsemi področji delovanja odnosov z javnostmi ter poudarja, da so za obvladovanje odnosov z javnostmi potrebna menedžerska znanja in tehnike, pri čemer so zelo pomemben dejavnik tudi odnosi z mediji.

Različni avtorji (Beard, 2002, str. 115-116), (Supa & Zoch, 2009)), ki so raziskovali odnose z mediji, poudarjajo velik pomen razumevanja odnosa med predstavniki za odnose z mediji (oziroma za odnose z javnostmi) in novinarji, pri čemer pojasnjujejo, da predstavniki za odnose z mediji novinarjem zagotavljajo informacije, ki jih slednji potrebujejo za opravljanje

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svojega dela (Supa & Zoch, 2009), novinarji pa pričakujejo ustrezen »servis«, brez časovnih omejitev in ažuren odziv, saj v predstavnikih vidijo svoj vir (Beard, 2002, str. 115-116).

Razumevanje odnosa med prej navedenima skupinama je zelo obsežno, zato se bomo v tej raziskavi osredotočili na razumevanje posameznih dejavnikov odnosov z mediji in uporabnost izbranih situacij za novinarje oziroma njihovo delo. Ugotavljali bomo, ali se pomembnost oziroma uporabnost, ki jo omenjenim dejavnikom oziroma situacijam pripisujejo predstavniki za medije v slovenskih podjetjih, razlikuje od pomembnosti oziroma uporabnosti, ki jo navedenemu pripisujejo slovenski novinarji. Preverili bomo dve hipotezi.

Hipoteza 1: Tako novinarji kot tudi predstavniki podjetij ocenjujejo, da sta za odnose z mediji najbolj pomembna dejavnika »Razpoložljivost za izjave pristojnih oseb v podjetju« in »Odzivni čas (podjetja na novinarsko vprašanje)«.

Hipoteza 2: Tako novinarji kot tudi predstavniki podjetij ocenjujejo, da sta za novinarsko delo najbolj uporabni situaciji »Uvedba tehnološke novosti na tržišču« in »Predstavitev poslovnih rezultatov podjetja«.

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OBVLADOVANJE ODNOSOV Z MEDIJI

Odnose, ki jih organizacija razvije z mediji, vidi Fill (2005, str. 683) kot izjemno pomembne, saj prav sporočila medijev dosegajo obstoječe in potencialne odjemalce, ki pa za organizacijo predstavljajo največjo deležniško skupino oz. javnost in so pogosto ciljna skupina aktivnosti odnosov z javnostmi. Mediji ustvarjajo zavedanje in zaupanje ter s tem dobro ime in zanimanje, kar lahko privede do nakupne aktivnosti in organizaciji naklonjenih govoric (prav tam).

Kot pojasnjujejo nekateri avtorji Fill (2005, str. 691) (Verčič s soavtorji (2004, str. 14-20), so odnosi z mediji sestavljeni iz vrste aktivnosti za oskrbovanje novinarjev in urednikov z informacijami, njihov namen pa je prenašati informacije preko medijev ostalim javnostim. Pri tem opozarja, da je razumljiva možnost sprememb v izvirnem sporočilu ter da takšno informacijo prav zaradi vključene kritične presoje mnenjskih oblikovalcev ostale javnosti sprejemajo kot visoko verodostojno. Prav zato je toliko bolj pomembno upoštevati Pangovo (2010) priporočilo, da naj novinarjem ne predlagamo, kako naj pišejo svoje zgodbe, saj to smatrajo kot poseg v uredniške odločitve.

Smith in Taylor (2004, str. 451) vidita v pozitivnih oz. organizaciji naklonjenih uredniških prispevkih rezultat skrbno upravljanih odnosov z mediji in poudarja, da si morajo organizacije in/ali posamezniki vzeti čas, da bi razumeli, kaj novinar ali urednik želi: vidik novic, pomembnost informacije, primeren čas za sporočanje novice mediju, pravilen format ali videz sporočila za medije ipd.

Beard (2002, str. 115) za uspešno obvladovanje odnosov z mediji predstavnikom za odnose z mediji priporoča naslednje:

- razpoložljivost ne glede na uro,
- hranjenje dokumentov s stališči,
- priprava lastnih vprašanj z odgovori,
- izogibanje žargonu in objestnim trditvam,
- kratka, na dejstvih osnovana sporočila za medije, ki temeljijo na odgovorih na vprašanja: kdo, kaj, kako, kdaj, kje in zakaj,
- nikoli pričakovati, da je kaj »neuradno« (angl. »off the record«),
- takojšnji povratni klic medijem,
- zabeležiti vse klice medijev,
- zagotoviti dostop do menedžmenta, kadar koli je potrebno,
- razumeti razlike med mediji.

Novak (2006, str. 207) izpostavlja dve temeljni načeli za osnivanje in ohranjanje dobrih odnosov z mediji. Prvo načelo je dostopnost za medije, pri čemer priporoča:

- bodimo za medije dostopni in jim sporočajmo stališča podjetja o ključnih perečih vprašanjih in tudi o pozitivnih novicah;
- razvijajmo produktiven dialog s ključnimi uredniki in novinarji, ki pišejo oz. govorijo o našem podjetju ali izbirajo z njim povezane teme v lokalni skupnosti – izobražujmo jih o podjetju in našem delovanju;
- biti dostopni za medije samo, ko je to primerno in koristno za nas, pomeni slabšo verodostojnost; Wells in Spinks (1998, povzeto po Khodarahma, 2009a) svetujeta, da naj v primeru težav v podjetju z novinarji govori govorniško izkušena oseba iz višjega vodstva ter zagotovi celovito in primerno informacijo, kar je zelo pomembno z vidika verodostojnosti in zanesljivosti;
- bodimo pripravljeni – medijem posredujmo kakovostna gradiva in verodostojne podatke (posebno pozornost posvetimo preverjanju podatkov o cenah, statističnih podatkov, podatkov o pravnih podlagah, imen oseb, organizacij ipd.);
- tudi sami dajajmo pobude, ohranjajmo stike, rezultatov pa ne pričakujmo takoj.

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Kot drugo načelo Novak (2006, str. 207) priporoča, da za objavo pripravljamo zanimive in uporabne informacije:

- ustvarjanje novic pomeni ponuditi informacijo, vredno objave in zanimivo za javnosti;
- pomagajmo povečati uporabo potenciala informacij, novinarjem zagotovimo različne vidike vsake zgodbe;
- naša sporočila naj bodo jasna (točna, razumljiva, preprosta) in primerna za ciljno skupino ter okoliščine;
- z mediji sodelujmo, še preden jih potrebujemo, in jim bodimo na voljo, ko pokličejo.

»Več informacij kot zagotovimo novinarjem, več medijske pozornosti je namenjene temu področju in z njim povezanim področjem,« ugotavljajo Rim, Ha in Kioussis (2014). Rim in soavtorji (2014) dodajajo, da lahko »povezava med pomembnimi temami odnosov z mediji in medijsko pokritostjo temelji tudi na kredibilnosti virov in čeprav imajo z vidika kredibilnosti novinarji raje vire, ki niso povezani z odnosi z mediji, to ne velja pri pomembnih in težko razumljivih temah, kot je npr. izbruh pandemije«.

Za doseganje učinkovitih odnosov z mediji je zelo pomembno, da se predstavniki za odnose z mediji zavežejo k zagotavljanju informacij, ki so za novinarje vredne oz. uporabne (Supa in Zoch, 2009). Sallot (1990, povzeto po Supa in Zoch, 2009) trdi, da novinarji predstavnikom ne pripisujejo veliko kredibilnosti, ker ne cenijo mnenja predstavnikov odnosov z mediji o tem, kaj je novica. Če želijo predstavniki za odnose z mediji ta odnos izboljšati in s tem povečati učinkovitost odnosov z mediji, bodo morali začeti zagotavljati novinarjem vredne informacije, kar pomeni upoštevati: odprtost in poštenost do novinarjev ter upoštevati pričakovanja svojih strank (Supa in Zoch, 2009).

Predstavitev raziskave in zbiranja primarnih podatkov

Predstavitev raziskave

Za učinkovito obvladovanje odnosov z mediji je pomembno, da predstavniki za odnose z mediji razumejo, katere informacije so za novinarje vredne oz. uporabne in kateri je najprimernejši način oz. situacija, v kateri jim podjetja te informacije posredujejo ter kateri dejavniki so pri tem pomembni. Zato smo to področje raziskali pri obeh relevantnih skupinah v Sloveniji, to je novinarjih in predstavnikih podjetij. Ugotoviti smo želeli, ali je zaznava uporabnih informacij in situacij med obema analiziranima skupinama enaka ali različna.

Primarne podatke za kvantitativno raziskavo smo zbrali s pomočjo spletne ankete, ki je bila maja 2014 poslana na elektronske naslove 200 novinarjev in 500 podjetij. Obe skupini, novinarji in predstavniki podjetij, sta izpolnjevali vsebinsko enako anketo. V delu, ki je relevanten za našo raziskavo, smo navedli situacije in dejavnike, ki so povezani z novinarskim delom in z delom predstavnikov za odnose z mediji. Anketiranci so posameznim dejavnikom pripisovali pomembnost, pri čemer je ocena 1 pomenila popolnoma nepomemben dejavnik, ocena 5 pa zelo pomemben, posameznim situacijam pa uporabnost za novinarsko delo, pri čemer je ocena 1 pomenila popolnoma neuporabna situacija, ocena 5 pa zelo uporabna.

Vzorec

Do 6. junija 2014 je bilo zbranih 171 izpolnjenih anket, 65 od novinarjev in 106 od podjetij.

Med 65 novinarji je bilo 29 moških, kar predstavlja 44,6 %, in 36 žensk, kar predstavlja 55,4 %. Odzivnost je bila 32,5 %, kar je skladno s pričakovanji oz. nekoliko nad njimi.

V skupini podjetij je anketo izpolnilo 106 predstavnikov podjetij, kar pomeni, da je bila skladno s pričakovanji odzivnost 21,2 %. Med predstavniki podjetij je 46 žensk, kar predstavlja 43,4 %, in 60 moških, kar predstavlja 56,6 %. Anketiranci so stari od 26 do 70 let, v povprečju 43,29 let; v povprečju imajo izobrazbo malo nižjo kot visoko, najnižja izobrazba je bila zaključena srednja šola oz. peta stopnja, najvišja pa doktorat znanosti. Anketiranci prihajajo iz različnih regij Slovenije. Med predstavniki podjetij, ki so izpolnjevali anketo, je kar 73,6 % direktorjev ter 10,4 % predstavnikov za odnose z mediji. Podjetja so iz različnih slovenskih regij, različnih dejavnosti in velikosti ter večinoma v domači lasti.

Primerjava rezultatov kvantitativne raziskave med novinarji in predstavniki podjetij*Pomembnost dejavnikov*

Dejavniki, o katerih se morajo odločati predstavniki za odnose z mediji pri delu z novinarji, so navedeni v Tabeli 1 in razvrščeni po pomembnosti, kakršno so jim pripisali novinarji: od dejavnika, ki je za novinarjevo delo najbolj pomemben, do dejavnika, ki je za novinarjevo delo najmanj pomemben. Pri vsakem dejavniku je pripisana tudi ocena, ki jo temu dejavniku pripisujejo predstavniki podjetij.

Obe opazovani skupini uvrščata na štiri najpomembnejša mesta iste dejavnike, in sicer: »Razpoložljivost za izjave pristojnih oseb v podjetju«, »Odzivni čas (podjetja na novinarsko vprašanje)«, »Odzivni čas (podjetja na novinarsko vprašanje)« in »Kakovost gradiva za novinarje«. To sicer kaže na razumevanje teh dejavnikov med predstavniki podjetij, vendar če vrednosti podrobneje pogledamo, ugotovimo, da se predstavniki ne zavedajo izjemne pomembnosti dejavnikov »Razpoložljivost za izjave pristojnih oseb v podjetju« in »Odzivni čas (podjetja na novinarsko vprašanje)«, ki sta v skupini novinarjev dobila oceno »zelo pomemben dejavnik«.

Tabela 1: Povprečne vrednosti pomembnosti dejavnikov primerjalno med novinarji in predstavniki podjetij

Dejavnik	Povprečna vrednost ocen	
	Podjetja	Novinarji
Razpoložljivost za izjave pristojnih oseb v podjetju	4,25 ± 0,766	4,82 ± 0,391
Odzivni čas (podjetja na novinarsko vprašanje)	4,25 ± 0,731	4,77 ± 0,425
Zanimivost informacij za medij oz. njegove bralce/poslušalce/gledalce	4,35 ± 0,884	4,34 ± 0,796
Kakovost gradiva za novinarje	4,30 ± 0,795	4,15 ± 0,852
Pregledna spletna stran podjetja	4,15 ± 0,802	3,74 ± 0,834
Termin (dan in ura obveščanja oz. dogajanja)	3,64 ± 0,987	3,62 ± 1,011
Veliko število novinarskih konferenc in dogodkov podjetja	2,82 ± 0,848	2,71 ± 0,824
Pogostitev za novinarje	2,53 ± 0,988	1,48 ± 0,752

Vir: Lastni vir, 2014

Uporabnost situacij

Situacije, ki bi lahko predstavljale uporaben vir informacij za delo novinarjev, so navedene v Tabeli 2 in razvrščene po pomembnosti oziroma uporabnosti, kakršno so jim pripisali novinarji: od situacije, ki je za novinarjevo delo najbolj uporabna, do situacije, ki je za novinarjevo delo najmanj uporabna. Pri vsaki situaciji je pripisana tudi ocena, ki jo tej situaciji pripisujejo predstavniki podjetij.

Skladno z našimi pričakovanji sta za novinarje najbolj uporabni situaciji »Uvedba tehnološke novosti na tržišču« in »Predstavitev poslovnih rezultatov podjetja«, saj obe ocenjujejo z nekoliko višjo oceno od 4, ki bi pomenila »uporaben«. Spodbudno je, da se tega zavedajo tudi predstavniki podjetij, saj so na prvo mesto uvrstili isto situacijo (»Uvedba tehnološke novosti na tržišču«), situacijo »Predstavitev poslovnih rezultatov podjetja« pa sicer na tretje, a povprečna vrednost ocen ne odstopa za več kot 0,2 ocene. Predstavniki podjetij situacijo »Predstavitev nove ponudbe podjetja« zmotno uvrščajo na drugo mesto po uporabnosti za novinarjevo delo, medtem ko jo novinarji uvrščajo šele na peto mesto.

Zanimivo je, da mnogim situacijam podjetja pripisujejo bistveno večjo (več kot 0,5 ocene) uporabnost kot novinarji: »Udeležba znanih oseb (športniki, glasbeniki) na dogodku podjetja«, »Dobrodelna akcija podjetja«, »Prireditve ob obletnici delovanja podjetja«, »Izobraževalne delavnice«, »Vladni predstavnik obišče podjetje oz. se udeleži dogodka«, »Dan odprtih vrat«, »Kulturni programi in pogostitev z družabnim srečanjem (npr. ob prazniku podjetja)«, »Letna pogostitev poslovnih partnerjev«.

Tabela 2: Povprečne vrednosti uporabnosti informacij primerjalno med novinarji in predstavniki podjetij

Situacija	Povprečna vrednost ocen	
	Podjetja	Novinarji
Uvedba tehnološke novosti na tržišču	4,35 ± 0,691	4,20 ± 0,642
Predstavitev poslovnih rezultatov podjetja	3,91 ± 0,834	4,09 ± 0,723
Problemska konferenca	3,58 ± 0,985	3,86 ± 0,827
Posvet strokovnjakov z določenega področja	3,74 ± 0,939	3,80 ± 0,666
Predstavitev nove ponudbe podjetja	4,12 ± 0,777	3,77 ± 0,632
Črpanje evropskih sredstev	3,41 ± 0,974	3,62 ± 0,930
Odprtje novih poslovnih prostorov	3,65 ± 0,895	3,48 ± 0,986
Dobrodelna akcija podjetja	3,87 ± 0,874	3,26 ± 1,050
Prireditve ob obletnici delovanja podjetja	3,61 ± 0,868	2,95 ± 0,909
Dan odprtih vrat	3,52 ± 0,997	2,95 ± 0,926
Vladni predstavnik obišče podjetje oz. se udeleži dogodka	3,31 ± 1,206	2,80 ± 0,971
Izobraževalne delavnice	3,33 ± 1,058	2,74 ± 0,957
Udeležba znanih oseb (športniki, glasbeniki) na dogodku podjetja	3,58 ± 0,975	2,35 ± 1,067

Potopisna predavanja	$2,52 \pm 0,988$	$2,09 \pm 0,980$
Kulturni programi in pogostitev z družabnim srečanjem (npr. ob prazniku podjetja)	$3,07 \pm 1,017$	$2,08 \pm 0,957$
Letna pogostitev poslovnih partnerjev	$2,79 \pm 1,084$	$1,74 \pm 0,834$

Ovrednotenje hipotez

Hipoteza 1: Tako novinarji kot tudi predstavniki podjetij ocenjujejo, da sta za odnose z mediji najbolj pomembna dejavnika »Razpoložljivost za izjave pristojnih oseb v podjetju« in »Odzivni čas (podjetja na novinarsko vprašanje)«.

Kot je razvidno iz tabele 1, lahko hipotezo 1 le delno potrdimo. Sprejmemo jo v delu, ki pravi, da novinarji ocenjujejo, da sta za odnose z mediji najbolj pomembna dejavnika »Razpoložljivost za izjave pristojnih oseb v podjetju« in »Odzivni čas (podjetja na novinarsko vprašanje)«, medtem ko jo v delu, ki pravi, da enako ocenjujejo tudi predstavniki podjetij, zavrnamo, saj predstavniki podjetij omenjena dejavnika umeščajo šele na tretje in četrto mesto.

Hipoteza 2: Tako novinarji kot tudi predstavniki podjetij ocenjujejo, da sta za novinarsko delo najbolj uporabni situaciji »Uvedba tehnološke novosti na tržišču« in »Predstavitev poslovnih rezultatov podjetja«.

Hipotezo 2 delno potrdimo. Sprejmemo jo v delu, ki pravi, da novinarji ocenjujejo, da sta za novinarsko delo najbolj uporabni situaciji »Uvedba tehnološke novosti na tržišču« in »Predstavitev poslovnih rezultatov podjetja«, tudi v delu, ki pravi, da tudi predstavniki podjetij ocenjujejo, da je za novinarsko delo najbolj uporabna situacija »Uvedba tehnološke novosti na tržišču«, medtem ko jo v delu, ki pravi, da tudi predstavniki podjetij ocenjujejo, da je za novinarsko delo situacija »Predstavitev poslovnih rezultatov podjetja« med dvema najpomembnejšima, zavrnamo, saj predstavniki podjetij to situacijo uvrščajo šele na tretje mesto.

Ugotovitve in predlogi

Glede na to, da je predpogoj za uspešno obvladovanje odnosov z mediji poznavanje značilnosti medijev in razumevanje novinarskega dela, smo pričakovali, da predstavniki podjetij to področje bolje razumejo oziroma da se bo njihovo razumevanje bolj približalo mnenju novinarjev. Vsekakor je iz raziskave razvidno, da se predstavniki podjetij ne zavedajo, kako pomembna sta za novinarje čas in razpoložljivost sogovornika. Sicer je prav, da podjetja namenjajo pozornost kakovosti informacij, ki jih posredujejo (preko gradiv, spletnih strani in podobno), vendar če tega ne prenesejo novinarjem pravočasno, slednji teh vsebin, na primer zaradi zaključka redakcije, ne bodo mogli vključiti v svoje prispevke in bodo iskali druge vire, kar pa je lahko za podjetje tudi neugodno. Predstavniki slovenskih podjetij bi lahko bili tudi nekoliko bolje seznanjeni z uporabnostjo posameznih situacij, kar bi jim pomagalo pri presoji, katere informacije oziroma aktivnosti naj preko svojih aktivnosti izpostavijo, da bodo dovolj zanimive za novinarsko objavo v medijih.

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KAKO SMANJITI DODATNE TROŠKOVE ODRŽAVANJA POSLOVNOG INFORMACIONOG SISTEMA?

HOW TO REDUCE ADITIONAL MAINTENANCE COSTS OF BUSINESS INFORMATION SISTEM?

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Zoran Ćirić, vanredni profesor¹²¹

Sadržaj: *Prilikom primene agilnih metoda razvoja i unajmljivanja outsourcing usluga akcenat se stavlja na brzo dobijanje informacionog sistema koji radi. Faze održavanja i planiranja životnog ciklusa informacionog sistema se skraćuju, jer se brzo prelazi analizu, dizajn i implementaciju. Postoje faktori koji mogu da doprinesu dodatnim troškovima u periodu eksploatacije. Ovaj rad pokušava da pojašni ove faktore i nudi smernice kako bi se njihov uticaj oslabio, te troškovi održavanja smanjili.*

Ključne reči: *poslovni informacioni sistem, troškovi, održavanje, outsourcing, upravljanje projektima, agilno, životni ciklus softvera.*

Abstract: *Agile development methodologies and outsourcing companies produce fast development of working software. Planning and maintenance phases of information system development life cycle are shortened because of the fast transition to system analysis, design and implementation. Certain factors which can lead to additional maintenance costs appear because of this. This article attempts to shed some light on these factors and to offer guidelines for maintenance cost reduction by weakening their influence.*

Key words: *business information system, cost, maintenance, outsourcing, project management, agile, life cycle.*

1. UVOD

Životni ciklus razvoja informacionog sistema predstavlja široko prihvaćenu metodologiju razvoja poslovnog informacionog sistema. Pet faza životnog ciklusa razvoja sistema - planiranje, analiza, dizajn, implementacija i održavanje jasno označavaju i omogućuju praćenje projekta razvoja sistema. Životni ciklus se može zamisliti kao kružni tok, gde bi kraj kruga životnog ciklusa jednog sistema označavao početak projekta razvoja i eksploatacije novog sistema, ali to nije uvek tačna reprezentacija. Zbog iterativne prirode razvoja informacionog sistema životni ciklus se može posmatrati kao jedna koncentrična spiralna linija. Nakon faze planiranja u kojoj se vrši odabir projekta koji će biti odobren za dalji razvoj pristupa se planiranju projekta. Savremeni način poslovanja koji diktira permanentne promene i brz razvoj mnoštva novih informacionih tehnologija i njihovih primena kao i usmerenje na

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najracionalniju moguću alokaciju resursa doveo je do angažovanja usluga specijalizovanih informatičkih kompanija kako bi se razvio informacioni sistem preduzeća. Pored razvoja IS preduzeće se može opredeliti za kupovinu nekog gotovog sistema, ali čak i tom slučaju je potreban projekat implementacije sistema. Softverske kompanije na osnovu visokog stepena specijalizacije i diferencijacije mogu da razviju kvalitetan informacioni sistem po nižim troškovima i u kraćim vremenskim rokovima. IT kompanije koriste agilne metodologije za razvoj softvera kako bi se izborile sa turbulentnim okruženjem i rapidnim razvojem i proliferacijom informacionih tehnologija i njihovih primena. Angažovanje usluga outsourcinga je ugovorne prirode zbog koje sve dodatne usluge razvoja i održavanja proizvode dodatne troškove. Negativna strana outsourcinga razvoja IS se krije i u činjenici da preduzeće koje je angažovano za razvoj sistema ne poznaje dovoljno detaljno organizaciju za koju razvija sistem i, uprkos uključivanju korisnika u svim fazama razvoja, ima poteškoća da razvije sistem koji će da odgovori na sve informacione zahteve. Nakon razvoja sistema, po pravilu se ugovara održavanje sistema koje bi trebalo da se nastavi u ukupnom periodu eksploatacije sistema. Kroz analizu prirode životnog ciklusa razvoja sistema i agilnih metodologija kao i nekih pitanja od značaja za održavanje informacionih sistema, ovaj rad pokušava pružiti smernice koje mogu da utiču na smanjenje troškova razvoja sistema.

2. KAKO AGILNE METODOLOGIJE UTIČU NA TROŠKOVE ODRŽAVANJA

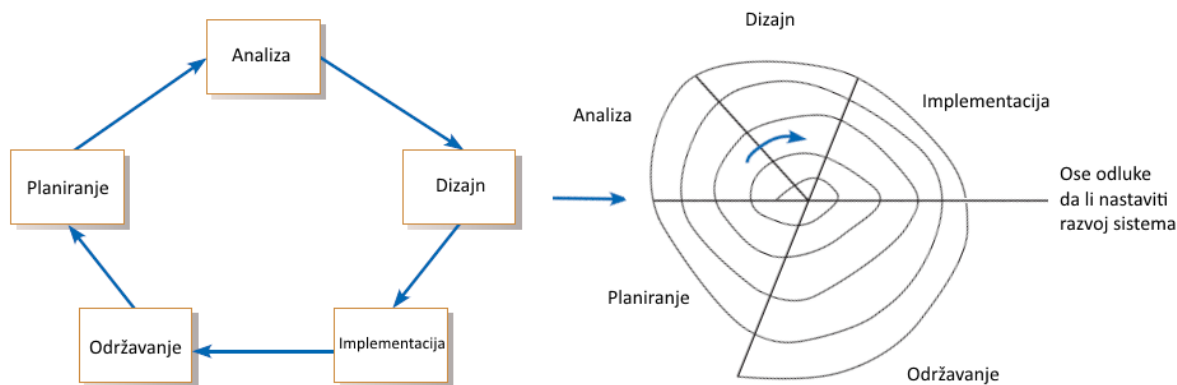
Životni ciklus razvoja sistema predstavlja široko prihvaćenu metodologiju razvoja poslovnog informacionog sistema. Pet faza životnog ciklusa - planiranje, analiza, dizajn, implementacija i održavanje jasno označavaju i omogućuju praćenje projekta razvoja poslovnog IS. Zbog iterativne prirode razvoja IS životni ciklus može se posmatrati kao jedna koncentrična spiralna linija (Slika 1.).



Stojan Ivanišević

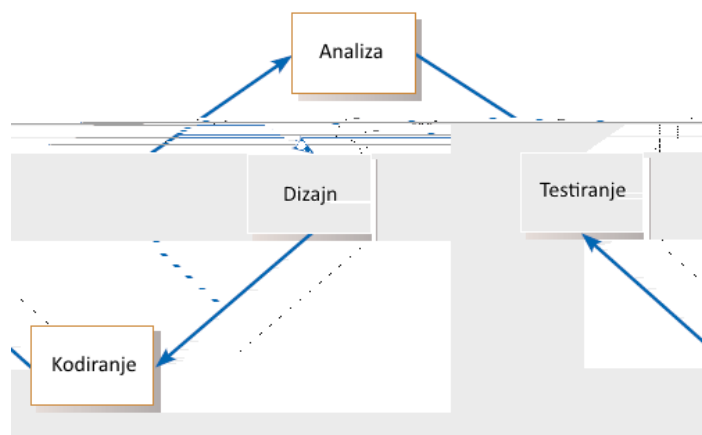
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Slika 1.: Faze životnog ciklusa razvoja sistema (SDLC - "Software development life cycle") predstavljene kao krug i kao spiralna linija inkrementalnog razvoja.

Razvoj agilnih metodologija počinje 2001. godine donošenjem tzv. Agilnog manifesta ("Agile manifesto") sa ciljem da se poveća uspešnost razvoja softvera. Praksa razvoja softvera bila je u krizi, jer je visok procenat projekata razvoja bio okončavan pre roka kao neuspešan, ili je razvoj probio zadate vremenske rokove i budžetska ograničenja. Usled nedovoljne fleksibilnosti i povratne sprege od strane korisnika odnosno vlasnika projekta često se dešavalo da nakon završetka razvoja sistem ne može da odgovori na sve zahteve koji su stavljeni pred projektni tim ili ih ne ispunjava na odgovarajući način. Kako bi se pružilo rešenje za ove probleme usvojeni su principi agilne metodologije razvoja softvera. Agilne metode razvoja softvera promovišu adaptivno planiranje, evolutivni razvoj, ranu isporuku, kontinualno poboljšanje, rano uključivanje korisnika u razvoj, brz i fleksibilan odgovor na promene. [1], [2] Primenom ovih principa tj. agilnih metodologija doprinosi uspešnoj realizaciji projekta razvoja IS. Kada se sistem razvija agilnim metodologijama korisnici se uključuju u čitav proces razvoja sistema od samo početka. Korisnici kvalitetnije pružaju informacije o informacionim zahtevima, posmatraju razvoj i vrše evaluaciju rezultata. Sistem se razvija kroz seriju iteracija u kojoj se svaka iteracija završava sa jednim funkcionalnim delom sistema koji radi. U primeni agilnih metodologija jedna faza inkrementalnog razvoja ima sledeće delove - podfaze: analiza, dizajn, kodiranje, testiranje/evaluacija (Slika 2.).



Slika 2.: Faze inkrementalnog razvoja po agilnoj metodologiji

Ukoliko posmatramo Sliku 1. na kojoj se životni ciklus predstavlja kroz niz inkrementalnih nadogradnji sistema u kojoj svaka prolazi kroz sve faze životnog ciklusa razvoja sistema uočava se da po agilnoj metodologiji inkrement ne prolazi kroz sve faze po metodologiji životnog ciklusa razvoja softvera. [12]

Planiranje svakako jeste deo inkrementa po agilnoj metodologiji, međutim ono je adaptabilno i prisutno u svim fazama inkrementacije, ipak ne postoji kao faza sama za sebe koji bi na početku inkrementa obezbedila jasan plan rada i opis ulaza i izlaza iz inkrementacije. Kroz adaptabilno planiranje traži se način da se odgovori na zahteve za promenu sistema usled rezultata evaluacije od strane korisnika ili promena iz eksternog okruženja. Adaptabilno planiranje ne predviđa detaljan plan, jer smatra da će on svakako biti promenjen. Izmenjen način planiranja u agilnim metodologijama se pokazao kao efikasan, međutim on može da rezultira greškama i uvećanim troškovima projekta razvoja ili održavanja informacionog sistema. Adaptivnim planiranjem u okviru inkrementa, zbog nedostatka temeljnije analize i planiranja, kao i odsustva sistematskog plana, mogu se dogoditi ozbiljni nedostaci u okviru sistema. [4] Ovakva metodologija je prikladnija za razvoj manjih softverskih paketa, kada se razvija poslovni informacioni sistem za organizaciju detaljno planiranje je neophodno.

"Brza isporuka softvera" kao princip agilnog razvoja može rezultirati nedostatkom pouzdanosti koji dovodi do dodatnih troškova održavanja i implementacije informacionog sistema. Nakon završetka inkrementa vrši se evaluacija od strane korisnika i ukoliko se proceni da je funkcionalna jedinica završena na pravi način, inkrement postaje deo sistema. Zatim se razvoj nastavlja sledećim inkrementom. Evaluacija u toku razvoja i na kraju inkrementa nije dovoljna kako bi se otkrili svi potencijalni nedostaci i greške. Čak i ako pojedinačno sve funkcionalnosti rade, do grešaka može doći prilikom spajanja i implementacije celog sistema ili usled entropije sistema. Za neke nedostatke je potrebno vreme da bi se ispoljili, a testiranjem/korišćenjem sistema u manjem obimu, oni se ne mogu otkriti. [8]

Agilne metodologije su fokusirane na brz razvoj i isporuku softvera i malo se suštinski bave održavanjem informacionog sistema. Proučavanjem agilnih metodologija može se videti da se one bave razvojem, a ne funkcionisanjem informacionog sistema. Prilikom svakog razvoja, ugovara se period održavanja i obim održavanja, ali se sve svodi na tipske ugovore i malo se pažnje posvećuje tehnikama i alatima koji mogu da unaprede održavanje sistema i snize troškove održavanja. U literaturi postoji mnoštvo metodoloških pristupa, tehnika i alata koji teže da povećavaju kvalitet i olakšaju razvoj, ali je vrlo malo istih koji povećavaju kvalitet održavanja i olakšavaju ga, te ga čine jeftinijim. [9]

2. UTICAJ OUTSOURCING-A NA TROŠKOVE ODRŽAVANJA

Korišćenje outsourcing usluga za razvoj sistema smanjuje troškove razvoja i povećava efektivnost, ali može da ima i negativne efekte koji se mogu manifestovati kroz: povišen eksterni rizik, gubitak znanja, nesavršene informacije o angažovanoj firmi, sporijoj povratnoj sprezi, smanjenoj ulozi u upravljanju, skrivenim troškovima, kao i problemima sa kvalitetom. [6]

Negativni efekti koji najjače utiču i čine troškove održavanja jesu svakako skriveni troškovi, jer oni u stvari postanu vidljivi prilikom održavanja. Smanjena upravljačka uloga može da izazove probleme sa kvalitetom i nedostatak robustnosti informacionog sistema. Međutim, po

mišljenju autora sama priroda outosrcinga kao ugovornog odnosa je najveći izazivač dodatnih troškova održavanja. Angažovana firma ispunjava samo svoje ugovorene obaveze u vezi razvoja sistema i vodi samo računa o kvalitetnom i brzom razvoju ugovorenih delova sistema, ne bavi se dodatnim aspektima u vezi održavanja i rada sistema. Uz ugovaranje razvoja se po pravilu ugovara i održavanje u narednom periodu, ali angažovana firma se obavezala da održava samo deo koji je ona napravila, ali ne i sistem u celini. [3], [5]

3. UTICAJ PLANIRANJA NA TROŠKOVE ODRŽAVANJA

Kroz fazu planiranja se vrši odabir projekata za realizaciju i nakon odabira se vrši planiranje projekta koji se realizuje. Planiranje kao faktor je od izuzetnog značaja ako se u obzir uzme konstantan rast troškova informacionog sistema koji u nekim firmama dostiže i do 40% ukupnih troškova. Usled neadekvatnog planskog odabira tehnologija, mnogi sistemi poživaju na tehnologijama za koje više ne postoji podrška proizvođača ili te tehnologije ne podržavaju geografski diverzifikovano ili partnersko poslovanje. Mnogi već napravljeni sistemi ne podržavaju poslovanje kao celinu sa strateškog nivoa, ili ne podržavaju ključne procese unutar organizacije. Razvoj informacionog sistema koji nije vođen jasnim planom vrlo često dovodi do nekontrolisane redundance i nekonzistentnosti podataka koji u savremenom poslovanju predstavljaju jedan od ključnih resursa organizacije. [11]

Zbog toga je izuzetno važno kreirati vrlo jasan i detaljan strateški plan razvoja informacionog sistema koji mora da odražava strateški plan poslovanja cele organizacije. Na ovaj način informacioni sistem postaje oruđe ispunjenja strateškog plana organizacije i način da se olakša i prati realizacija strateških ciljeva organizacije. Prilikom odabira projekta za realizaciju mora se posvetiti velika pažnja ekonomskoj izvodljivosti u okviru studije izvodljivosti. Odabir tehnologije i arhitekture bitno utiče na troškove razvoja i daljeg rada i zbog toga mora se vrlo pažljivo odabrati. [7]

4. SMERNICE ZA SMANJENJE TROŠKOVA ODRŽAVANJA

Razvoj informacionih tehnologija učinio je da se procentualni odnos cene razvoja softvera i troškova održavanja sistema radikalno promeni. Troškovi održavanja sistema značajno prevazilaze troškove razvoja u savremenom poslovanju i beleže konstantan trend rasta. Na ove troškove se može uticati i mora im se posvetiti dodatna pažnja.

Cena održavanja sistema se mogu sniziti kroz: [10]

- kvalitetno i sveobuhvatno dugoročno planiranje razvoja informacionog sistema sa kojim je usko povezan vrlo pažljiv odabir tehnologija i arhitekture na kojoj će sistem da počiva;
- vrlo rigorozna ekonomska analiza u studiji izvodljivosti prilikom odabira projekta;
- pažljiv odabir izvora softvera prilikom opredeljenja za nabavku licenciranog, open-source softvera, sopstveni razvoj unutar kuće ili unajmljivanje outsourcing usluga;
- uspostavljanje strateških partnerstava sa IT kompanijama;
- učešće u razvoju sistema kako bi se steklo dodatno znanje koje u nekim slučajevima omogućava samostalno održavanje i povećava kvalitet sistema, odnosno smanjuje broj grešaka;
- kreiranje i insistiranje na kvalitetnoj dokumentaciji;

- kvalitetno osoblje za održavanje - najkvalitetniji kadrovi u IT odeljenju treba da budu zaduženi za održavanje, jer je znanje često ključni faktor brzog i efikasnog otklanjanja problema;
- ne razdvajanje ljudi koji razvijaju i ljudi koji održavaju sistem, učešćem u razvoju stiče se znanje i kvalitet koje olakšava održavanje.

5. ZAKLJUČAK

Razmatrani faktori koji utiču na troškove održavanja sistema nisu jedini faktori, ali po mišljenju autora imaju snažan uticaj na troškove održavanja. Ovi faktori nemaju univerzalan uticaj jer svaki informacioni sistem može imati specifične, samo svoje probleme. Usled sve snažnijih tendencija savremenog poslovanja, fokusiranja na "core" delatnosti i outsorsovavanja svih ostalih delatnosti, kao i turbulentnog i brzo promenljivog IT sektora i samih IT tehnologija, autori ovog rada smatraju da je izuzetno važno voditi računa upravo o ovim faktorima. Predložene smernice vode ka kvalitetnijem informacionom sistemu preduzeća i samim tim nižim troškovima održavanja sistema. Daljim radom bi se mogao dodatno unaprediti metodološki okvir za planiranje, razvoj i održavanje informacionog sistema te razviti niz tehnika i alata za kvalitetnije rešavanje problema održavanja sistema.

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PRIMJENA 3D HOLOGRAM TEHNOLOGIJE U OBRAZOVANJU

APPLICATION OF 3D HOLOGRAM TECHNOLOGIES IN EDUCATION

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Sadržaj: *Uticaj ICT-a na cjelokupni život i rad čovječanstva je očit i svakim danom postaje sve veći. Zbog toga su obrazovne institucije brzo integrisale ICT usluge u obrazovanje, nakon čega su proizašli novi modeli obrazovanja, kao što su e-učenje, m-učenje i h-učenje. Ovi modeli su promijenili način gledanja na učenje, doprinjeli povećanju studentske populacije, a takođe pružili priliku da se uči u bilo koje vrijeme i/ili na bilo kojem mjestu. 3D hologram tehnologija (3DHT) je jedan od najkreativnijih rješenja ograničenja e-učenja i m-učenja. U ovom radu, istraživač predstavlja osnovne informacije novom sistemu 3DHT, kako bi se razumio značaj ove tehnologije, posebno u okruženju za učenje.*

Ključne reči: *ICT, e-učenje, m-učenje, h-učenje, 3DHT*

Abstract: *The impact of ICT on everyday life and work of the mankind is obvious and it is becoming increasingly bigger. For this reason the educational institutions are quickly integrated ICT services in education, after which the resulting new models of education, such as e-learning, m-learning and h-learning. These models have changed the way of looking at learning, contributed to the increase in the student population, but also the opportunity to learn at any time and/or at any location. 3D hologram technology (3DHT) is one of the most creative solutions restrictions on e-learning and m-learning. In this study, the researcher presents basic information about the new system 3DHT, in order to understand the significance of this technology, especially in the learning environment.*

Key words: *ICT, e-learning, m- learning, h- learning, 3DHT*

1. UVOD

U tradicionalnoj nastavi dominira frontalni oblik rada sa izraženom predavačkom funkcijom nastavnika što ne obezbeđuje dovoljnu interakciju sa studentima niti ostavlja dovoljno vremena za samostalne aktivnosti studenata u funkciji kvalitetnijeg ovladavanja nastavnim sadržajima. Nastava je, često, formalizovana, verbalizovana i nedovoljno očigledna, što smanjuje trajnost znanja i mogućnost povezivanja teorije sa realnim životom. Tek u posljednjih desetak godina sa masovnijim korištenjem računara u nastavnom procesu stvoreni su preduslovi za kvalitetnije inoviranje obrazovne tehnologije.

U uslovima savremene nastave više se ne postavlja pitanje da li treba primjenjivati savremene informacione tehnologije, već je glavni zadatak doći do odgovarajućih rješenja, kako i na koji

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način primjeniti nove tehnologije u kontekstu datih predmetnih oblasti. Prije svega, da bi se poboljšao kvalitet nastave, a učenje postalo efikasnije.

Komunikaciona tehnologija omogućava nastavniku da unapređuje svoju informisanost, odnosno da se bolje i cjelovitije, u skladu sa savremenim naučnim dostignućima, pripremi za nastavu. S druge strane, nastavnik je u poziciji da i same studente podstiče na istraživački rad i učenje, tako što će ih valjanim i dobro osmišljenim zadacima usmjeravati da traže i dobijaju odgovarajuće informacije, da ih razumiju i tumače, da o njima referišu na času, diskutuju ili debatuju. Posebno je važno da nastavnik podstiče studente da informacije umrežavaju u koherentnu cjelinu, a zatim da usvojena saznanja stvaralački i kreativno primjenjuju u konkretnim radnim okolnostima.

Osmišljenim korištenjem prednosti koje donosi upotreba informacionih tehnologija u nastavi, nastavni proces postaje dinamičniji, sadržajniji i zanimljiviji. Ovakav vid nastave, kombinovan sa ostalim savremenim metodama, omogućava razvijanje novog modela, tzv. aktivne nastave. Aktivna nastava podrazumjeva napuštanje zastarjelih tradicionalnih metoda koje nisu u stanju da odgovore izazovima novog vremena.

Dakle, kvalitet nastave se može podići primjenom nekih od tehnologija, gdje treba znati koja vrsta pomagala, na koji način i u kojem području. To nagovještava da potpuno ukidanje nekog sistema (klasično sprovođenje nastave) i uvođenje novog (sistemi učenja i podučavanja na daljinu) ne doprinosi razvoju. Samo prihvatanjem dobrih aspekata starijih sistema i njihovim integriranjem sa novim sistemima stvara jednu kvalitetnu i sigurnu bazu znanja za daljnju nadogradnju u budućnosti.



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2. 3D HOLOGRAM TEHNOLOGIJA (3DHT)

Hologram je trodimenzionalni zapis pozitivne interferencije laserskih svjetlosnih talasa. Denis Gabor, mađarski fizičar koji je radio istraživanja napredovanja elektronskih mikroskopa, otkrio je osnovnu tehnologiju holografije 1948. godine [1]. Međutim, ova tehnika nije se u potpunosti koristila sve do 1960-te kada je usavršena laserska tehnologija. 3D hologramska tehnologija (3DHT) napravljena je 1962. godine od strane naučnika u Sjedinjenim Američkim Državama i Sovjetskog Saveza. Ova tehnologija je posebno napredovala od 1980-te, zahvaljujući jeftinim čvrstim laserima koji su postali lako dostupni za potrošače u uređajima kao što su DVD plejeri.

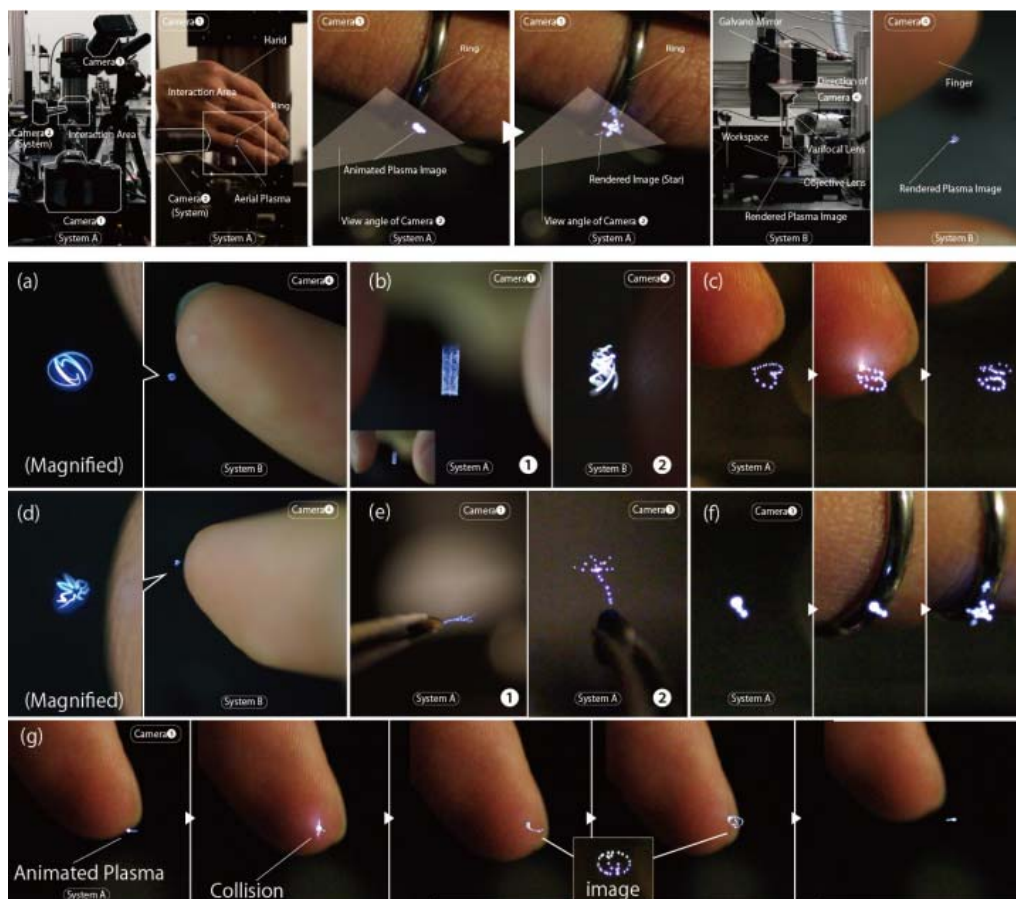
Način na koji 3DHT radi je stvaranje iluzije trodimenzionalnim slikama. Izvor svjetlosti se projektuje na površini objekta i raspršuje. Drugi svjetlosni objekat kreira smetnje između oba izvora. U suštini, dva izvora svjetlosti u međusobnoj interakciji uzrokuju difrakciju, koja se pojavljuje kao 3D slika.

Brzim razvojem tehnologije naučnici su sve više koristili 3DHT. Na američkim izborima 2008. godine je prvi put predstavljen transfer pojedinca iz jednog mjesta na drugo [2]. Najnovije dostignuće "Fairy Lights" hologram koji reaguje na ljudski dodir, stvorili su istraživači sa Sveučilišta Tsukuba u Japanu [3]. Uključivanjem femtosekundnih lasera fizička materija se podstiče na emitovanje svjetla u 3D obliku, što dovodi do holograma koji je u interakciji sa ljudima.

3. "FAIRY LIGHTS" HOLOGRAM

3.1. Radni displej

Aplikacija je razvijena za oba sistema A i B i rezultati su prikazani na Slici 1. (a), (b), i (d). Za sistem A i B, radni prostori su $1 \text{ i } 8 \text{ mm}^3$, respektivno [4]. Ovi radni prostori su manji nego kod konvencionalnih studija, ali im je rezolucija od 10 do 200 puta veća od konvencionalnih metoda. Maksimalna prostorno-vremenska rezolucija je 4.000 tačka/s (sa 4 istovremena adresiranja) za sistem A i 200.000 tačka/s za sistem B. Stopa okvira slike je određena po broju čvorova koji se koriste u slici.



Slika 1: Prikaz rezultata koraka sistema A i B

3.2. Prostorni AR objekat u stvarnom svijetu

Ovaj displej u vazduhu se može koristiti sa objektima realnog svijeta, kao što je prikazano na Slici 1. (e) i (f). Jedan od osnova prostornog AR objekta u stvarnom svijetu je tehnika da sadržaj AR je na istoj skali kao od objekta koji se preklapa. Takođe, ovaj sistem je razvijen sa

mikroskopom, koji može da detektuje objekat u radnom prostoru, preklapaju se sa sadržajem, i mijenjaju sadržaj kada dođe do kontakta između objekta i plazme. Ovo ima prednost nad konvencionalnim AR pristupom u pogledu prepiske do prostornog položaja 3D-a. Digitalni sadržaj i informacije su direktno dati u 3D prostoru umjesto 2D ekrana.

3.3. Interakcija vazduha sa vazдушnim prostorom

Sistem ima jedinstvenu karakteristiku da je plazma opipljiva. Utvrđeno je da kontakt između plazme i prsta izaziva svjetlije svjetlo. Ovaj efekat se može koristiti kao znak kontakta. Figure 1 (c) i (g) su primjeri ove interakcije. Jedan od mogućih kontrola interakcije dodira je da se plutajuće slike mijenjaju prilikom dodira od strane korisnika. Drugi je smanjenje štete. Radi bezbjednosti, plazma vokseli se isključuju u okviru jednog rama ($17\text{ ms} = 1/60$) kada korisnik dodirne voksel. To je dovoljno manje od vremena štetnog izlaganja (2.000 ms).

3.4. Laserska indukcija emisije pojava

Pored emisije plazma postoje još dve laserski indukovane emisije pojave: fluorescentni i difuzija od kavitacije. Oba se mogu primjeniti na displejima pomoću laserskog SLM sistema.

Srednji displej je ključni faktor koji određuje potencijalne interakcije. Dok se srednja plazma formira u vazduhu, fluorescencija zahtjeva fluorescentne materijale (mastilo, pigmente, itd) i kavitacija zahtjeva tečnosti. Medijum takođe određuje energiju koja je potrebna da se svjetlost emituje. Potrebna energija se smanjuje od vazduha (PW/cm^2), vode, do fluorescentnih materijala (MW/cm^2).

Dostupne talasne dužine se takođe razlikuju u ovim slučajevima. Boja plazme je nezavisna talasna dužina i zato se koriste nevidljive talasne dužine, npr., infracrvene ili ultraviolet. U slučaju fluorescencije, više elektrona fluorescentne je razumno, u kojem se apsorbuje višestruki foton molekula i jedan foton sa kraćim talasnim dužinama. Puna reprodukcija boja je moguća pomoću više fluorescentnih materijala. To je prihvatljivo, jer je nevidljiv ultraljubičasti izvor, ostaje samo emisija vidljiva. S druge strane, prilikom primjene kavitacija u vodi, treba se koristiti vidljiva talasna dužina, jer su dolazne talasne dužine šire od mikromehurića i primjetne. Ova funkcija dovodi do pune reprodukcije boja sa višestrukim laserima različitih boja.

Mekoća medijuma određuje moguće oblike interakcija. Korisnik može ubaciti svoju ruku u radni prostor i dodirnuti vazдушnu plazmu. Ovo je takođe moguće sa ne fluorescentnim/ fluorescentnim tečnim medijumima. Međutim, u slučaju fluorescentnog čvrstom medijumu vokseli se ne mogu direktno dodirnuti.

3.5. Nedostaci i ograničenja

Postoje neki nedostaci i ograničenja u ovom sistemu. SLM nije otporan na intenzivni laser i zato se ne može koristiti puni opseg lasera prilikom izlaganja slike u vazduhu. Trenutno je SLM tehnologija popularna zbog nedavnog razvoja. Nova vrsta SLM sistema sa većom efikasnošću refleksije će riješiti ovo ograničenje u budućnosti. Tada će se moći istovremeno generisati veća količina vokseli.

Pored toga, treba se razviti optički sklop i pažljivo tretirati. Sistem koristi lasere visokog intenziteta, može doći do jonizacije na trasi optičkog kola. Ovo takođe ograničava dostupne

kapacitete lasera i dovodi do oštećenja optičkih komponenti u slučaju da dođe do jonizacije. Otvor objektiva određuje maksimalni radni prostor, koji ograničava ugao opsega ogledala. Velike brzine varijacija varifokalnog objektiva bi izazvale probleme. Karakteristike ovih sočiva su važne za razvoj optičkog kola.

3.6. Veličina radnog prostora

Skalabilnost u veličini radnog prostora je glavna briga. Vazdušna plazma je uglavnom ograničenog objektiva. Generacija laser plazme treba jačinu lasera od PW/cm^2 , i sočiva objektiva su potrebna za ovu svrhu. Veći otvor objektiva omogućava veći opseg ugla Galvano ogledala, odnosno XY skeniranje.

3.7. Broj vokseli

Moraju se razviti tri faktora koji pojačavaju sistem za dnevne primjene, povećanje snage izvora lasera, skraćivanje širine impulsa da se poveća istovremeno, i povećanje brzine skeniranja. Ovo omogućava da imaju određenu količinu vokseli istovremeno adresiraju i skeniraju unutar jednog okvira, imajući vidljive i opipljive funkcije.

Veći broj lasera dovodi do više istovremeno adresiranih vokseli. Snaga lasera je ograničena zbog sigurnosti kože, neželjene jonizacije na trasi optičkog kola i karakteristike refleksija/prenosa optičkih uređaja.

Skraćivanje impulsa ima dve prednosti. Jedan od njih je veća učestalost ponavljanja (na primjer tačaka u sekundi), držeći visoku energiju koja je potrebna za proizvodnju plazme. Drugi je više sigurnosti na ljudskoj koži zbog nižeg impulsa energije sa fiksnim iznosom maksimalne snage.

Galvano ogledala i varifokalni objektivi imaju malu sobu za poboljšanje brzine skeniranja. Primjena više laserski sistema je jedno od rješenja za generisanje više vokseli.

3.8. Stopa obnavljanja

Stopa osvježavanja ovog sistema je određena po broju istovremeno adresiranih vokseli od SLM, osvježavanje SLM, brzina skeniranja Galvano ogledala, i vrijeme odziva od varifokal objektiva. Galvano ogledalo je najbrže, više od 1 kHz, a ostali rade na manje od 100 Hz. Zato je opravdano korištenje Galvano ogledala. Pored toga, SLM može razmnožavati voksele ako je niska stopa osvježavanja prihvatljiva. Onda se umnoženi vokseli kreću zajedno Galvano skeniranjem.

3.9. Bezbjednost

Koristi se klasa 4 laserska izvora. Postoje dva problema u pogledu bezbjednosti lasera, štetnost za oči i kožu. Treba izbjegavati da korisnici direktno vide laserski zrak. Dok laserska plazma emituje vidljivu svjetlost u svim pravcima centralnih tačaka, korisnicima se preporučuje da nose naočare sa infracrvenim filterima dok se ova tehnologija još unaprijedi. Postoji nekoliko izveštaja o oštećenjima kože od femtosekundnih lasera.

ED50 za femtosekundne lasere (44 fs, 810 nm i 12 mm veličine) je određena na 21 mJ, iz opservacija da su lezije od lasera nestale za manje od 24h nakon izlaganja. Energija (2 mJ i 50

μJ za lasere A i B, respektivno) i veličina (manje od $10\ \mu\text{m}$) su daleko manje, i očekuje se da će štete od femtosekundnih lasera postati zanemarljive. Rezultat pokazuje da je diskontinuirano proširivanje oštećenje površine koje nastaje kada vrijeme ekspozicije dođe do 2 000 ms. Može se minimizirati šteta kontrolom povratnih informacija zasnovanih na detekciji svjetlije emisije plazme na površini prsta u kontaktu sa vazdušnom laserskom plazmom.

ZAKLJUČAK

Upotreba informacijske i komunikacijske tehnologije u nastavi je prijeko potrebna, zato što se mnogi aspekti moderne koncepcije obrazovanja ne mogu biti ostvareni bez nje ili bi ih jako teško ostvarili.

Nastavni sistem se, neminovno, treba prilagoditi promjenama u obrazovanju nastalima uticajem informatičko-komunikacione tehnologije na sveukupno primarno obrazovanje. Samo nastavnici koji svoje studente podučavaju komunikacionim kompetencijama (učenju traženja informacija, učenju primjene informacija itd.) mogu svoje studente usmjeravati na doživotno obrazovanje kao temelj društva znanja u kome je ICT i računar postao njegov sastavni dio.

Unutar obrazovanja ICT zauzima sve veći značaj i njena primjena u nastavi dovela je do modernizacije nastavnog procesa. Osnovni cilj uvođenja informacione i komunikacione tehnologije u obrazovni proces je brzo, tačno i pouzdano sticanje znanja.

Uvođenjem "Fairy Lights" 3D hologramske tehnologije dosta bi se unaprijedila nastava studentima tehničkih i mašinskih nauka. Studenti bi lakše pratili razvoj tehnologija i lakše učili o njima. Sistem ima mogućnost kombinacije 3D slika i videa što bi omogućilo, npr., da studenti vide način rada i dijelove mašine do najmanjeg detalja, ili da osjete razlike između materijala.

I ako su pozitivne reakcije na 3DHT, trebaće vremena da se počne uvoditi u obrazovanje, zbog visoke cijene njegove instalacije i neophodnog brzog Interneta.

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ENVIRONMENTAL RESPONSIBILITY OF SMALL AND MEDIUM-SIZED ENTERPRISES IN BULGARIA IN THE CONTEXT OF EU MEMBER STATES

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Abstract. *There is a growing trend in the theory and practice of sustainable development to focus on small and medium-sized enterprises (SMEs), and not only transnational companies, as part of the process of creating a more sustainable world. The recognition of the impact of SMEs on social development and the environment, as well as the need for studying them, stems mainly from their significant contribution to the economy of countries and employment, as well as from the significant cumulative impact of SMEs on the environment.*

The aim of this paper is to demonstrate the extent of environmental responsibility, as a sub-construct of CSR, of small and medium-sized businesses in Bulgaria. The report presents a comparative analysis of the activities undertaken by Bulgarian SMEs to reduce environmental impact in the context of the same in other EU member states, the opportunities and difficulties they are facing in improving their environmental responsibility.

Key words: *SME; Corporate Social Responsibility; environmental responsibility; factors*

1. INTRODUCCION

I ncreasing the size and impact of companies on the economic, social and environmental development, globalization in trade, repositioning the government and increasing the strategic importance of relations with stakeholders, the knowledge and reputation of the brand, all significantly change the relationship between business and society. Although the role of transnational companies is considered dominant, in the last decade more and more attention is paid to the responsibility of SMEs towards the society and the environment. Corporate social responsibility (CSR) of SMEs is in the focus of EU and member states' policies and the subject of research by a number of international institutions - Organization for Industrial Development Units Nations [1], EC [2], World Business Council on Sustainable development [3]. There are also a growing number of academic publications in this field [4], [5], [6], [7], [8].

The growing trend of recognizing the impact of SMEs on social development and the environment, and the need for studying them, stems mainly from the significant contribution of SMEs to the countries' economy and, in particular, employment, in a large part of the world. According to the United Nations Industrial Development Organization (UNIDO), small and medium-sized enterprises represent more than 90% of global enterprises and account for, on average, about 50% of the gross domestic product (GDP) in all countries and 60% of total employment [1]. SMEs are extremely important both for the European economy and for each individual country – 99.8% of private companies in Europe are small and medium-sized enterprises which provide more than two-thirds of jobs in the EU -28[9].

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The individual impact of a SME on the environment is usually small compared to that of large companies, but the cumulative environmental impact of the sector is significant.[9] [10] [11] . R.Hillary states that, as a sector, SMEs could contribute up to 70% of all industrial pollutions [12].

The small and medium-sized enterprises in general face serious challenges in the implementation of responsible business practices and improving their social and environmental characteristics, especially in Central and Eastern Europe. The main research question in this report is how Bulgarian SMEs meet these challenges in the context of the EU member states.

The aim of the study is to show the extent of environmental responsibility, as a sub-construct of CSR, of small and medium-sized businesses in Bulgaria. This is carried out through the following research tasks:

- Comparative analysis of the actions undertaken by Bulgarian SMEs to reduce environmental impact and those in other EU member states;
- Defining the motivating factors for implementing environmental activities by the small and medium-sized businesses in Bulgaria;
- Delineating the barriers faced by the SMEs in implementing business practices for improving the characteristics of their environmental responsibility.



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To answer the research question the analysis is based on the results of a large-scale EU survey *SMEs, resource efficiency and green markets* [13], and existing literature. The survey includes a total of 12 913 SMEs from all EU28 member states, and the sample for Bulgaria includes 500 SMEs.

The paper is organized as follows: first the nature of CSR and SMEs is clarified, pointing out the specific characteristics of environmental responsibility. Second, a comparative analysis is carried out of the actions undertaken by SMEs in Bulgaria to reduce environmental impact relative to the other the member states, the opportunities and barriers they face in improving their environmental responsibility characteristics are delineated. Finally, the main conclusions and recommendations for improving the environmental responsibility of SMEs in Bulgaria are made.

2. CORPORATE SOCIAL RESPONSIBILITY AND SMEs

The existence of numerous definitions of CSR [14], the use of different terms [15] (corporate governance, corporate citizenship and triple bottom line), which are becoming more or less synonymous, are a result of the efforts to define the meaning of “ethical business” [5], and in the most general sense, to translate the complexity and holism of the interface business-society into organizational realities and operational attitudes/actions [16]. The opinion is

becoming widespread that it is useful to think of CSR as a “umbrella” term [17] used to describe different beliefs and practices which state that the companies have a responsibility for their impact on society and the environment, sometimes beyond the legal requirements; that they have a responsibility for the behavior of others with whom they do business, and finally, the companies should manage their relations with society, regardless of whether the reasons are commercial considerations or creating added value for society, or both [18].

The EC modified its definition of CSR to “the responsibility of enterprises for their impact on society” [19]. In the broader understanding of CSR, the EC includes a large range of actions that can be undertaken by enterprises in order to be socially responsible.

The very essence of the CSR concept explains the different focus of empirical studies in academic literature covering a wide range of questions within the scope of social responsibility. Following the famous Elkington approach "Triple Bottom Line" [20], companies try to achieve three separate but complementary goals (economic, social and environmental) that direct each of the planned actions and activities undertaken by them.

This paper analyzes one of the sub-constructs of business responsibility – environmental responsibility, which has its own identity and defining role for business sustainability. Environmental responsibility is most generally defined as the duty to deal with/ take responsibility for the environmental consequences of implemented business operations, created products and used facilities; remove waste and emissions; maximize resource efficiency and minimize practices that could have an unfavorable effect on the use of the country's resources by future generations.

Any study of the environmental responsibility of SMEs needs to take into account their specific nature, differences from large companies, as well as the diverse makeup of the enterprises included in this group. According to the EU definition, this group includes: micro (0-5 employees), small (6-20 employees) and medium (21-200 employees). The sector of the small and medium-sized enterprises is often described as “hard to access” and falling behind in respect of the green business due to the way of management characteristics of the small and medium-sized businesses, as well as the lack of resources [21]. This opinion is also shared by Condon[22], M.Peters and P.Turner [23], A. Friedman and S.Miles [24] and others. Focusing on their daily operations, a large part of the small and medium-sized enterprises have difficulty in recognizing the environmental hazards and risks, which exist in their business activities [11], [25], [26] and the direct impacts of SMEs on the environment are often diffuse and hard to measure [27], [28], [12]. They might even deny the existence of negative environmental impact or social problems. Taking into account that in Central and Eastern Europe the general awareness of environmental problems and environmental management is significantly lower than in Western Europe, this step might be critical for small and medium-sized enterprises, owned mainly by local people, in contrast to the multi-national companies with an inherent corporate culture. SMEs do not always know the environmental requirements [28], which becomes an even bigger problem in a changing legislative environment, such as the one during accession to the EU. It is generally accepted that the lack of knowledge on environmental management in small and medium-sized enterprises can also be problematic in global terms [12], [29].

3. ENVIRONMENTAL RESPONSIBILITY OF BULGARIAN' SMEs

3.1. Environmental actions taken by SMEs in Bulgaria.

In economic theory and practice, there is widespread recognition of the fact that business organizations and the public sector have environmental responsibilities and that sustainable commitment to the environment is an important part of their activities [30], [31]. There is a wide range of company activities undertaken to improve social and environmental conditions [32], [33], [34]. The study carried out at the EU level confirms the statements made in existing literature.

The results of the EU survey show high variability in the environmental actions of SMEs, which stems from the very nature of SMEs – their inhomogeneous makeup within or between the kinds of industrial and business sizes, and in the implemented environmental management practices [35]. The context within which SMEs operate has an effect on their environmental responsibility – in western countries it is significantly different than in the newer member states.

Actions*	EU 28	Bulgaria
	%	%
Minimising waste	60	34
Saving energy	59	43
Saving materials	54	44
Saving water	44	28
Recycling by reusing material or waste within company	40	22
Selling their scrap material to another company	25	20
Designing products that are easier to maintain, repair or reuse recycling	22	12
Using predominantly renewable energy	11	3
Other	2	2
None	13	22

Table 1. Environmental actions taken by SMEs in Bulgaria and EU28.

*Note: more than one response

Source: according to data from EC, Report, SMEs, resource efficiency and green markets, December 2015, p.18

SMEs in Bulgaria, similar to other EU member states, implement different actions to reduce the negative environmental impact, and the efforts are directed mainly to reduction of waste and savings of energy and water (see Table 1). These are also priority fields of SMEs in the other EU member states. It is necessary to keep in mind that it is unlikely for the different activities directed towards environmental protection to be the same for all businesses, and each organization should identify which of the known environmental protection practices are most relevant to its activities [36].

Bulgarian SMEs are falling behind in terms of using predominantly renewable energy compared to SMEs in Sweden (30%), Austria and the Netherlands (both 26%) and fall in the group of the countries with the lowest use of renewable energy sources (Croatia, Bulgaria,

Romania and Estonia – only 3% of all respondents in the survey of the respective countries). This can, to a certain degree, be explained by the high price of green energy in Bulgaria.

The number of companies covered by the survey which do not take any actions for resource efficiency is relatively high (22% of all respondents), similar to Lithuania and Greece (25%), whereas in some western countries (UK, Ireland and Portugal) only 3 - 4% of SMEs do not take any actions to improve the environment.

3.2. Factors for environmental responsibility of SMEs: opportunities and barriers

Numerous factors have been identified in literature which influence the extent of environmental responsibility of SMEs, including costs, time, lack of expertise and skills, access to information, policy and regulation, market framework [37]. The study showed that different motivating factors for taking environmental actions (resource efficiency) have been noted by SMEs, including ethical ones (the environment is among the main priorities in company activities) and financial ones (reduction of costs and increasing competitiveness); factors related to environmental legislation and factors related to the relationship between SMEs and stakeholders (consumers and suppliers).

Motivating factors*	EU 28 %	Bulgaria %
Financial and fiscal incentives or other forms of public support	17	14
Anticipation of future changes in legislation	12	16
Anticipation of future changes to the standards of products or processes	9	10
Demand from customers or providers	24	12
Creation of a competitive advantage or business opportunity	18	19
Catching up with main competitors who have already taken action	11	13
Cost savings	68	66
The environment is one of your company's top priorities	39	35
Other	2	0
None	4	2

Table 2. Motivating factors for taking environmental actions

*Note: more than one response

Source: according to data from EC, Report, SMEs, resource efficiency and green markets, December 2015, p. 38

The main motive for implementing actions for reducing environmental impact by SMEs in all member states is reduction of costs (68%). Bulgarian representatives of the small and medium-sized businesses also place reduction of costs first (66%), second – the environment as one of the most important priorities in their activities (35%), see Table 2. SMEs believe that by implementing activities for improving the environment, they can create a competitive advantage or use opportunities for business development (19%). Among the factors which lead to company actions are those related to environmental legislation (anticipation of future

changes in legislation - 16% and anticipation of future changes to the standards of products or processes - 10% of the Bulgarian respondents in the survey).

In contrast to the other countries, SMEs in Bulgaria do not rely much on financial and tax incentives or other forms of public support (14%) relative to SMEs in Belgium (36%), the Netherlands (32%) and Cyprus (28%). Requirements of consumers and suppliers are also not among the factors, which encourage environmental actions by Bulgarian SMEs (only 12%) compared to SMEs in France (43%), Finland (36%), Poland and Spain (both 34%). The reasons for this can be explained by the fact that SMEs do not participate in green procurement in the country (over 90% of respondents), the low degree of inclusion in the supply chain of big corporations, as well as the low requirements of consumers to the environmental characteristics of offered products (mainly due to the higher price of such products, and to some extent, the distrust of Bulgarian consumers).

SMEs encounter a number of difficulties in the process of implementing environmental practices which lead to improving the financial status, creating a competitive advantage and opportunities for business development. The factors which impede and challenge the implementation of CSR in an organization, called barriers, are in the focus of a number of researchers [37], [38].

Difficulties/Barriers*	EU28 %	Bulgaria %
Complexity of administrative or legal procedures	29	29
Difficulty to adapt environmental legislation to your company	21	12
Technical requirements of the legislation not being up to date	15	18
Difficulty in choosing the right resource efficiency actions for your company	18	12
Cost of environmental actions	23	12
Lack of specific environmental expertise	20	16
Lack of supply of required materials, parts, products or services	11	12
Lack of demand for resource efficient product or services	20	14
Other	2	4
None	37	28

Table 3. Barriers encountered by SMEs in the implementation of environmental practices

*Note: more than one response

Source: according to data from EC, Report, SMEs, resource efficiency and green markets, December 2015, p.p. 43-47

For SMEs in 18 member states, including Bulgaria complexity of administrative or legal procedures is the most frequent difficulty (29%). The EC also underlines the need to avoid “the creation of unnecessary administrative burdens” [19]. The representatives of SMEs in Bulgaria believe that the obstacles for implementing environmental activities come from different fields, such as lack of expertise (lack of specific environmental expertise – 16%); the

situation on the Bulgarian market – the lack of demand and supply: lack of supply of required materials, parts, products or services (12%) and lack of demand for resource efficient product or services (14%). They also encounter difficulties in the application of environmental legislation (difficulty to adapt environmental legislation to your company – 12 %; technical requirements of the legislation not being up to date - 18% of respondents). EC also reports the fact that SMEs have to comply with the environmental policy, but these companies often think the environmental legislation is complicated and perplexing [9]. The European Commission directs its efforts for support for the SMEs in this field, as well as for achieving compatibility of legislation in the individual member states with all European environmental laws, regulations, standards and other requirements.

4. CONCLUSION

In comparison to initially stated opinions, which believe that CSR is inherent and justified only for big companies, the survey showed that small and medium-sized enterprises are properly oriented towards social responsibility.

SMEs in Bulgaria, similar to those in other member states, undertake different actions for improving the environment find opportunities for improving the financial status of the business and competitiveness, encounter a number of difficulties in the implementation of environmental practices. We did not find significant differences in the behavior of Bulgarian SMEs in terms of actions, opportunities and barriers compared to those of SMEs in the other countries. Nevertheless, the analysis uncovered fields where our country is falling behind and specific actions need to be undertaken both by the government and by the managers/owners of small and medium-sized businesses, so that Bulgarian companies can improve their environmental responsibility. Knowledge of environmental issues is of extreme importance and according to Schaper [39], it has potential for improving results in two ways: first, by helping demonstrate why action is necessary, and second, by providing means through which companies can learn how and when to act. These observations have been confirmed by Mir and Feitelson [40], who established that companies with a more formal management of environmental data know more about questions and practices for better environmental protection.

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CORRELATION BETWEEN EVENT MARKETING AND YEARLY AUDIENCE IN SPORT CENTRE

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Abstract Nowadays is hard time for business in every kinds of market. It is hard to find out way how to attract customers. Sport centres are specific companies on market because they work with two the hardest items on market (people and weather). Weather because sport centre in this paper provides outdoor services. For marketing manager is important to set up right activities to achieve goal. It is important to measure them too. Through this I chose one statistics method which could help in analysing marketing activities and calculate effectives of these activities and also if there is some correlation between two focused values. This paper focuses on research how to apply effective marketing activities to sport centre and how to find out if chose activities was right. Chosen method is good to predict next season if the number of independent values would be on this level. Statistics method is well known but it is necessary to find way how to connect them in practice and in marketing. This research produced a number of key findings: regression, correlation coefficient or coefficient of determination. These mentioned meanings are practical and it can improve company. Thanks to applied methods, it would easier to set depends and independent values and then calculate result. The main conclusions drawn from this research were that current approaches to find out new way how to analysis data in marketing. Through statistics method which is applied in this paper you can predict next season but what is more important you can model some situation and thanks to regression and correlation find out what would happen. This research argues for a model which could be helpful for marketing manager or to students. In this paper there can be found important information in research of marketing.

Key words: event marketing, correlation, sport centre, determination coefficient, audience, statistic method.

1. INTRODUCTION

Nowadays is situation when people are trying to find place where they can experience something new or they are trying to escape from work stress. These places have got many forms but one group consists of sport centres. Sport centres means place where people can do activity which is effective to stay fit and have rest. I am not talking about fitness centres. This paper is about outdoor sport centres. You can find their activities during winter but also during summer. These sport centres' have to find out way how to promote their activities and how to attract people to visit these centres. To achieve this goal sport centre has to set up marketing communication in the closest way to their customers. They should analyse their customers and after that set up the best activities to achieve bigger audience. Question is what is the best way how to promote the sport centre to the people. One way how to attract people is event marketing which can be define as tool of marketing to be more specific it is tool of sales promotion. Event marketing is very popular in this area. Event gives reason why to come. But first of all event manager has to prepare event which attract people as much as possible. This paper will also about correlation between this two articles.

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Event marketing and audience is there any correlation? I will define statistics method which shows us the number of percent how many they are connected. There will be also regression analysis. Thanks to regression analysis we can predict the number of audience in case when we would like to raise or reduce mentioned marketing activities. Do not forget that every area and every sport centres are unique. This paper will be about on untitled sports centre on Slovakia but thanks to this paper you can find out new way how to predict amount of audience in your area.

2. THEORETICAL BASES

This paper will be about one part of marketing and also it will be about one of statistics method which can help to measure or predict the trend and set up activities for next season. But first of all I will define the business area where it could be applicable.

2.1 Sport centres

In business area we know about many kinds of companies and sectors where companies are trying to offer their product or services. Sport centres are one of those companies which can offer both of mentioned items. They can offer product but services too. Product is defining as

„A product needs to be relevant: the users must have an immediate use for it. A product needs to be functionally able to do what it is supposed to, and do it with a good quality.“ [1]

Product is something physical you can feel it; you can touch it you can hold it.

Products in sporty centres are for example souvenirs. Many sport centres have got products with their logo or any other visualisation of sports centres. The main thing what sport centres provide are services. Do not change these two meaning product and service. Services are something that you cannot touch or hold. You can just use it. Services are more difficult to provide and to developed right service for customers. Services are usually connected to something else. Sport centres which I am going to write provides ski lifts, cabin and slopes. Services which they offer are for example tickets for cabin or lifts. Sporty centre is situated in national park so it one of the strength side of this centre. [2]

Sport centre is place where people can find out something new, different and they can escape from stereotype. Sport centres provides services during specific season it can be summer or winter. There are also centres which provide activities during all year. It can be indoor or outdoor sport centre. In this paper there will be mentioned outdoor centre. Outdoor sport centres mostly provide some touristic activities. They are work in tourism sector. Tourism is



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nowadays very popular. People want to visit lot of places, experience something new / different. But you have to offer them some reason why to come that place. It is really hard to find out what the customers want to see. In connection to this it good to define one of the most important item of marketing mix. [5]

2.2 Marketing mix

Marketing mix is a business tool used in marketing and by marketers. The marketing mix is often crucial when determining a product or brand's offer, and is often associated with the four Ps: price, product, promotion, and place. In service marketing, however, the four Ps are expanded to the seven Ps or Seven Ps to address the different nature of services. Though this marketing mix consist of four items. In next picture you can find out basic tools of marketing mix. [2]



Figure 13 Marketing mix

I chose one item which is really important to do correctly and through this item you can apply some tools which can attract people. Promotion is on part of marketing mix. All of the methods of communication that a marketer may use to provide information to different parties about the product. Promotion comprises elements such as: advertising, public relations, sales organisation and sales promotion. Now we get to main meanings which help to promote service in sport centres. It is sales promotion. Sales promotion is tool for attracting people to visit something. Through this you can give a reason why the people should come. Event is one of the tools which help us to set up a reason. Event marketing is popular because people are trying to find places where there can experience something new, taste the typical culture for each region of the country.

There are many definitions of event marketing. It is defined as the marketing discipline focused on face-to-face interaction via live events, trade shows and corporate meetings among other event types. Others define it as designing or developing a 'live' themed activity, occasion, display, or exhibit (such as a sporting event, music festival, fair, or concert) to promote a product, cause or organization.

It is good to organize events but is it really effective? Is there correlation between event marketing and number of audience? To find out if it is effective should be helpful one statistics method which name is regression analysis. Regression analysis is defining in methodology.

3. METHODOLOGY

In this chapter I am going to describe methods which I applied for trend calculation. There are three kinds of methodology which I applied. They are comparison, trend analysis and geometric mean. I am going to describe these methods for understand it easily.

a. Comparison

There are too many definitions of comparison. It depends of what field you would like to compare. But basically comparison means to find some differences between something. We can compare economics, trends, marketing campaign etc. In this case I am going to compare amount of sent items. It is comparison of statistics information. In many cases, a researcher is interesting in gathering information about two populations in order to compare them. As in statistical inference for one population parameter, confidence intervals and tests of significance are useful statistical tools for the difference between two population parameters. In this case parameters are amount of sent items in next chapter I will compere data from five years. Comparison consists of three main steps for example:

- a) Collecting data
- b) Ensure consistency of information
- c) Select on effect to compare

Comparison is able to do only when data are consistence and it is possible to compare it. You cannot compare incomparably. [3]

b. Regression analysis

Regression analysis is used when you want to predict a continuous dependent variable from a number of independent variables. If the dependent variable is dichotomous, then logistic regression should be used. (If the split between the two levels of the dependent variable is close to 50-50, then both logistic and linear regression will end up giving you similar results.) The independent variables used in regression can be either continuous or dichotomous. Independent variables with more than two levels can also be used in regression analyses, but they first must be converted into variables that have only two levels. This is called dummy coding and will be discussed later. Usually, regression analysis is used with naturally-occurring variables, as opposed to experimentally manipulated variables, although you can use regression with experimentally manipulated variables. One point to keep in mind with regression analysis is that causal relationships among the variables cannot be determined. While the terminology is such that we say that X "predicts" Y, we cannot say that X "causes" Y. Regression has got more process. In this case I will discuss only one process of regression. Regression analysis also has an assumption of linearity. Linearity means that there is a straight line relationship between the X and the Y. This assumption is important because regression analysis only tests for a linear relationship between the X and the Y. Any nonlinear relationship between the X and Y is ignored. You can test for linearity between an X and the Y by looking at a bivariate scatterplot (i.e., a graph with the X on one axis and the Y on the other). If the two variables are linearly related, the scatterplot will be oval. [4]

Regression analysis consists of smaller part which is important to calculate result. Regression can be written as:

$$\hat{y}_i = b_0 + b_1 \cdot x_i \quad (1)$$

$\hat{y}_i$ - (predictable) value of depends of variable Y,

x_i - value of undepends of variable X

b_0 - point estimate bodový odhad parametra

b_1 - point estimate

We can see that there are two unknown values b_0 and b_1 . Basically b_0 means the amount in the beginning. This article is about numbers of event and yearly audience. In this case independent value is number of event. Result of b_0 shows the audience in case when there will not be any event. On the other hand, there is another unknown value b_1 which means how would change the audience when we add one event. b_1 is well known as regression coefficient. These two unknown values can be calculated as:

$$b_0 = \bar{y} - b_1 \cdot \bar{x} \quad (2)$$

$$b_1 = \frac{\text{cov } xy}{s_x^2} \quad (3)$$

$\bar{x}$ - average value of undepends value X

$\bar{y}$ - avarege value of depends value Y

s_x^2 - variance of value X

$\text{cov } xy$ - covariance of thow values X and Y

As we can see there are still two values which have to calculate. First of them is variance and another one is covariance. Variance can be calculated as:

$$s_x^2 = \frac{\sum (x_i - \bar{x})^2}{n} \quad (4)$$

Second value is covariance. It means value of mixed variability consists of two statistics values X and Y. It can be calculated as:

$$\text{cov } xy = \frac{\sum (x_i - \bar{x})(y_i - \bar{y})}{n} \quad (5)$$

Thanks all mentioned pattern can be calculated the regression which it is done in results and discussion part of this paper. [4]

c. Correlation

Regression is good to know for predicting of something but as we can see there two values X and Y. Depends and independent values. To discover their connectivity is used correlation. Correlation has got coefficients. First is correlation coefficient and the second is coefficient of determination.

Correlation coefficient is calculating to see how strong is the correlation between depends and independent values. There are simply rules.

1. If the number of correlation coefficient is from 1 to 0,9 there is strong correlation,
2. If the number of correlation coefficient is from 0,9 to 0,8 there is correlation,
3. If the number of correlation coefficient is from 0,8 to 0,7 there is weak correlation,
4. If the number of correlation coefficient is lower than 0,7 there is no correlation.

It can be calculated as:

$$r_{xy} = \frac{\text{cov } xy}{s_x \cdot s_y} \quad (6)$$

Coefficient of determination is calculating to see correlation in percent value. Calculation of this coefficient is similar as in correlation coefficient there is just little difference. Coefficient of determination can be calculated as.

$$r_{xy}^2 = \left(\frac{cov_{xy}}{s_{x-y}} \right)^2 \quad (7)$$

Thanks to all of pattern which I have already mentioned you research correlation between two values in this case it number of events and audience during 5 years. [4]

4. RESULTS AND DISCUSSION

Untitled sports centre organized some number of event during each year. I focused on years from 2010 to 2015. If these events were effective, it is really hard say because we cannot say if they came to sport centre because of event or there was any different reason. But we can calculate correlation between these two values (number of events and yearly audience). Thanks to this we can predict the audience in case when we would organize some number of event. First of all, I had to collect the data. The numbers are shown in table.

Year	Number of events	Yearly audience
2010	5	46 229,00
2011	7	59 926,00
2012	9	76 856,00
2013	10	80 490,00
2014	12	94 396,00
2015	13	104 132,00

Table 3 Data from unknown sport centre

Thanks to this data I could calculate the correlation. Every of smaller calculation are shown in next table.

Year	Number of events	Yearly audience					
	xi	yi	(xi - xav)	(xi - xav) ²	(yi - yav)	(yi - yav) ²	(xi - xav)*(yi - yav)
2010	5	46 229,00	-4,33	18,78	-30 775,83	947 151 917,36	133 361,94
2011	7	59 926,00	-2,33	5,44	-17 078,83	291 686 548,03	39 850,61
2012	9	76 856,00	-0,33	0,11	-148,83	22 151,36	49,61
2013	10	80 490,00	0,67	0,44	3 485,17	12 146 386,69	2 323,44
2014	12	94 396,00	2,67	7,11	17 391,17	302 452 678,03	46 376,44
2015	13	104 132,00	3,67	13,44	27 127,17	735 883 171,36	99 466,28
Count	56	462 029,00		45,33		2 289 342 852,83	321 428,33

Table 4 Calculating of correlation

There are just partly results but it helped me to found out the final results which are shown in next table.

n	6,0		
xav	9,3		

yav	77004,8		
covxy	53571,4		
sx^2	7,6	sx	2,748737084
sy^2	381557142,1	sy	19533,48771
b1	7090,3		
b0	10828,4		
rxxy	0,997745806		
rxxy^2	99,55%		

Table 5 Calculating

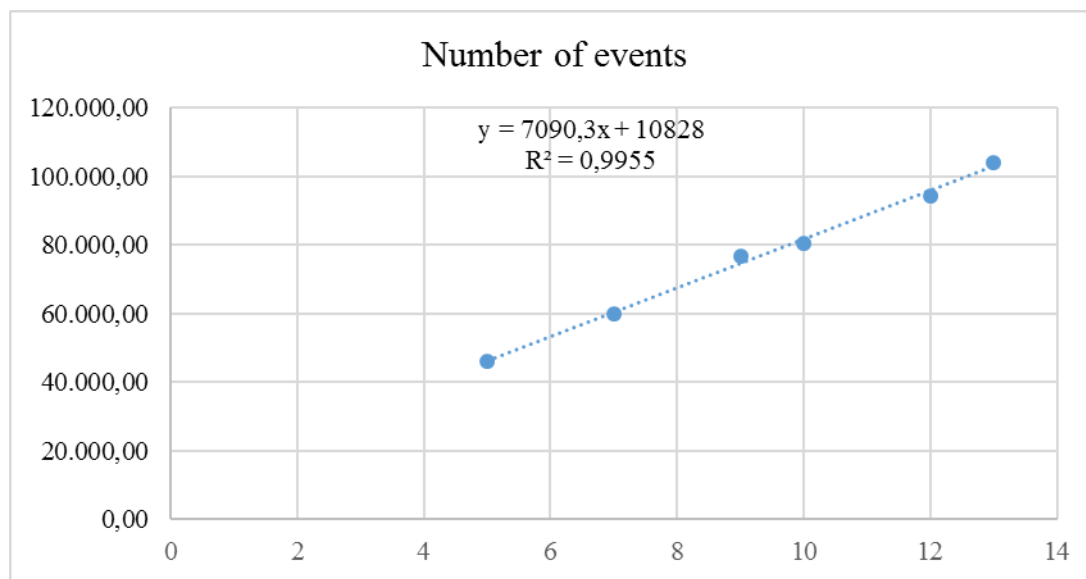
Meaning of index can be found in methodology part. Thanks to this I can write the regression.

The regression is:

$$\hat{y}_i = 10828,4 + 7090,3 * x_i$$

Thanks to this I can find out the audience in case whenever I want to for example what if I want to know the audience when the number of event in next event will be 15? The result is that the audience will be 117182. I just subsided the xi with number of event which I have chosen an it is 15.

In table 4 there are also the others coefficient which show us if these two values are correlated or not. Correlation coefficient is 0,998 which means that there is strong correlation and the correlation between these two values is 99,55%. For clearly results it is shown also on next graph.



Graph 5 Result

Result of this research is that the event marketing and audience are connected. It means that in market where sport centre is working have to focus on marketing activities if they want to be more attractive. Effective marketing activity is something what can help to better profit and to be more successful on market. Event marketing is good way how to get closer to customers because you through this you can show your customers that you are able to spend some money to have fun with customers. Statistics method which I have already mentioned is one of the new ways of analysing data and through this you can calculate if you marketing activities are effective or if they are connected. It is really important to know if your marketing activities are effective. Somehow I can tell that thanks to this marketing activities are measurable.

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PRILOZI PROMIŠLJANJU EKOLOŠKE PROBLEMATIKE U REPUBLICI HRVATSKOJ

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Sažetak: *Temeljni cilj ove znanstvene rasprave jest istražiti važnije ekološke probleme u Republici Hrvatskoj te pronaći odgovor na pitanje, može li Republika Hrvatska ostvariti potrebni gospodarski rast u okviru preuzetih obveza Kyoto sporazumom o ukupnoj emisiji stakleničkih plinova. Da bi se ostvario cilj istraživanja i pronašao odgovor na temeljno istraživačko pitanje u radu su primjenjene znanstvene metode analize i sinteze te metode korelacijske i regresijske analize. Dobivene spoznaje koje se temelje na istraživanju povezanosti bruto domaćeg proizvoda (BDP-a) i ukupne emisije stakleničkih plinova (GHG) upućuju na zaključak da Hrvatska može ispoštovati preuzetu obavezu i ostvariti poželjni gospodarski rast.*

Ključne riječi: *ekološki problemi, emisji stakleničkih plinova, bruto domaći proizvod, gospodarski rast*

1. Uvod

Zaštita okoliša globalni je problem, čije praktično djelovanje započinje na lokalnoj i nacionalnoj razini. U tom kontekstu uloga lokalnih i nacionalnih vlasti od osobitog je značenja. Rangiranje turizma kao glavne gospodarske djelatnosti u Republici Hrvatskoj i ponopravno članstvo u Europskoj Uniji pridonijeli su povećanoj svijesti o značenju očuvanja okoliša. Zaštita okoliša u Hrvatskoj kao i u nekim drugim državama Jugoistočne Europe u prvom je redu opterećena saniranjem ratnih šteta (razminiranje). U radu se najprije istražuje prihvaćenost koncepta održivog razvoja u Republici Hrvatskoj. Nakon toga fokus istraživanja premješta se na važnije ekološke probleme u Republici Hrvatskoj i istraživanje međuovisnosti bruto domaćeg proizvoda (BDP-a) i ukupne emisije stakleničkih plinova (GHG). Na kraju radu u zaključku iznose se glavni nalazi rada.

2. Teorijski okvir i problem istraživanja

Prvu ozbiljniju studiju koja je znanstveno ukazala na ekološke probleme napisala je *Rachel Carson* pod nazivom *Silent spring* (Tiho proljeće, 1962. godine). Znanstveno je ukazala na ugrožavanje flore i faune (prije svega ptica) te problem opstanka čovjeka na Zemlji. Do 60-tih godina 20. stoljeća vlasti nisu pokazivale osobitu brigu za onečišćenje okoliša jer se smatralo da su to lokalni problemi koje treba rješavati na lokalnoj razini. Za začetnika globalnog pristupa zaštiti okoliša smatra se *Forrester, J.* koji je u knjizi *Granice rasta* upozorio da postojeći gospodarski sustav ugrožava ekološki sustav Zemlje.

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O problematici okoliša i naznakama budućeg koncepta održivog razvoja u Republici Hrvatskoj (RH) počelo se govoriti 70-tih godina 20. st., osobito nakon Prvog i Drugog izvještaja Rimskog kluba. „Nema sumnje da trajno rješenje može predstavljati samo ona vrsta eksploatacije prirode koja dozvoljava trajno obnavljanje prirodnih resursa, tj. obnavljanje organskih bića u optimalnim uvjetima stabilizirane ekologije.“ (Supek, 1978., 189) I nadalje: „Većina tehnoloških sredstava sračunata je na kratkoročne učinke, koji mogu biti zapanjujući, ali ne vode računa o ekološkim faktorima, o sistemu kao cjelini, izazivaju prije ili kasnije opasno narušavanje ravnoteže u sistemu i konačni učinak je veća šteta nego korist od njihove upotrebe.“ (Supek, 1978., 115).



Još je 1972., uoči održavanja I. konferencije UN posvećene pitanjima zaštite ljudskog okoliša u Stockholmu, donijela 'Rezoluciju o zaštiti čovjekove sredine'. Procjena utjecaja na okoliš provodi se još od sredine 70-ih godina prošlog stoljeća, a zakonom je propisana 1980. U godini Svjetskog skupa o okolišu i razvoju u Rio de Janeiru, 1992., donesena je, usprkos ratu, 'Deklaracija o zaštiti okoliša' kojom se Hrvatska opredjeljuje za održivi razvoj (Pavić-Rogošić, 2009). Nacionalna strategija zaštite okoliša iz 2002. godine navodi da „koncept održivog razvoja mora postati dominantna odrednica strategije razvoja Republike Hrvatske. U njezinoj izradi vodilo se računa o ovim načelima: 1) RH prihvaća koncept održivog razvoja kao način koji vodi gospodarskom napretku, socijalnom boljitku, a uz održanje stanja ravnoteže u okolišu (strategija mora biti održiva); 2) RH mora Strategiju zaštite okoliša utemeljiti na poznavanju općeg stanja, a osobito stanja okoliša i sustava zaštite okoliša u RH (strategija mora biti pragmatična); 3) RH će ući u proces europskih integracija (strategija mora biti europska); 4) RH će poštovati sve međunarodnim ugovorima preuzete obveze u zaštiti okoliša (strategija mora biti s pogledom na globalno); 5) Ciljevi moraju biti realistični i ostvarivi (strategija mora biti provediva); 6) Ponuđene ideje moraju biti provokativne i motivirajuće.

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Temeljni dokument održivog razvoja u Hrvatskoj je Strategija održivog razvitka RH koju je u veljači 2009. godine izglasao Hrvatski Sabor. Strategija i njeno donošenje jedan su od uvjeta koje je u pretpristupnom procesu RH morala zadovoljiti kako bi stupila u punopravno članstvo EU. U okviru pristupnih pregovora za pristupanja RH punopravnom članstvu EU, bilo je puno problema upravo na području ekologije, prije svega koji se odnose na određivanje rokova početka primjene strogih ekoloških standarda. Hrvatska Strategija održivog razvitka

gotovo je identična osnovnom tekstu Europske strategije uz neke izmjene i dopune (Matešić, 2009). Usmjerena je na dugoročno djelovanje u osam ključnih područja / izazova održivog razvoja na kojima se temelje i strateški pravci razvitka Republike Hrvatske: 1. poticaj rasta broja stanovnika; 2. okoliš i prirodna dobra; 3. usmjeravanje na održivu proizvodnju i potrošnju; 4. ostvarivanje socijalne i teritorijalne kohezije i pravde; 5. postizanje energetske neovisnosti i rasta učinkovitosti korištenja energije; 6. jačanje javnog zdravstva; 7. povezivanje prostora; 8. zaštitu Jadranskog mora, priobalja i otoka. Posljednje poglavlje Strategije izmijenjeno je te je umjesto poglavlja „Globalno siromaštvo i izazovi održivom razvoju“ ubačeno poglavlje „Zaštita Jadranskog mora i priobalja“. Ova izmjena u skladu je s nacionalnim ciljevima te omogućuje da se u provedbi nacionalne Strategije više pažnje posveti ključnim izazovima RH u koje se svakako uključuje zaštita priobalja i Jadranskog mora (Matešić, 2009). Popis indikatora vezanih uz ovo poglavlje djelomično je sukladan s pokazateljima koji su navedeni u Mediteranskoj strategiji održivog razvoja UNEP-a koja je prihvaćena 2005. godine i čija je Republika Hrvatska potpisnica, a koja navodi pokazatelje povezane s dezertifikacijom, utjecajem ribarstva i akvakulture, potrošnjom vode i stupanjem opterećenja i niz drugih pokazatelja bitnih za praćenje stanja ovog poglavlja.



Robert Maršanić rođen je 1969. godine u Rijeci gdje je završio osnovno i srednje obrazovanje. Na Fakultetu za turistički i hotelski menadžment u Opatiji završio je sveučilišni diplomski studij, poslijediplomski studij i stekao akademski stupanj doktora znanosti iz područja društvenih znanosti znanstvenog polja ekonomije. Autor je dvije znanstvene knjige i brojnih znanstvenih članaka. Posebno područje interesa je parkiranje u turističkim destinacijama. Zaposlenik je TD Rijeketa promet.

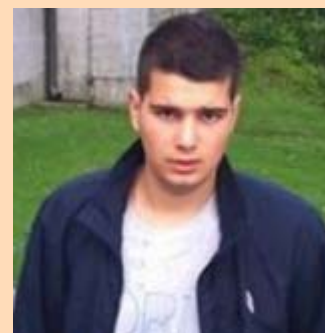
Svoju opredijeljenost ka konceptu održivosti, RH dokazuje i prihvaćanjem definicije održivog razvoja kao globalnog i općeg dugoročnog cilja zaštite okoliša: 1) Održavati i poboljšavati sveukupnu kvalitetu života; 2) Održavati trajan pristup prirodnim izvorima; 3) Izbjeći svaku trajnu štetu okolišu; 4) Smatrati da k održivom ide onaj razvoj koji zadovoljava sadašnje potrebe, a bez ugrožavanja budućih naraštaja i mogućnosti da zadovolje vlastite potrebe (Drljača, 2012).

3. Rezultati istraživanja i diskusija

U nastavku se po nekoliko rečenica posvećuje važnijim ekološkim problemima u Hrvatskoj. **Politika zaštite okoliša.** Više je u nadležnosti državnih tijela i uprave, prevladavaju naredbodavno-nadzorni instrumenti. Najbolje je regulirano područje zaštite voda i šumarstvo. Ekonomske mjere poput povratne naknade (0,50 kuna) na ambalažu mlijeka i mliječnih proizvoda nisu dale očekivane rezultate. Ukidanjem ove naknade (20.08.2015.) ističe se da će potrošači biti na dobitku jer mlijeko plaćaju 0,50 kuna manje. To znači da budućnost našeg životnog okruženja teško može biti prepuštena spremnosti kupaca da plate odgovarajuće proizvode, odnosno da je u praktičnom djelovanju nužna istrajnost u provođenju ekonomskih mjera s ciljem zaštite okoliša. Kako bi ekonomija u pravom smislu te riječi postala održiva nužno je u prvom redu kvantificirati eksterne troškove, a potom ih pridružiti onima kojih ih

stvaraju. Tako bi mogli doći do točke u kojoj će proizvodi koji su proizvedeni s manjim eksternim troškovima, ili bez njih biti jeftiniji na tržištu. Potrošač električne energije, u krajnjem slučaju neće praviti razliku između energije dobivene suncem, vjetrom ili iz nuklearne elektrane – uz uvjet iste cijene i kvalitete same energije. Tim više, spoznaja da troši obnovljive ili neuništive izvore energije, pojačat će njegove preferencije prema – za sada još uvijek alternativnim izvorima. Samo u tom slučaju budućnost našeg životnog okruženja može biti prepuštena spremnosti kupaca da plate odgovarajuće proizvode.

Energetski sektor. Vlastitom proizvodnjom Hrvatska trenutačno podmiruje oko 50% svojih potreba za energijom, što znači da polovinu energije uvozi, pri čemu je trend da se ta slika pogoršava. Nafta, prirodni plin i ugljen tri su glavna izvora energije u Hrvatskoj. S obzirom na to da su prirodna nalazišta nafte i prirodnog plina u Hrvatskoj pred iscrpljenjem, te da Hrvatska nije bogata nalazištima ugljena, ublažavanje uvozne energetske ovisnosti jedan je od najvećih izazova energetske politike u Hrvatskoj. Ulaganje u energetski sektor i to prije svega u obnovljive izvore energije (biomasa, energija vodotokova, energija vjetra, sunčeva energija) predstavlja veliku priliku za Hrvatsku. Ulaganje u obnovljive izvore energije za sobom povlači i upotrebu novih tehnologija i opreme, od kojih bi se dio mogao proizvoditi u Hrvatskoj. Uvođenjem tržišnih odnosa te liberalizacijom energetskog tržišta treba se stvoriti moderni, konkurentni i uvozom manje ovisni energetski sektor.



Justin Pupavac rođen je 1992. godine u Rijeci gdje je završio osnovno i srednjoškolsko obrazovanje. Apsolvent je Ekonomskog fakulteta u Rijeci. U okviru International Summer Schools 2015. godine u Beču odslušao i položio kolegij International Economy and Sustainable Development.

Industrija. Industrija je u većini razvijenih zemalja temelj razvoja i napretka, ali ujedno i značajan izvor opterećenja za okoliš radi iskorištavanja prirodnih resursa, emisija onečišćujućih tvari u vodu, zrak i tlo te proizvodnje velikih količina otpada. Dodatno, izvanredni događaji i nesreće mogu ugroziti ljudske živote te za posljedicu imati materijalne štete i degradaciju okoliša. Hrvatska se industrija intenzivno mijenja. Jačanje izvoza, razvoj proizvodnih procesa, uvođenje standarda kvalitete, udovoljavanje ekološkim zahtjevima i postizanje troškovne učinkovitosti temeljne su odrednice strategije razvitka hrvatske industrije. Pri tome se osobito mora voditi računa o udovoljavanju zahtjevima zaštite okoliša i održivoga razvitka, što podrazumijeva racionalno upravljanje prirodnim resursima – prostorom, vodom, sirovinama i energijom, smanjenje količine otpada te prevenciju i smanjenje rizika od izvanrednih događaja ili nesreća. Uslijed smanjenja gospodarskih aktivnosti nakon 2008. godine, emisije iz industrijskih procesa su se smanjile za 9,0% u 2013. godini u odnosu na 2012. godinu, te za 42,0% u odnosu na 1990 godinu (2016).

Poljoprivreda. Hrvatska uvozi znatno više hrane nego što proizvodi. Sa stajališta kultura koje se proizvode, dominiraju površine pod kukuruzom (oko 50%) i pšenicom (oko 25%). Vrijednost otkupa i prodaje poljoprivrednih proizvoda u 2012. godini iznosila je oko 1,2 mlrd. USD. Uvoz hrane 2013. godine iznosio je oko 2,5 mlrd. USD. Površine pod ekološkom proizvodnjom u RH prosječno čine samo oko 1,5 % korištenih poljoprivrednih površina.

Postojeće stanje je neodrživo za državu koja bi prema analizama napravljenim prije 30 godina u idealnim uvjetima mogla hraniti trećinu ujedinjene Europe (Srića, 2010). Hrvatskoj je u financijskom razdoblju od 2014. do 2020. na raspolaganju nešto više od 2,26 milijardi eura iz Europskog poljoprivrednog fonda za ruralni razvoj. Iskorištavanje ovih sredstava traži jasnu državnu strategiju u funkciji održavanja vitalnih ruralnih zajednica kojima je poljoprivreda osnovna gospodarska aktivnost, s ciljem većeg zapošljavanja, koje će polučiti višestruku prednost na gospodarskom, socijalnom i okolišnom planu.

Šume. Veliko prirodno bogatstvo Hrvatske su šume. Ukupna površina šuma i šumskih zemljišta u RH iznosi 2688687 ha, što je 47% kopnene površine države. Od toga je 80% u vlasništvu države. Glavniom šuma u vlasništvu države gospodari javno poduzeće Hrvatske šume. Godišnji prirast drvne zalihe iznosi oko 10 milijuna m³, a iskoristi se oko 8 m³, što je manje od prirasta.

Ribarstvo. Hrvatskoj je sektor ribarstva iznimno važan. Procjene o izravnom udjelu ribarstva u BDP-u variraju između 0,2 i 0,7% . Unatoč malom udjelu u BDP-u, ono omogućava zapošljavanje na priobalju i na otocima, gdje je sektor ribarstva jedna od rijetkih aktivnosti koje pružaju izvor prihoda tijekom čitave godine. Najviše se lovi mala plava riba (srdele i incuni) oko 76 tisuća tona 2014. godine. Prema najnovijem prijedlogu Europske komisije traži se određivanje godišnje kvote izlova od trideset tisuća tona srdele i četiri tisuće tona incuna, što znači da bi dopušten izlov bio prepolovljen. To je za Hrvatsku i ekonomski i socijalno neodrživo. Od tog ulova ne žive samo posade ribarskih brodova, nego i cijela riboprerađivačka industrija u koju je posljednjih godina uložen velik novac. Ribari smiju na more u prosjeku oko 180 dana godišnje. Osim vremenski ograničenog lovostaja na sitnu plavu ribu, u Hrvatskoj postoje i prostorna ograničenja. Nekoliko je uzroka lošeg stanja ribljih stokova. To su onečišćenje, klimatske promjene i prekomjerni izlov. Povjernik Europske komisije za okoliš, pomorstvo i ribarstvo naglasio je da je „ribe u Sredozemnom moru sve manje, a čak 93% do sad znanstveno procijenjenih ribljih fondova i vrsta u različitim dijelovima Mediterana prekomjerno se iskorištava što ugrožava i egzistenciju oko 300 tisuća ribara u mediteranskim zemljama EU-a“ (Novi list, 30.04.2016).

Turistički promet. Prevladavajući način prijevoza u dolasku turista u hrvatske turističke destinacije je cestovni promet (89%), što je veliko opterećenje za okoliš. U Hrvatskoj postoje 62 marine i 36 ostalih luka nautičkog turizma. Kapacitet ovih luka je 17.457 vezova u moru i 8.500 mjesta na kopnu te još 30.000 vezova u lukama i u sportskim lukama. Urbani prostori obale sve brže se šire, broj dolazaka turista je oko 12 milijuna godišnje s tendencijom rasta, što usložava očuvanje statusa najbolje očuvanih dijelova Sredozemlja.

Strategija prometnog razvitka. Promet degradira i devastira okoliš te je, uz svaki projekt prometnog razvitka, potrebno procijeniti obim negativnog utjecaja na prirodu. Ti negativni utjecaji ogledaju se u emisiji štetnih tvari u atmosferu, proizvodnji buke i štetnom utjecaju na čovjeka te vizualnoj degradaciji prostora, iako ni ostale negativne posljedice ne bi trebalo zanemarivati. Razvoj i izgradnja prometne infrastrukture u Republici Hrvatskoj još uvijek se nalaze na samom vrhu prioriteta vlade Republike Hrvatske. Izgradnja autoceste A1 u Republici Hrvatskoj od Karlovca do Splita i dalje do Dubrovnika značajno je utjecala na redistribuciju prometnih tokova te povećala atraktivnost Republike Hrvatske kao turističke destinacije. Postojeća dominacija cestovnog prometa u Republici Hrvatskoj kao turističkoj državi, dugoročno promatrano postaje neodrživa i traži hitno poduzimanje aktivnih mjera prometne politike s ciljem smanjenja cestovnog prometa, posebice u velikim turističkim primorskim destinacijama.

Strategija gospodarenja otpadom. Usvojena je 2005. godine, a nastavljena je s izradom Plana gospodarenja otpadom u Republici Hrvatskoj za razdoblje od 2007. do 2015. godine. Operativni program "Zaštita okoliša" su-financiran je sredstvima Kohezijskog fonda u ukupnom iznosu od 281.099.011 eura. Operativni program "Zaštita okoliša" odnosi se na sljedeća prioritetna područja: a) Razvoj infrastrukture za gospodarenje otpadom radi uspostave cjelovitog sustava gospodarenja otpadom u Hrvatskoj, b) Zaštita vodnih resursa Hrvatske kroz poboljšanje sustava vodoopskrbe te integriranog sustava upravljanja otpadnim vodama i c) Tehnička pomoć. Zbog sve veće količine komunalnog otpada, sve većeg ambalažnog otpada i opasnih kemikalija koje se nalaze u brojnim proizvodima, gospodarenje otpadom u Republici Hrvatskoj postaje od iznimne važnosti.

Stanje zraka. Kvaliteta zraka u Hrvatskoj je dobra, zrak je globalno čist. Samo su u pojedinim gradovima Zagreb, Sisak, Osijek, Kutina i Slavonski Brod u 2014. godini zabilježene povećane koncentracije lebdećih čestica sitne prašine, koja nepovoljno utječe na zdravlje ljudi. Malo je poznato da je najčišći zrak na svijetu prema spektroskopskoj analizi u Hrvatskoj podno Velebita.

More i pomorsko dobro. Kod onečišćenja mora posebno su ugrožena obalna područja, jer su pod najvišim opterećenjem. Najveći dio zagađenja dolazi s kopna i s plovniha objekata (balastne vode). Onečišćenja mogu biti biološka kao što su bakterije i virusi, organske i anorganske tvari kao npr. pesticidi, radioaktivne tvari, pa čak i toplina. Morski ekosustav i obalno područje Republike Hrvatske predstavlja prostor od izuzetne tradicijske i gospodarske važnosti te je neophodno uspostaviti i provoditi aktivnosti za očuvanje njihove kakvoće, ljepote i bioraznolikosti. Stanje mora i pomorskog dobra u Hrvatskoj je dobro, no stupanj zaštite treba podignuti na višu razinu.

Voda. Mnogi futuristi tvrde da će voda u 21. stoljeću imati ulogu koju je nafta imala u prošlom stoljeću. Po vodnom bogatstvu Hrvatska je s 32818 kubnih metara godišnje obnovljive pitke vode po stanovniku treća država Europe, odmah iza Norveške i Islanda. Brza industrijalizacija slabije razvijenih država ugrožava postojeće izvore pitke vode. Premda velika većina hrvatskih građana preferira konzumaciju vode iz vodovoda (89,5%), potrošnja flaširane izvorske vode u Hrvatskoj pokazuje brzu tendenciju rasta. Procjenjuje se da je koncesionarima na raspolaganju 1,2 milijuna prostornih metara izvora vode, ali se zasad crpi oko pola toga kapaciteta.

Tlo. U zaštiti okoliša tlo je, kao sastavnica okoliša, bilo dugo zanemarivana tema. U Republici Hrvatskoj evidentirano je 36 tipova tla (najviše lesiviranog). Na temelju postojećih pedoloških podataka najveći dio, u odnosu na ukupnu površinu, predstavljaju automorfna (65,6%), a slijede hidromorfna tla s 34,4%. Prisutan je proces zakiseljavanja tla i degradacije organske tvari, posebno na poljoprivrednome zemljištu. Utvrđen je trend povećanja površina zaslanjenog tla u dolini Neretve, kao i povećanje stupnja zaslanjenosti. Na području Slavonije i Baranje postupno dolazi do širenja pjega alkalnog tla.

Biološka raznolikost. Republika Hrvatska je prema biološkoj raznolikosti jedna od najbogatijih zemalja Europe. Unatoč takvoj velikoj raznolikosti prirode Republike Hrvatske, mnoge njezine komponente su izrazito ugrožene. Glavni razlozi ugroženosti biljaka i životinja u Hrvatskoj jesu: promjene staništa (uništavanje, cijepanje staništa), prekomjerno iskorištavanje prirodnih resursa (lov, krivolov, sječa, sakupljanje, uznemiravanje i dr.), onečišćenje okoliša i unošenje stranih (alohotnih) vrsta.

Kako je Republici Hrvatskoj nužno potreban gospodarski rast i to prije svega stavljanjem u funkciju neiskorištenih kapaciteta u nastavku ove znanstvene rasprave istražiti će se međuodnos Bruto domaćeg proizvoda (BDP-a) i ukupne emisije stakleničkih plinova (CO₂) u Republici Hrvatskoj za razdoblje od 1990. do 2013. godine. Ipak, rast bruto domaćeg proizvoda preduvjet je rješavanju brojnih problema hrvatskog društva. Ovakav pristup čini se primjerenim i iz razloga što kritičari mjerenja vrijednosti nacionalnog proizvoda pomoću bruto društvenog proizvoda (*Gross National Product*) ističu da BDP predstavlja pretjerani materijalizam društva koje se opredjelilo za beksrajnu proizvodnju nepotrebnih dobara (Samuelson, 429). „Nemojte mi govoriti o svim vašim brojkama i dobrima, o vašem društvenom bruto proizvodu. Za mene, GNP znači bruto društveno zagađenje - *Gross National Pollution* (Samuelson, 430). Zašto troškovi zagađanje ne ulaze u BDP? Oni se izostavljaju zbog toga što nitko ne kupuje niti prodaje štetu koju čine emisije stakleničkih plinova. Rezultati istraživanja u ovom dijelu rada temelje se na podacima iz tablice 1.

Tablica 1. Kretanje BDP-a i ukupne emisije stakleničkih plinova od 1990. do 2013. godine

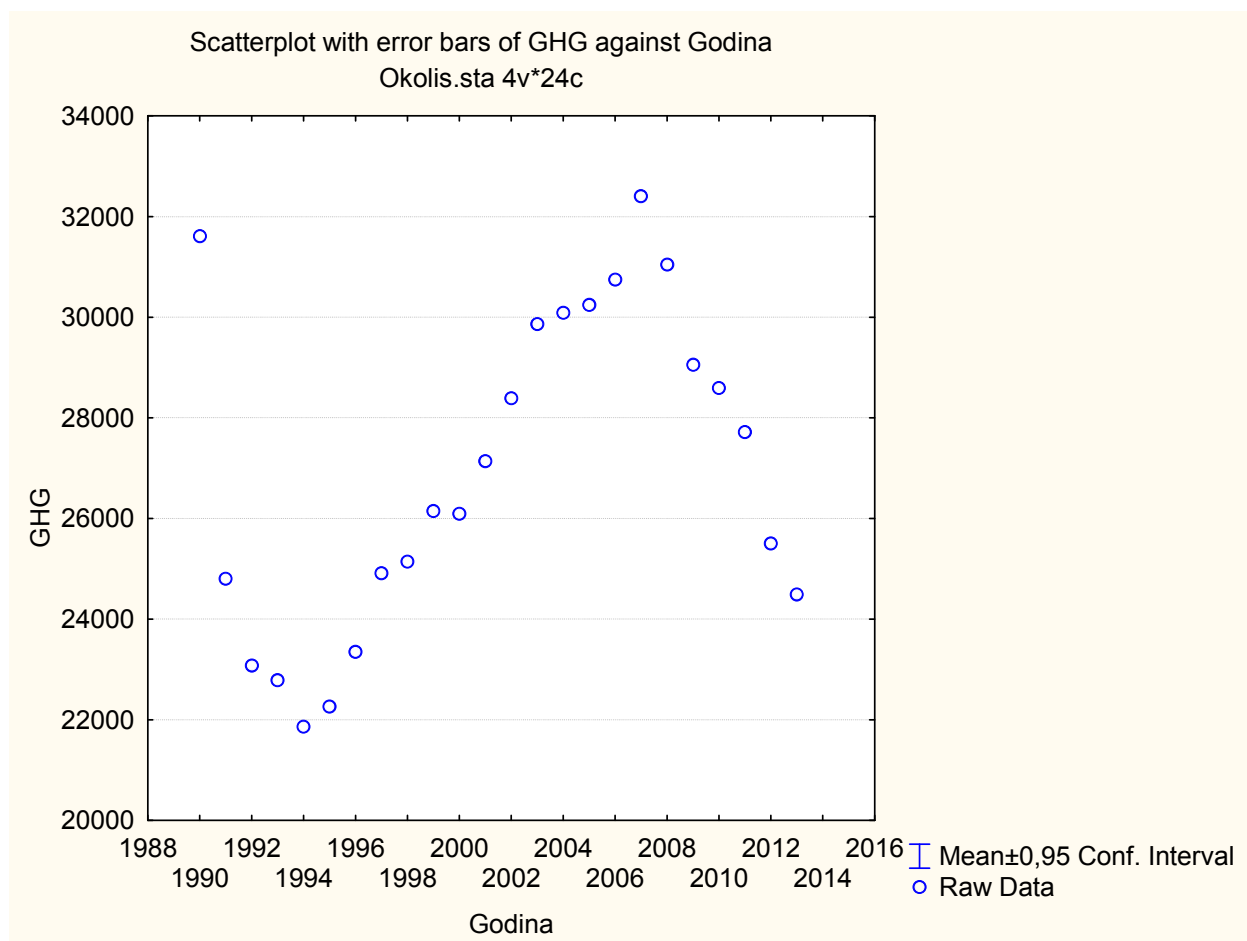
Godina	BDP u stalnim cijenama iz 1990.	CO2 ekvivalent (kt)
1990	276277,54	31609
1991	217982,98	24804
1992	192478,97	23082
1993	177080,65	22783
1994	187528,41	21862
1995	200280,34	22259
1996	211968,42	23347
1997	226346,67	24915
1998	231158,76	25142
1999	227685,12	26151
2000	234589,65	26097
2001	243585,96	27140
2002	256841,78	28393
2003	269575,02	29867
2004	281031,02	30088
2005	292859,83	30244
2006	306739,8	30747
2007	323522,76	32408
2008	331155,41	31049
2009	308305,68	29056
2010	301214,65	28597
2011	301214,7	27719
2012	295792,8	25505
2013	292834,9	24492

Izvor: Statistički ljetopis Republike Hrvatske – različita godišta, vlastiti izračuni i Švedek, et al, 2016

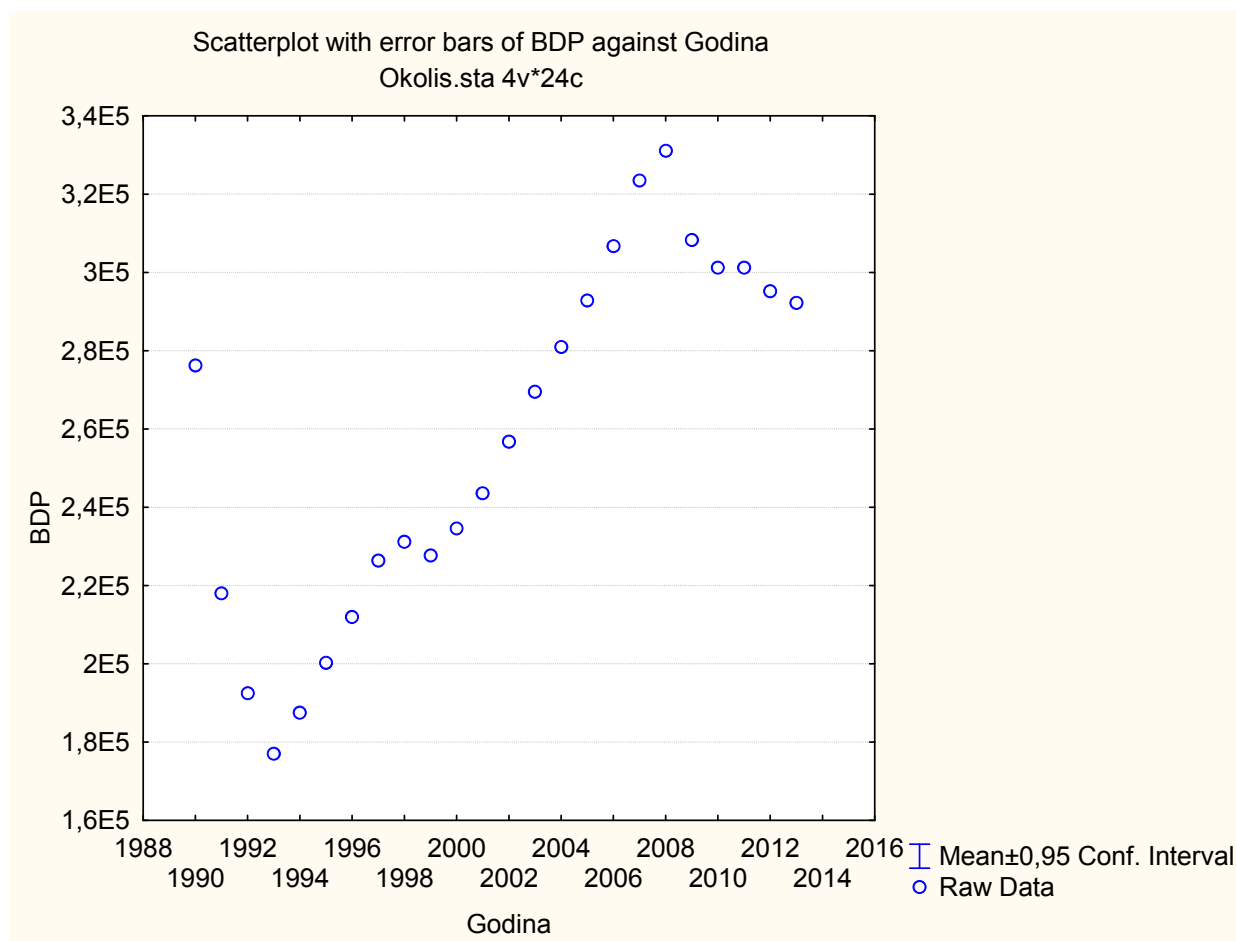
Analizom podataka iz tablice 1 može se zaključiti da ukupna emisija stakleničkih plinova, isključujući odlive, u 2013. iznosi 24.492,8 mil. t CO₂-eq (ekvivalent CO₂ emisije), što predstavlja smanjenje emisija za 30,3% u odnosu na emisiju stakleničkih plinova u 1990. godini. Opći pad ekonomskih aktivnosti i potrošnje energije u razdoblju od 1991.-1994., najviše prouzročeno ratom u Hrvatskoj, direktno je uzrokovalo pad ukupnih emisija stakleničkih plinova u tom razdoblju. Emisije su počele rasti 1995. s prosječnom stopom od 3% godišnje, do 2008. dok je bruto domaći proizvod u istom razdoblju rastao po prosječnoj stopi od oko 5%. Zbog pada gospodarskih aktivnosti u razdoblju 2008.-2013., emisije su se smanjile za 10,9% u 2011., 8,1% u 2012., te 21,3% u 2013. u odnosu na 2008. godinu (Švedek, et al, 2016). Osnovni razlog smanjenja emisija stakleničkih plinova u 2013. je ekonomska kriza. U skladu s tim, može se zaključiti da u uvjetima gospodarskog rasta emisija stakleničkih plinova raste nešto sporije od rasta bruto domaćeg proizvoda, dok u uvjetima gospodarske krize pada nešto brže od bruto domaćeg proizvoda. Naime, zbog ekonomske krize došlo je do smanjenja industrijske proizvodnje i posljedično, smanjenja potrošnje goriva (najveće smanjenje potrošnje goriva bilo je u podsektoru Industrija i graditeljstvo te u Prometu), što je dovelo do smanjenja emisija stakleničkih plinova. Najveći doprinos emisijama stakleničkih plinova u 2013. godini ne uključujući LULUCF imao je sektor Energetika s 74,0%, zatim Industrijski procesi i uporaba proizvoda s 11,5%, Poljoprivreda s 9,5% i Otpad s 5,0% (Švedek, et al, 2016). Ova konstrukcija je uz manje promjene konstantna kroz čitavo promatrano razdoblje od 1990. do 2013. U 2013. ukupna emisija stakleničkih plinova u Hrvatskoj je iznosila 24.492,8 kt CO₂-eq ne uključujući LULUCF sektor, dok je ukupna emisija uključujući LULUCF sektor iznosila 19.367,6 kt CO₂-eq, što predstavlja odliv za 20,9% u toj godini.

Temeljem podataka iz tablice 1 konstruirani su dijagrami rasipanja vrijednosti bruto domaćeg proizvoda i ukupne emisije stakleničkih plinova u Republici Hrvatskoj za razdoblje od 1990. do 2013. godine.

Grafikon 1: Dijagram rasipanja ukupne emisije stakleničkih plinova u razdoblju od 1990. do 2013. godine



Grafikon 2: Dijagram rasipanja vrijednosti bruto domaćeg proizvoda u razdoblju od 1990. do 2013. Godine



Dijagrami rasipanja upućuju na slično kretanje vrijednosti varijabli u vremenu te je temeljem podataka iz tablice sačinjena korelacijska analiza koja je potvrdila relativno čvrstu korelaciju između BDP-a i ukupne emisije stakleničkih plinova u Republici Hrvatskoj (cf. tablicu 2).

Tablica 2. Rezultat korelacijske analize između BDP i emisije stakleničkih plinova u Republici Hrvatskoj za razdoblje od 1990. do 2013. godine

Correlations (Okolis.sta) Marked correlations are significant at $p < ,05000$ N=24 (Casewise deletion of missing data)				
	Means	Std.Dev.	BDP	GHG
BDP	257785,5	46303,21	1,000000	0,833288
GHG	26973,2	3206,50	0,833288	1,000000

Nakon toga napravljena je regresijska analiza čiji su rezultati prikazani tablicom 3.

Tablica 3. Regresijska analiza između ukupne emisije stakleničkih plinova i bruto domaćeg proizvoda u Republici Hrvatskoj za razdoblje od 1990. do 2013. Godine

Regression Summary for Dependent Variable: GHG (Okolis.sta) R= ,83328847 R2= ,69436968 Adjusted R2= ,68047739 F(1,22)=49,982 p						
	Beta	Std.Err. - of Beta	B	Std.Err. - of B	t(22)	p-level
Intercept			12097,59	2136,375	5,662673	0,000011

BDP	0,833288	0,117866	0,06	0,008	7,069822	0,000000

Izvor: vlastiti izračun

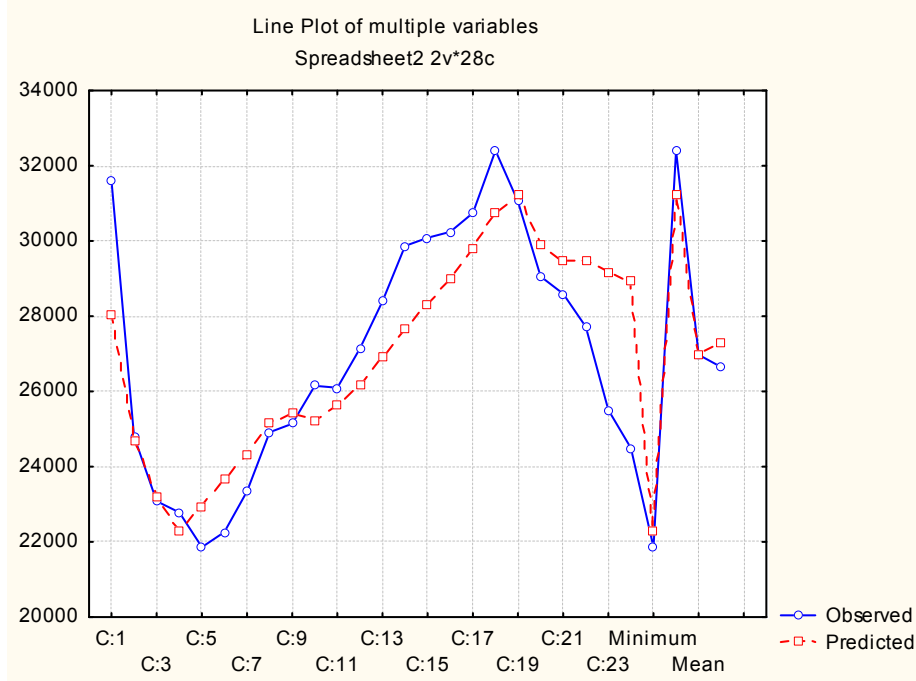
Ekonometrijska analiza odnosa ukupne emisije stakleničkih plinova kao ovisne varijable i BDP kao neovisne varijable u razdoblju od 1990. do 2013. godine, pokazuje da bi se ti odnosi najbolje mogli opisati linearnom funkcijom:

$$\text{GHG} = 12097,59 + 0,06 \text{ BDP} \quad (1)$$

uz $R = 0,83$; $F(1,22) = 49,982$; $p < 0,01$.

Grafikonom 3 prikazana je usporedba između stvarnih i modelom predviđenih vrijednosti varijabli. Zanimljivo je da u uvjetima pada gospodarski aktivnosti ukupna emisija stakleničkih plinova opada po znatno većoj stopi dok u uvjetima rasta bruto domaćeg proizvoda model pokazuje zadovoljavajuće rezultate (cf. grafikon).

Grafikon 3. Usporedba rezultata ekonometrijskog modela i stvarnih podataka za ukupnu emisiju stakleničkih plinova u Republici Hrvatskoj za razdoblje od 1990- do 2013. godine



Temeljem modela 1 i jednadžbe trenda napravljena je prognoza emisije stakleničkih plinova do 2030. godine (cf. tablicu 4). Procjena i temeljem jednadžbe trenda napravljena je iz razloga što usporedba rezultata ekonometrijskog modela i stvarnih podataka za ukupnu emisiju stakleničkih plinova u Republici Hrvatskoj u uvjetima pada gospodarskih aktivnosti pokazuje manju točnost. Procjena na osnovu modela 1 temelji se na prosječnom godišnjem rastu BDP-a od 2%.

Tablica 4. Prognoza ukupne emisije stakleničkih plinova u Republici Hrvatskoj do 2030. godine

Godina	BDP stopa rasta 2%	Trend $Y=24363+208,8X$
2020. CO2 ekvivalent (kt)	32239	30836

2025. CO2 ekvivalent (kt)	34335	31880
2030. CO2 ekvivalent (kt)	36649	32924

Zahvaljujući sektoru korištenja zemljišta, prenamjene zemljišta i šumarstva („LULUCF”), Republika Hrvatska ima značajan neto odliv (uklanjanje 5125t u 2013.) koji iz atmosfere uklanja količinu stakleničkih plinova tako da je ukupna emisija stakleničkih plinova u Republici Hrvatskoj (uključujući LULUCF) u promatranom razdoblju 1990.-2013. daleko ispod preuzete obaveze od 30 000t Kyoto sporazumom iz 1996. godine. Tako je primjerice 2013. godine ukupna emisija (uključujući LULUCF) iznosila svega 19367,6 t ili 34,52% manje nego 1990. godine (Švedek, et al, 2016). Zaključno, Hrvatska može ispoštovati preuzetu obvezu i ostvariti poželjni gospodarski rast.

4. Zaključak

Osmišljavanje zaštite prostora i okoliša u Republici Hrvatskoj predstavlja važno pitanje, a njegovo primjereno rješavanje značajno će utjecati na budući ekonomski razvoj Hrvatske. Stanje okoliša u Republici Hrvatskoj može se ocijeniti zadovoljavajućim. Temeljem dobivenih rezultata istraživanja može se zaključiti da u uvjetima gospodarskog rasta emisija stakleničkih plinova u Republici Hrvatskoj raste nešto sporije od rasta bruto domaćeg proizvoda, dok u uvjetima gospodarske krize pada nešto brže od bruto domaćeg proizvoda. Naime, zbog ekonomske krize došlo je do smanjenja industrijske proizvodnje i posljedično, smanjenja potrošnje goriva, što je dovelo do smanjenja emisija stakleničkih plinova. Zahvaljujući sektoru korištenja zemljišta, prenamjene zemljišta i šumarstva, Republika Hrvatska ima značajan neto odliv koji iz atmosfere uklanja količinu stakleničkih plinova tako da Hrvatska može ispoštovati preuzete obveze Kyoto sporazumom i ostvariti poželjni gospodarski rast. Navedenu tvrdnju potkrepljuju i rezultati procjene emisije stakleničkih plinova do 2030. godine dobivene regresijskim i trend modelom.

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THE ROLE OF RURAL AREAS IN THE ECONOMIC DEVELOPMENT OF MACEDONIA

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Abstract: *Rural areas have a special place in the economic development of every country. Mainly rural areas can significantly contribute to reducing unemployment and poverty because they can employ a significant proportion of the working population, especially in agricultural production, but also in agrotourism, in processing, in trade and so on. Rural development and its contribution to overall economic development mostly depends on: utilization of pastures in the mountainous villages, infrastructure living conditions (roads, schools, health services, sports fields and facilities, etc.), renovation and development of villages, realization of local development strategies in rural areas, assistance in carrying out agricultural activity and the preservation of rural areas and genetic diversity, development of organic production, subsidies for production, training, information and advisory services for farmers and so on.*

Agriculture is the primary economic sector in rural areas where there are natural opportunities for primary agricultural production which is essential for the development and survival of a country. Each national economy needs into strategies for economic development to pay special attention to the development of rural areas and their contribution to overall economic growth. Therefore, in this paper we aim to assess the current rural development in the country with special emphasis on the development of the agricultural sector and to point out some measures of its improvement for faster economic development.

Key words: *agrarian sector, economic development, rural areas, the Common Agricultural Policy*

1. INTRODUCTION

Economic and social development of the rural sector is a key prerequisite for increasing food safety. The significance of rural areas can be seen through their participation in GDP, total employment, in the provision of basic conditions for survival of the population, etc. Poverty, hunger and malnutrition are the main causes of accelerated migration from rural to urban areas in developing countries. Rural areas in developing countries lack the technical and financial resources as well as adequate educational infrastructure. For development of rural areas, it is necessary to ensure their adequate protection through direct aid and support of primary agricultural production which is the main activity in these areas, by granting subsidies on products per livestock or arable land.

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Agriculture is of great importance for the development of rural areas, given that the workforce in these areas is mostly engaged in agricultural production. This is particularly important for developing countries where unemployment rates are relatively high. Population in rural areas usually works in other activities apart of agricultural activities, such as trade and handicrafts. In developing countries relative share of rural areas in GDP and in employment is much higher compared to that in developed countries.

Economic development has also influenced the further growth and development of rural areas with the increased purchasing power of the population due to increased living standards. Economic development means the development of markets for agricultural products produced in rural areas, improved educational profile of the population providing skilled labor and increased labor productivity, improved infrastructure that means improved road network and construction of new national, regional and local roads, construction of modern production facilities, production of modern machinery for greater automation of production and productivity, development of scientific research and introduction of new types of products, new ways of producing and packaging the products.

Rural areas are essential for future growth and development of the European Union that can be seen from their relatively large share in the territory of the European Union, total employment, investments, GDP, etc. Rural development policy of the European Union aims at sustainable development of rural areas, environmental protection is an integral part of this policy. Rural development policy strengthens European agriculture sector, improves the competitiveness of rural areas and contributes to the preservation of the rural heritage of the European Union.

Macedonian agriculture and income from agriculture as well as related processing industry and services are still a major source of income for the rural population. Macedonian agro-food



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Stamnova continues with postgraduate studies in Monetary Economics at the Faculty of Economics and on schedule, completing exams. On November 7, 2005, successfully defended her thesis on "Analysis of bank risks".

Her professional and scientific upgrading continues with doctoral dissertation on "The role of the agricultural sector in the economic development of the Republic of Macedonia". On April 20, 2016 at the Faculty of Economics in Prilep successfully defended her doctoral thesis.

From February 1, 2014 was appointed as a board member and director of commercial affairs of JSC "Macedonian Power Plants". In April 2010 was appointed as deputy director of the State Statistical Office of the Republic of Macedonia and this function she performed until January 31, 2014.

sector is in the early phase of restructuring. The majority of Macedonian agricultural holdings, because of their structures are not able to compete equally with competing agricultural products of the European and world producers in terms of the amount of production costs and marketing characteristics of the products.

2. MEANING OF AGRICULTURE AND RURAL DEVELOPMENT TO THE ECONOMIC DEVELOPMENT

In the economic theory, there are different definitions of agriculture depending on the aspect of consideration, a number of theorists set out in definition the primary production not taking into account the interconnectedness and interdependence of agriculture with industry, primarily with the manufacturing industry. The definition of agriculture is often general and imprecise and may include one or more of the following activities: processing soil, cultivation and harvesting, livestock breeding and breeding of other animals, production of animal agricultural products, production of seeds and plants, production and protection of forest, initial processing of agricultural products. A generally accepted definition is that agriculture is an economic activity which involves the production of plant and animal origin and domestic processing of agricultural products.

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He became PhD in 2003 at the Faculty of Economics in Prilep, defending his doctoral dissertation on "Long-term effects of foreign investment, with special reference to Macedonia."

Currently he teaches the following courses: Macroeconomic Analysis, Theory and Policy of Economic Development and Entrepreneurship and Small Business, at Faculty of Economics in Prilep. The last election to the title of full professor has been carried out in 2013 in the economic theory, economic development and business. Areas of scientific occupation include: economics of investment, economic development, macroeconomics and entrepreneurship.

The significance of agriculture to the economic development of a country can be seen through its basic functions, such as: environmental protection, economic and social group of functions¹³⁰. The function of environmental protection underlines the fact that agriculture can mitigate the effects of climate change, maintain biodiversity, contribute to the preservation of water quality and its availability, and reduce pollution. *The economic function* indicates that agriculture is the foundation for the growth of the economy, even in highly industrialized countries. The main function of agriculture and forestry is the production of goods / commodities. It is, above all, the primary food for human consumption, either directly or by trade (as commodities) for the feeding of animals, raw materials for energy, biogas, medicines and other products for clothing or for other purposes. *The social function of agriculture* is perceived to maintaining rural communities, where the agriculture is primary and dominant sector. Increased productivity in agriculture, achieving higher returns and diversification of agricultural production means an increase in the number of employees in agriculture, thereby reducing unemployment.

¹³⁰ Food and Agriculture Organization of the United Nations, Netherlands Conference on the Multifunctional character of Agriculture and land

In the experts there are different definitions of the term "rural areas" presents a particular problem in the analysis of rural development policy. The reasons for the different definition of this concept are the different perceptions of what is rural or urban and the elements that should be considered during categorization, such as natural, economic, cultural characteristics, etc. Differences arising from the need for which form the definition of rural areas and the difficulties in collecting relevant data on the basic geographic units such as, for example, administrative units. In 2010 the European Commission adopted new terminology for predominantly rural, intermediate and predominantly urban regions. This terminology is based on the OECD methodology and primary objective is to provide a consistent basis for the description of the Regions. The method is based on a simple approach to urban clustering of cells with a minimum density of 300 inhabitants per km² and a population of at least 5000. The cells that are located outside of these clusters are considered rural.

In essence, it makes classification of the regions at the level of "NUTS 3" based on the share of rural population in total population. If more than 50% of the total population lives in rural areas, the region is considered as predominantly rural, if the rural population accounts for 20% to 50% of the total population, the region is considered as mainly rural, and if the rural population accounts for less than 20%, then that region is considered to be predominantly urban / urban. This methodology corresponds to the methodology of the OECD, taking into account the existence of large urban centers of a certain number of people. For comparison, according to the European methodology, 24% of the population live in regions classified as predominantly rural, which is 4% more compared to the results obtained in accordance with the methodology of the OECD.

Rural development is in direct correlation with the following factors: the rate of migration, the human factor, the electronic business, information technology and development of new technologies. Importance of rural areas for economic development of a country is perceived by their relative participation in employment, the total investment, in exports, in GDP etc. Rural areas in developing countries are more significant because the unemployment rate is much higher in these countries and the rural areas may affect its reduction by engaging the population living in these areas primarily in agricultural activities which has natural conditions, but also in manufacturing, making of handicrafts, rural tourism, manufacturing industry (especially for production of environmentally friendly products), etc.

3. RURAL DEVELOPMENT POLICY IN THE EUROPEAN UNION

General rules for managing rural development policy, which is implemented by the European Agricultural Fund for Rural Development (EAFRD), are governed by the Regulation 1698/2000 adopted by the Council of the European Union. Rural Development in the European Union is financed only by EAFRD unlike previous programming when the projects were funded from several funds. Member States of the European Union are required to submit a program for rural development before the period of adoption of the Rural Development Programme of the EU, which more closely determine how much money will be spent on certain measures. All this contributes to: identifying areas that need the most support for rural development, establishing a link with the main EU priorities, consistency with other policies of the European Union in terms of economic cohesion and environmental protection, support of the Common Agricultural Policy terms of increasing competitiveness of the agricultural sector, improving the environment and improving the quality of life in rural areas and promoting diversification.

Rural areas have a high share in the territory of the European Union, employing more than half of total employees, have a significant share in investments, in GDP etc. Table 1 lists several indicators of the importance of rural areas in the economy of the European Union.¹³¹

Rural areas within the European Union represent 91% of the territory and about 59% of the total population. Because of these, rural areas are particularly important to the economy of the European Union. Economic activity tends to concentrate more in urban areas, but 48% of gross value added in the European Union are produced in rural areas and 56% of employment is in rural areas. These percentage holdings are greater in the new Member States of the European Union, where 66% of gross value added and 75% of employment are created in the rural areas. More rural areas are characterized by low population density, the level of the European Union population density varies from 48 inhabitants per km² in the predominantly rural areas to 514 inhabitants per km² in the predominantly urban areas.

Table 1. Important indicators for the rural sector in the EU

Participation of rural areas in total territory	91%
Participation of rural areas in the total population	59%
Participation of rural areas in GDP	48%
Participation of rural areas in total employment	56%
Population density in rural areas (population of m2)	48
Population density in urban areas of the EU (population of m2)	514
GDP per capita in rural areas (% of EU average)	83%
Participation of primary agricultural production in employment	5,5%
Unemployment rate	9%
Labor productivity in agriculture in the old Member States in relation to the European average	178%
Labor productivity in agriculture in the new Member States in relation to the European average	28%
Rate of investment in the EU	39%
Rate of investment in the old EU member states	42%
Rate of investment in the new EU member states	16%
Participation of the food industry in total employment	2,2%
Participation of the food industry in GDP	2%

Source: "European Commission DG Agriculture and Rural Development"

Gross domestic product per capita is higher in urban than in rural areas. EU income per capita in rural areas is 83% of average. The gap between rural and urban areas is greater in the new Member States of the European Union. Rural regions in the new Member States grow faster than rural areas in the old Member States, but the growth of urban areas on the other side is lower than that of the old Member States, and therefore the gap between rural and urban areas is increasing.

Primary agricultural production in rural areas accounts for 9% of employment and 3% in value added. In the new Member States this has been sharpened with a share of 12% in

¹³¹ RURAL DEVELOPMENT IN THE EUROPEAN UNION, STATISTICAL AND ECONOMIC INFORMATION REPORT 2010, European Union Directorate-General for Agriculture and Rural Development

employment and 6% of gross value added. Most of the economic activity belongs to the service sector. The downward trend in the share of primary agricultural production, employment and participation in the creation of the gross added value is continuing.

The employment rate in rural areas is lower than in urban areas. In the old member states of the EU employment rate increased by the same rate in both rural and urban areas as opposed to the new Member States where the growth rate is lower in rural areas compared to urban areas.

The primary agricultural sector (agriculture, hunting and forestry) accounts for approximately 5.5% of total employment in the European Union. In the UK agriculture accounts for 1% of the total number of employees, in Romania for 30%, in Bulgaria for 20%, and in Poland for 14%. The importance of primary agricultural sector in the economy of the EU is in constant decline, which is due to the productivity of labor and capital from other sectors of the economy and the sharp decline in prices. In terms of value added, the level of EU primary agricultural sector accounted for 1.7% of total gross value added.¹³²

Labour productivity in agriculture measured as the ratio of gross value added at basic prices for one annual working hour varies within the EU, between the new and old Member States. Productivity is higher in the old Member States where is about 78% higher than the European average, as opposed to the new Member States where productivity is only 28% of the European average.

Gross investments in fixed assets in agriculture are higher in the old Member States (about 93% of total gross investments in fixed assets are generating in the old Member States). The rate of investment is the ratio between the gross investments in fixed assets and gross value added and it is around 39% in 2008 in the EU, but is much lower in the new Member States (16%) than the old member states (about 42%).

Candidate countries for EU membership used Special Programme for Agriculture and Rural Development ("SAPARD") in order to be supported the implementation of EU legislation and to implement measures for rural development. In the period from 2007 to 2013 is created the European Agricultural Fund ("EAFRD"), which finances rural development policies of the Member States of the European Union. Candidate countries for EU membership, ie Macedonia, Croatia (before becoming a member of the Union) and Turkey introduced a special instrument for pre-accession assistance - "IPA" with a component relating to the rural development - "IPARD".

The main goal of rural development policy of the European Union is sustainable development of rural areas. At the beginning this policy was oriented to the development of certain production sectors in agriculture. Protecting the environment is an integral part of rural policy and in the framework of rural policy increasingly reinforces the support and partnership, as well as the flexibility of the support of more than 20 measures to meet the specific needs of the Member States of the European Union. Rural development policy aims to strengthen the agriculture and forestry sectors, improve the competitiveness of rural areas and to preserve the environment and rural heritage of the European Union.

¹³² European Commission DG Agriculture and Rural Development

4. ASSESSMENT OF RURAL DEVELOPMENT IN THE REPUBLIC OF MACEDONIA

The development of agriculture and rural development are directly dependent on the number and structure of the population living in rural areas, the educational profile of the population living in rural areas and infrastructure in rural areas.

The number and structure of the population living in rural areas have an impact on agriculture and rural development because the workforce is one of the production factors, and agriculture is labor-intensive activity that requires labor to a greater extent than in other sectors. The highest concentration of the population in Macedonia is in the urban centers, with 23.1% in Skopje - the capital, 5% in Kumanovo, 4% in Bitola, 3.5% in Tetovo, 3% in Veles and 24% in other towns. The territorial distribution of the population shows that about 44% of the total population lives in rural areas. Much of the villages are completely abandoned or have indicated a small population (under 100 people).

The education system certainly plays an important role in reducing the disparities between urban and rural areas. The low rate of education in rural areas is a result of: emigration of young and working age population, lack or small number of educational institutions, isolating the undeveloped villages, etc. The educational problem is obvious among the unemployed because in 2010 about 10.97% of them have higher or university education; the majority (53.8%) had secondary education, and the remaining 35.2% are without qualifications. About 18% of young people (aged 15 to 25 years) are unemployed and accounts for 19% in the number of total unemployed. In the country, despite a developed system of formal secondary and university education, there is a lack of additional (informal) education and training, especially in the retraining of manpower and training. Most of the illiterate population is in rural areas that are most affected and with the highest degree of poverty (48%) compared with other urban areas (40%) and the City of Skopje, which has the lowest poverty rate (12%).

Infrastructure in rural areas has a direct impact on the quality of life of the population living in rural areas or inadequate infrastructure result in decreased quality of life of the rural population in terms of those living in urban areas because there is a trend of migration of young people from villages in cities or abroad. Electricity is available to 99.75% of the population in rural areas and is made possible by a well developed transmission and distribution network with sufficient capacity, electric energy sources that provide a regular supply, but agricultural areas are not connected to electricity which is required for introducing modern systems, automation and computerization.

Council of the European Union in 2006 established the Instrument for Pre-Accession Assistance to candidate countries for EU membership and to the countries potential candidates (Regulation 1085/2006)¹³³.

The five components established under IPA are: component for assistance in transition and institution building, component for regional and cross-border cooperation, regional development component, component for human resource development and rural development component (IPARD).

Funds for implementation of the measures of the program co-financed at 25% of the Macedonian Budget and 75% of the EU budget for a given year. Financial assistance from the

¹³³ COUNCIL REGULATION (EC) No 1085/2006 of 17 July 2006 establishing an Instrument for Pre-Accession Assistance (IPA)

EU budget is paid in the amount of 75% of the total funds paid by users after full funding from the State Budget.¹³⁴

Table 2. IPARD financial plan 2007- 2013, the maximum share of EU funds in IPARD

	2007	2008	2009	2010	2011	2012	2013	Total
Total for rural development	2.100.000	6.700.000	2.806.118	474.119	16.000.000	17.991.604	2.157.737	48.229.578

Source: Agency for Financial Support of Agriculture and Rural Development

Table 3. IPARD financial plan by priority axes, 2007- 2013, in euros

Priority axis	Total public support	Rate of participation of EU	EU participation
Priority Axis 1 - Improving market efficiency and implementation of Community standards	56.169.647	75%	42.127.235
Priority Axis 2 - Preparatory actions for implementation of agri-environmental measures and LEADER approach			
Priority Axis 3 - Development of rural economy	5.379.160	75%	4.304.370
Measure 501 - Technical Support	2.247.466	80%	1.797.973
Total	64.156.273		48.229.578

Source: Agency for Financial Support of Agriculture and Rural Development

Republic of Macedonia insufficient use EU pre-accession funds intended to support agriculture and rural development, but as can be seen from the data in Table. 4, taken from the "2013 Annual Report on Financial Assistance for Enlargement of European Commission"¹³⁵, the same problem faced by all candidate countries for EU membership. In Macedonia, according with the data presented in Table. 4 (for Macedonia data are obtained from the Agency for Financial Support of Agriculture and Rural Development and the Ministry of Agriculture, Forestry and Water Management), the EU disbursed a total of 2.67 million euros.

Table 4. Status of implementation of the financial assistance IPA Component V as at 31 December 2013 (EUR million) implemented by "DG Agriculture and Rural Development"

Country	Paid	Percentage of funds paid by the EU in relation to the approved
Croatia	33.33	23%

¹³⁴ EU INSTRUMENT FOR PRE-ACCESSION FOR RURAL DEVELOPMENT (IPARD), Final version of the modified IPARD programme- sixth modification, Skopje, 6 November 2014

¹³⁵ 2013 Annual Report on Financial Assistance for Enlargement, Report from the Commission to the European Parliament, the Council, and the European Economic and Social Committee

Macedonia	2.67	7,4%
Turkey	147.03	19%
Total	182.80	18%

Source: Agency for Financial Support of Agriculture and Rural Development and the Ministry of Agriculture, Forestry and Water Management, 2013 and ANNUAL REPORT ON FINANCIAL ASSISTANCE FOR ENLARGEMENT, European Commission

The reasons for the low efficiency in the use of IPARD are¹³⁶: lack of awareness of potential users, complicated documentation, non-compliance of national legislation with the EU, the reluctance of applicants to meet conditions and difficult access to finance.

According to the data presented in Table. 5, from the EU IPARD in 2011 were used only 6.3%, 6.6% in 2012 and 22% in 2013. This suggests that while the percentage of utilization of appropriations is very small, there is a trend of constant growth, which suggests that the capacity of Macedonian agriculture for application and utilization of the EU funds is improved.

Table 5. IPARD financial planned and allocated funds for the period 2011-2013, the maximum participation of EU in the IPARD funds

	2011	2012	2013
The total allocated funds for rural development according with the financial plan	16.000.000	17.991.604	2.157.737
Realised payments from IPA	1.010.641	1.188.152	474.447
% of realized payments from the total approved	6,3	6,6	22,0

Source: Agency for Financial Support of Agriculture and Rural Development and Ministry of Agriculture, Forestry and Water Management

Financing of rural development policy is carried out within the national budget and the EU budget for the measures under the Instrument for Pre-Accession for Agriculture and Rural Development. **Rural development measures** are implemented with the following support mechanisms:

- Unrecoverable financial support for investments;
- Financial aid
- Direct payments for rural development.

Unrecoverable financial support for investments is granted in the form of financing or co-financing of the value of investments undertaken and implemented in accordance with the eligible costs. Grant funding may be awarded for intangible assets in accordance with the

¹³⁶ RESEARCH ON IMPROVING THE EFFICIENCY AND EFFECTIVENESS IN ALLOCATION OF IPARD PROGRAMME, Centre for Economic Analysis 2013

eligible costs. Approved and disbursed funds are non-refundable, wherein the user may not alienate or impair the purpose of the investment within five to seven years from the date of receipt of the final payment of support.

Financial aid is support for training and information of farmers, advisory services for the development of agriculture, to start agricultural activity, leaving the agricultural activity and for producer groups.

Direct payments for rural development is a compensatory payment to support the income generated from agriculture as compensation for losses incurred due to use of agricultural production practices for environmental protection or due to increased costs for implementation of higher standards of protection environment. Grant financial support for investment and direct payments to rural development are implemented with contract duration of five to seven years.

Rural development measures shall accompany and complement to the direct support measures (market policy and income support). Measures of the rural development policy aimed at increasing the competitiveness of the agri-food sector and to strengthen the economic and social position of rural areas by increasing the incomes of agricultural holdings, as well as by increasing the employability of rural population outside of the agricultural sector.

5. CONCLUSION

Economic and social development of the rural sector is a key prerequisite for increasing food safety. Poverty, hunger and malnutrition are the main causes of accelerated migration from rural to urban areas in developing countries. Rural areas in developing countries lack the technical and financial resources and adequate educational infrastructure for the population. In these areas there are not enough opportunities for new revenue, an inadequate crop cultivation, inadequate maintenance of production systems, inadequate distribution networks, limited access to public services and poor quality of such services. The development of rural areas is determined by the available labor force, infrastructure, markets for agricultural products and foreign investment in the agriculture sector. High skilled labor, investment and modernization of infrastructure or construction of irrigation systems for arable land, the construction of regional and local roads in rural areas, construction of health institutions, are essential for rural development. Development of markets for agricultural products allows the increased placement of manufactured products, while the growth of investment is main engine of economic growth.

The development of the Common Agricultural Policy of the European Union should be monitored during the process of Macedonia's integration in the European Union. Big part of the EU budget is allocated for the development of the agricultural sector and rural development. The given support by the European Union is in different forms and for different purposes, such as: subsidies for certain crops, the direct payments to farmers, support for investment and trade. Monitoring measures and policies of EU rural development policy helps to illustrate the steps that need to be made for the development of rural areas in the Republic of Macedonia. Diversification and improving the quality of life is the basic tool of rural development policy of the European Union. Building an appropriate infrastructure: roads, water and sewage systems, medical facilities, the development of rural tourism with usage of existing resources can improve the quality of life. It is necessary to stimulate the development of Macedonian rural areas by encouraging the development of small farms with sustainable intensification of agricultural activities, shifting to environmentally friendly production and

development of biodiversity, increase soil fertility, pollination, destroying pest and maintenance of water resources. The successful utilization of European funds- IPARD will be seen only with quality investments that will contribute to the introduction of new methods of production and to encourage entrepreneurship. It will be very important development momentum than quantitative volume of utilization of funds. For the realization of these investments, it is important to increase the volume and accessibility of credit resources, to advance the knowledge, information and transparency on the situation in agriculture, maximum application of the principle of partnership of all stakeholders, and building and raising the absorption and administrative capacity.

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POLOŽAJ OSOBA SA INVALIDITETOM U SISTEMU VASPITANJA I OBRAZOVANJA REPUBLIKE SRPSKE

DISABLED PERSONS IN THE EDUCATIONAL SYSTEM OF THE REPUBLIC OF SRPSKA

Danijela Despotović, docent¹³⁷

Sadržaj: *Poteškoće i prepreke sa kojima se populacija osoba sa invaliditetom svakodnevno susreće variraju od ostvarivanja osnovnih životnih potreba do prava na kretanje, obrazovanje i rad. U ovom radu se govori o položaju osoba sa invaliditetom u sistemu vaspitanja i obrazovanja Republike Srpske. Analizirano je predškolsko, osnovno, srednje i visoko obrazovanje i vaspitanje Republike Srpske.*

Ključne riječi: *osobe sa invaliditetom, vaspitanje, obrazovanje.*

Abstract: *The population of disabled persons faces various difficulties in everyday life, from basic needs like movement to exercising their rights to education and employment. This paper addresses the position of people with disabilities in the educational system of the Republic of Srpska. It covers pre-school, primary, secondary and higher education in the Republic of Srpska.*

Key words: *disabled persons, upbringing, education.*

SISTEM VASPITANJA I OBRAZOVANJA

Mjere podrške licima sa invaliditetom obezbjeđuju se i u oblasti obrazovanja. U Republici Srpskoj cjelokupan sistem obrazovanje normiran je Zakonom o predškolskom vaspitanju i obrazovanju,¹³⁸ Zakonom o osnovnom obrazovanju i vaspitanju¹³⁹, Zakonom o srednjem obrazovanju i vaspitanju¹⁴⁰ i Zakonom o visokom obrazovanju.¹⁴¹ Na osnovu ovakve podjele zaključujemo da su djeca sa invaliditetom bilo koje vrste i kategorije, pravno izjednačena, odnosno da im je pružena mogućnost, da se u skladu sa svojim sposobnostima, obrazuju i školuju.

U našem sistemu vaspitanja i obrazovanja manjim grupama djece i mladih sa invaliditetom u razvoju pružena je mogućnost obrazovanja u vrtićima, osnovnim i srednjim školama, visokoškolskim ustanovama i na fakultetima, kao i u posebnim institucijama, gdje su

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¹³⁸ Zakonom o predškolskom vaspitanju i obrazovanju, „Službeni glasnik Republike Srpske”, br. 79/15

¹³⁹ Zakonom o osnovnom obrazovanju i vaspitanju, Službeni glasnik Republike Srpske“, br. 74/08, 71/09 i 104/11.

¹⁴⁰ Zakon o srednjem obrazovanju i vaspitanju „Službeni glasnik Republike Srpske“, br. 74/08, 106/09 i 104/11.

¹⁴¹ Zakonu o visokom obrazovanju „Službeni glasnik Republike Srpske“, br. 73/10, 104/11, 84/12, 108/13 i 44/15.

programi i metode vaspitno-obrazovnog rada prilagođeni određenim grupama u odnosu na specifičnost njihovih invalidnosti. U Republici Srpskoj postoje posebne ustanove za decu sa smetnjama u psihofizičkom razvoju.

Takođe su doneseni i Zakon o učeničkom standardu (2012. godine) sa ciljem stvaranja svih dodatnih uslova za podsticanje obrazovanja djece i društvene uključenosti u svestrani razvoj ličnosti, te Zakon o besplatnoj pravnoj pomoći (2008. godine) koja se obezbjeđuje određenim kategorijama, među njima i korisnicima invalidske penzije, licima sa oduzetom poslovnom sposobnošću i duševno oboljelim licima smještenim u ustanovama, korisnicima socijalne pomoći, nezaposlenima i licima bez prihoda, te djeci bez roditeljskog staranja.

1.1. PREDŠKOLSKO VASPITANJE I OBRAZOVANJE

Zakonom o predškolskom vaspitanju i obrazovanju uređuje se predškolsko vaspitanje i obrazovanje djece od šest mjeseci do polaska u osnovnu školu, tako i djece sa smetnjama u razvoju. Djeca sa smetnjama u razvoju su djeca koja imaju oštećenja ili poremećaje u psihičkom, fizičkom ili socijalnom razvoju kao što su: oštećenja vida, sluha, oštećenja u govorno-glasovnoj komunikaciji, tjelesna oštećenja i hronična oboljenja, intelektualna oštećenja, psihički poremećaji i oboljenja i višestruke smetnje.¹⁴²

Predškolsko vaspitanje i obrazovanje je djelatnost od opšteg interesa koja obuhvata vaspitanje i obrazovanje djece predškolskog uzrasta. Sam program predškolskog vaspitanja i obrazovanja obavlja se u predškolskim ustanovama, osnovnim školama, specijalnim školama i ustanovama zdravstvene i socijalne zaštite u kojima su zbrinuta djeca predškolskog uzrasta. Predškolska ustanova može biti osnovana, pod jednakim uslovima, kao privatna i javna ustanova. Mogu je osnovati Republika, jedinica lokalne samouprave, vjerska zajednica i drugo pravno ili fizičko lice. Vjerska zajednica može osnovati posebnu specijalnu predškolsku ustanovu za djecu sa smetnjama u razvoju sa kojom se ne može organizovati rad zajedno sa djecom tipičnog razvoja.¹⁴³ U okviru djelatnosti predškolskog vaspitanja i obrazovanja obezbjeđuju se jednaki



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U maju tekuće godine dobila je izbor u zvanje docenta za užu naučnu oblast Radnog i socijalnog prava.

Pored Radnog prava polje njenog naučnog interesa su: Obligacono pravo, Porodično i Građansko parnično pravo.

Objavila je nekoliko radova u naučnim i stručnim časopisima i bila je učesnik na nekoliko međunarodnih konferencija.

¹⁴² Član 27., stav 3., Zakona o predškolskom vaspitanju i obrazovanju.

¹⁴³ Član 12, stav 6. Zakona o predškolskom vaspitanju i obrazovanju.

uslovi i prilike u ostvarivanju prava djece na vaspitanje i obrazovanje za dobrobit njihovog fizičkog i mentalnog zdravlja i sigurnosti bez obzira na pol, sposobnosti, socijalno-ekonomski status i stil života porodice, kulturno, etničko, nacionalno i vjersko nasljeđe, kao i za ostvarivanje programa, zavisno od potreba i interesa djece predškolskog uzrasta. Predškolska ustanova ostvaruje i ostale djelatnosti kojima se obezbjeđuje ishrana, njega, preventivno-zdravstvena i socijalna zaštita, kao i druge djelatnosti u funkciji vaspitanja i obrazovanja, pod uslovom da se ne ometa obavljanje osnovne djelatnosti.

Vaspitno-obrazovni rad sa djecom sa smetnjama u razvoju ostvaruje se prema individualizovanom vaspitno-obrazovnom programu, zavisno od potreba i mogućnosti djece. Izradu programa vrši jedan od stručnih organa predškolske ustanove uz podršku odgovarajućeg stručnog lica, zavisno od potrebe. Ukoliko predškolska ustanova nema zaposleno odgovarajuće stručno lice za izradu programa direktor ustanove može angažovati stručno lice za izradu tog programa, najkasnije tri mjeseca od upisa djeteta u predškolsku ustanovu. Ministar donosi Pravilnik o načinu i uslovima ostvarivanja programa u predškolskim ustanovama za djecu sa smetnjama u razvoju. Upis djece u predškolsku ustanovu vrši se na osnovu ljekarskog uvjerenja dobijenog na osnovu pregleda o fizičkom i psihičkom razvoju djeteta i laboratorijskih nalaza koji sadrže bris nosa i grla i nalaz stolice od nadležne zdravstvene ustanove i izvoda iz matične knjige rođenih, a nakon izvršenog upisa, predškolska ustanova zaključuje ugovor sa roditeljem ili starateljem o međusobnim pravima i obavezama. Djeca bez roditeljskog staranja i djeca sa smetnjama u razvoju ne podliježu postupku bodovanja na osnovu definisanih kriterijuma za prijem u predškolsku ustanovu. Upis djeteta sa smetnjama u razvoju razmatra predškolska ustanova na osnovu dokumentacije i procjene stručnog tima o psihofizičkom statusu i potrebama djeteta za odgovarajućim programima koje predškolska ustanova može ponuditi.

Rad sa djecom u predškolskim ustanovama organizuje se u vaspitnim grupama, koje se osnivaju prema uzrastu djece, vrsti i trajanju programa, sposobnostima, potrebama i interesima djece i roditelja. U jednoj optimalnoj vaspitnoj grupi ne može biti više od jednog djeteta sa smetnjama u razvoju, izuzev u predškolskoj ustanovi koja ima manji broj vaspitnih grupa u odnosu na broj upisane djece sa smetnjama u razvoju, kada u grupi može biti i dvoje djece sa smetnjama u razvoju, ali se broj djece u grupi tada umanjuje za tri. Broj djece u vaspitnoj grupi na bolničkom liječenju može biti manji od 25 djece, a za djecu u vaspitnoj grupi u specijalnim ustanovama koje ostvaruju programe predškolskog vaspitanja i obrazovanja primjenjuje se normativ: djeca oštećenog vida i sluha, te djeca sa tjelesnimoštećenjima - do sedmoro djece u grupi i to: vrtićka grupa od tri do četiri godine - do četvoro djece, vrtićka grupa od četiri do pet godina - do petoro djece, vrtićka grupa od pet do šest godina - do sedmoro djece, mješovita vrtićka grupa - do petoro djece; djeca sa višestrukim smetnjama ili djeca sa intelektualnim i psihičkim oštećenjima - do petoro djece u grupi.

Vaspitno-obrazovni rad za djecu sa smetnjama u razvoju uključenu u redovne uzrasne grupe u predškolskoj ustanovi obavljaju vaspitači uz stručnu podršku defektologa, u zavisnosti od vrste smetnje. Vaspitno-obrazovni rad u specijalnim ustanovama koje ostvaruju programe predškolskog vaspitanja i obrazovanja obavljaju defektolozi odgovarajućeg smjera, koji imaju odgovarajući nivo visokog obrazovanja. Vaspitna grupa koju pohađa dijete sa smetnjama u razvoju može da ima saradnika za vaspitača, koji bi vaspitaču i djetetu pružao pomoć pri obavljanju lične higijene, korišćenju toaleta, podršku pri kretanju, ručanju i odijevanju.

1.2. OSNOVNO VASPITANJE I OBRAZOVANJE

Osnovno obrazovanje i vaspitanje je djelatnost od opšteg društvenog interesa, koje obuhvata obavezno obrazovanje i vaspitanje, druge oblike obrazovanja djece i omladine i obrazovanje odraslih. Osnovno obrazovanje i vaspitanje traje devet godina, obavezno je i besplatno za svu djecu, po pravilu, od 6 do 15 godina života. Paralelno sa sticanjem osnovnog obrazovanja i vaspitanja može se sticati i umjetničko obrazovanje i vaspitanje (muzičko, baletsko i sl.). Osnovno obrazovanje i vaspitanje obavljaju osnovne škole, specijalne osnovne škole, muzičke i baletske škole u kojima se ostvarivanjem nastavnog plana i programa stiče osnovno obrazovanje i vaspitanje.

Svako dijete ima jednako pravo pristupa i jednake mogućnosti u osnovnom obrazovanju i vaspitanju bez diskriminacije po bilo kojem osnovu. Jednak pristup i jednake mogućnosti podrazumijevaju obezbjeđivanje jednakih uslova i prilika za svu djecu pri početku i nastavku osnovnog obrazovanja i vaspitanja. U osnovnom obrazovanju ne može se vršiti diskriminacija djece, nastavnika i ostalog osoblja škole na osnovu rase, pola, jezika, religije, političkog ili drugog mišljenja, nacionalnog ili socijalnog porijekla, na osnovu invalidnosti ili na bilo kojoj drugoj osnovi.

Nastavni proces realizuje se u redovnim, kombinovanim i specijalnim odjeljenjima. U redovno odjeljenje mogu biti uključena najviše dva učenika sa smetnjama u razvoju, koja imaju rješenje nadležnog centra za socijalni rad, odnosno nalaz i mišljenje prvostepene stručne komisije, u skladu sa zakonskim propisima kojima je uređena ova oblast.¹⁴⁴ Zdravstvenu sposobnost djeteta, prije upisa u prvi razred, utvrđuje zdravstvena ustanova i o tome izdaje nalaz i mišljenje. Komisiju za upis djece u prvi razred formira nadležni organ opštine, a čine je: lekar, pedagog i psiholog u školi i nastavnik razredne nastave u školi. Ukoliko komisija uoči poteškoće u razvoju kod djeteta dužna je da pribavi mišljenje stručnog lica (defektolog-logoped), te da od nadležne ustanove na osnovu navedenog mišljenja zatraži utvrđivanje stepena i vrste ometenosti. Dijete sa lakšim mentalnim i fizičkim smetnjama u razvoju upisuje se u redovno odjeljenje, s tim da mu se obezbijedi posebna stručna pomoć u okviru opservacionog perioda koji ne može biti kraći od šest mjeseci. Stručnu pomoć u okviru opservacionog perioda pruža defektolog-logoped i pedagoško-psihološka služba škole. U školama gdje nema defektologa-logopeda stručnu pomoć pruža pedagoško-psihološka služba i u najvećoj mjeri u kojoj je to moguće uključuju i druga stručna lica.

Djeca sa smetnjama u psihofizičkom razvoju stiču osnovno obrazovanje i vaspitanje u redovnim školama i prema programima prilagođenim njihovim individualnim potrebama, dok djeca sa težim i teškim smetnjama stiču osnovno obrazovanje i vaspitanje i upisuju se u specijalnu školu ili specijalno odjeljenje na osnovu rješenja kojim se utvrđuje vrsta i stepen ometenosti u razvoju. Upis djece vrši se u maju i junu tekuće godine. Prema zakonu o osnovnom obrazovanju i vaspitanju djeca sa smetnjama u psihofizičkom razvoju su:

- 1) djeca sa tjelesnim i čulnim oštećenjima (tjelesno invalidna, slijepa i slabovida, gluva i nagluva djeca, djeca sa poremećajima u glasu, govoru i jeziku),
- 2) djeca koja su mentalno ometena (mentalna ometenost lakšeg, umjerenog, težeg i teškog stepena),
- 3) djeca koja su višestruko ometena u razvoju (sa dvije ili više ometenosti),
- g) autistična djeca i

¹⁴⁴ Vidi čl.10. Zakona o izmjenama i dopunama Zakona o osnovnom obrazovanju i vaspitanju od 10.aprila 2014. Godine.

4) djeca sa drugim smetnjama u skladu sa Međunarodnom klasifikacijom bolesti iz 1990. godine (ICD – 10).

Ministar donosi nastavni plan i program osnovnog obrazovanja i vaspitanja za svaku vrstu i stepen ometenosti u razvoju. Zavisno od vrste i stepena ometenosti u razvoju, nastava u specijalnim odjeljenjima i školama izvodi se kao:

- a) razredna,
- b) razredno-predmetna i
- v) predmetna.

Nastavnim planom i programom određuje se kada se nastava izvodi kao razredna, razredno-predmetna ili predmetna. Nastavni čas za učenike od I do III razreda traje 35 minuta, a za starije razrede 40 minuta ukoliko se nastava odvija u specijalnom odjeljenju. U odjeljenju ili vaspitnoj grupi može da bude od šest do deset učenika, zavisno od vrste i stepena ometenosti u razvoju. Djeljenje učenika sa višestrukom ometenošću u razvoju i odjeljenje kombinovano od više razreda može da ima od tri do šest učenika.

Pored gore navedenih prava Zakon o osnovnom o osnovnom obrazovanju i vaspitanju predviđa da se za vaspitanje, obrazovanje i rehabilitaciju učenika sa smetnjama u psihofizičkom razvoju može se osnovati škola sa najmanje devet odjeljenja. Škola može da obavlja djelatnost predškolskog obrazovanja i vaspitanja, osnovnog obrazovanja i vaspitanja iste vrste ometenosti u razvoju. Pored ovoga, škola može da ima u svom sastavu zaštitnu i proizvodnu radionicu, te može organizuje smještaj i ishranu za učenike i djecu predškolskog uzrasta. Jedinica lokalne samouprave na čijoj teritoriji roditelj učenika ima prebivalište snosi troškove servisnih usluga: kao što su prevoz, ishrana i smještaj učenika.

1.3. SREDNJOŠKOLSKO VASPITANJE I OBRAZOVANJE

Djelatnost srednjeg obrazovanja i vaspitanja kao dijela jedinstvenog sistema obrazovanja, osnivanja i prestanka rada srednje škole, statusa učenika, nastavnika, stručnih saradnika i ostalih radnika, rukovođenja i upravljanja školom, finansiranja i nadzora nad radom škola i druga pitanja u vezi sa srednjim obrazovanjem uređuje se Zakonom o srednjem vaspitanju i obrazovanju. Srednje obrazovanje djelatnost je od opšteg društvenog interesa. Djelatnost srednjeg obrazovanja obuhvata različite vrste i oblike obrazovanja kojim se nakon završene osnovne škole stiču znanja i sposobnosti potrebna za rad u struci i za dalje obrazovanje pojedinca.

U srednjem obrazovanju ne može se vršiti diskriminacija u pristupu obrazovanju djece na osnovu rase, boje, pola, jezika, religije, političkog ili drugog mišljenja, nacionalnog ili socijalnog porijekla, na osnovu invalidnosti ili na bilo kojoj drugoj osnovi. U zavisnosti od vrste nastavnog plana i programa škola može biti osnovana i registrovana kao: gimnazija, umjetnička škola, stručna tehnička škola, stručna škola, vjerska škola, škola za učenike sa posebnim potrebama i škola za obrazovanje odraslih.

Djeca sa posebnim obrazovnim potrebama imaju pravo na srednje obrazovanje. Obrazovanje djece i mladih sa posebnim obrazovnim potrebama sastavni je dio jedinstvenog obrazovnog sistema. U školu za učenike sa posebnim obrazovnim potrebama upisuje se lice na osnovu rješenja komisije za ocjenjivanje sposobnosti i razvrstavanje, a koje donosi nadležna ustanova. Prijedlog za utvrđivanje, odnosno ponovno utvrđivanje vrste i stepena ometenosti u razvoju može da podnese roditelj, staratelj, član porodice, zdravstvene službe, ustanove socijalne i dječje zaštite, škole i druge javne, nevladine i privatne organizacije, kao i

pojedinaac. Rješenjem o utvrđivanju vrste i stepena ometenosti u razvoju učenika, u skladu sa vrstom i stepenom ometenosti u razvoju predlaže se školovanje i profesionalno usmjeravanje učenika. Obrazovanje učenika sa posebnim obrazovnim potrebama odvija se u redovnim školama ili specijalnim školama. Učenici sa posebnim potrebama imaju pravo da budu u redovnom razredu ako je to u skladu sa njihovim potrebama i psihofizičkim mogućnostima. Rad sa učenicima sa posebnim obrazovnim potrebama može se organizovati u manjim grupama u školi ili pojedinačnim radom sa nastavnikom – specijalistom. Ministar donosi Nastavni plan i program za učenike sa posebnim potrebama za svaku vrstu i stepen ometenosti u razvoju učenika.

Škola je odgovorna za utvrđivanje i opis posebnih obrazovnih potreba učenika, kao i za opšti plan zadovoljavanja tih potreba uz pomoć specijalizovane stručne službe škole sa pedagoškim, psihološkim i defektološkim znanjem, zdravstvene ili druge ustanove. Redovna škola može se obratiti Republičkom pedagoškom zavodu za savjet i obuku nastavnika i stručnih saradnika za pomoć u obrazovanju učenika sa posebnim obrazovnim potrebama. Ministarstvo može organizovati obuku nastavnika i stručnih saradnika putem seminara, obuke na radnom mjestu u kraćim ili dužim periodima, pojedinačnog usmjeravanja i drugih aktivnosti kojima je cilj da pomognu školama. Roditelji učenika sa posebnim obrazovnim potrebama prisustvuju po potrebi radu stručnog tima škole i kontinuirano sarađuju sa nastavnicima i stručnim saradnicima. Roditeljima se svakog polugodišta dostavlja pisani izvještaj o postignutim rezultatima učenika. Ministar donosi Pravilnik o vaspitanju i obrazovanju djece sa posebnim obrazovnim potrebama i Pravilnik o jeziku znakova.

Pravo na brigu o fizičkom i mentalnom zdravlju i bezbjednosti učenika u školi ima prvenstvo nad drugim pravima. Škola, nastavnici i drugi zaposleni u školi odgovorno brinu o zdravstvenom stanju učenika i obavezni su da obavijeste roditelje i zdravstvene ustanove ako je nekom učeniku potrebna medicinska pomoć. Škola obavlja aktivnosti na zdravstvenoj zaštiti u skladu sa važećim zakonima o zdravstvu i propisima ustanova socijalne zaštite i organizacija za zaštitu prava djece i porodice. Učenik koji iz zdravstvenih razloga ne može učestvovati u nekoj fizičkoj aktivnosti ili vježbi, ako bi takva aktivnost ili vježba mogla da ugrozi njegovo zdravlje biće trajno ili privremeno oslobođen od takvih aktivnosti ili vježbi. Odluku o oslobađanju učenika od određenih fizičkih aktivnosti na period duži od dvije sedmice donosi odjeljeno vijeće, na prijedlog nadležne zdravstvene ustanove.

U školi za učenike sa posebnim obrazovnim potrebama ostvaruju se stručni, posebno prilagođeni programi za specijalno obrazovanje učenika sa posebnim obrazovnim potrebama. Osnivač najkasnije do 31. marta donosi plan upisa za narednu školsku godinu koji sadrži, u školama za učenike sa posebnim obrazovnim potrebama, broj struka i zanimanja, broj odjeljenja i učenika koji se planira za upis u narednoj školskoj godini. Nadležno ministarstvo u Vladi Republike Srpske, Ministarstvo prosvjete i kulture, je donijelo u 2013. godini tri pravilnika o nastavnom planu i programu za srednje škole za učenike sa posebnim obrazovnim potrebama.

Pravilnik o nastavnom planu i programu za srednje škole za učenike sa posebnim obrazovnim potrebama oštećenog vida Ministarstvo prosvjete i kulture pokrenulo je postupak izrade nastavnog plana i programa za zanimanje fizioterapeutske tehničar za učenike oštećenog vida, koji su dobrih motoričkih, prosječnih i natprosječnih intelektualnih sposobnosti. Zavod za slijepe i slabovidne „Budućnost“ Derвента, koji je i dao inicijativu za izradu nastavnog plana i programa za navedeno zanimanje, ima stručni defektološki kadar, mogućnost štampanja udžbenika na Brajevom pismu i ostala neophodna nastavna sredstva i pomagala za rad sa

slijepim i slabovidnim učenicima, pa shodno tome, može organizovati nastavni proces za navedeno zanimanje. Takođe, dobra saradnja za Domom zdravlja, Derвента, u okviru kojeg postoji Centar za fizikalnu rehabilitaciju, garant je kvalitetnog obrazovanja slijepih i slabovidnih učenika u navedenom zanimanju.

Zakonski osnov za donošenje Pravilnika o nastavnom planu i programu za srednje škole za učenike sa posebnim obrazovnim potrebama oštećenog vida sadržan je u članu 31. stav 8. Zakona o srednjem obrazovanju i vaspitanju¹⁴⁵ kojim je propisano da ministar prosvjete i kulture donosi pravilnik kojim se utvrđuje nastavni plan i program za učenika sa posebnim potrebama na prijedlog Republičkog pedagoškog zavoda i u članu 82. stav 2. Zakona o republičkoj upravi¹⁴⁶ koji propisuje da ministar predstavlja ministarstvo, donosi propise i rješenja u upravnim i drugim pojedinačnim stvarima, odlučuje o pravima i dužnostima zaposlenih u ministarstvu i odlučuje o drugim pitanjima iz djelokruga ministarstva.

Pravilnik o nastavnom planu i programu za srednje škole za učenike sa posebnim obrazovnim potrebama oštećenog sluha. Ovim pravilnikom utvrđuje se nastavni plan i program za zanimanja trećeg stepena složenosti za učenike sa oštećenim sluhom u pet struka i sedam zanimanja:

- a) poljoprivreda i prerada hrane:
 - 1) pekar,
- b) hemija, nemetali i grafičarstvo:
 - 1) hemijski operater,
- v) tekstilstvo i kožarstvo:
 - 1) obućar,
 - 2) krojač,
 - 3) galanterista,
- g) geodezija i građevinarstvo:
 - 1) zidar – moler,
- d) ostale djelatnosti:
 - 1) frizer.

Ministarstvu prosvjete i kulture obratio se Centar za obrazovanje i vaspitanje i rehabilitaciju slušanja i govora, Banja Luka zahtjevom za uvođenje zanimanja frizer u školskoj 2013/14. godini. U vezi sa navedenim pristupilo se izradi prilagođenog nastavnog plana i programa u pogledu rezultata učenja, metoda i oblika rada, kao i upotrebe specifičnih nastavnih sredstava i pomagala. Zanimanje frizer je jedno od pogodnih zanimanja za lica sa oštećenim sluhom, za učenike dobrih motoričkih sposobnosti i prosječnih intelektualnih mogućnosti.¹⁴⁷

Pravilnik o nastavnom planu i programu za srednje škole za učenike sa posebnim obrazovnim potrebama sa lakom mentalnom retardacijom izradilo je Ministarstvo prosvjete i kulture na inicijativu Poljoprivredne škole, Banja Luka. Ministarstvo je pokrenulo postupak izrade prilagođenog nastavnog plana i programa za zanimanje cvjećar-vrtlar za učenike sa lakom mentalnom retardacijom. Poljoprivrednu školu pohađa jedan broj kategorisanih učenika kojima je predloženo školovanje po prilagođenom programu lica sa lakom mentalnom retardacijom. Postoji interesovanje roditelja čija su djeca razvrstana u grupu lica sa lakom

¹⁴⁵ Zakon o srednjem obrazovanju i vaspitanju „Službeni glasnik Republike Srpske“, broj 74/08 i 106/09,

¹⁴⁶ Zakon o republičkoj upravi „Službeni glasnik Republike Srpske“, br. 118/08, 11/09, 74/10, 86/10, 24/12 i 121/12),

¹⁴⁷ http://www.vladars.net/sr-SP-Cyrl/Vlada/Ministarstva/mpk/PAO/Pages/Srednje_obrazovanje.aspx, 22 januar, 2016.

mentalnom zaostalošću da nastave školovanje u struci Poljoprivreda i prerada hrane za zanimanje cvjećar-vrtlar. Takođe, postoji preporuka Centra za socijalni rad kojom se određenoj djeci sugeriše školovanje po prilagođenom nastavnom planu i programu za zanimanje cvjećar.

1.4. VISOKO OBRAZOVANJE

Visoko obrazovanje je djelatnost od opšteg društvenog interesa. U Republici Srpskoj nivou visokog obrazovanja, osnivanje, organizacija i rad visokoškolskih ustanova, obezbjeđenje kvaliteta u oblasti visokog obrazovanja, obrazovna djelatnost, prava i obaveze akademskog osoblja i studenata, tijela u oblasti visokog obrazovanja, postupak priznavanja stranih visokoškolskih isprava, finansiranje visokoškolskih ustanova, kao i druga pitanja od značaja za obavljanje djelatnosti visokog obrazovanja uređuju se Zakonom o visokom obrazovanju. Pristup visokom obrazovanju ne može biti ograničen direktno ili indirektno na osnovu: pola, rase, seksualne orijentacije, fizičkog nedostatka, bračnog stanja, boje kože, jezika, vjeroispovijesti, političkog ili drugog mišljenja, nacionalnog, etničkog ili socijalnog porijekla, veze sa nekom nacionalnom zajednicom, imovine, statusa stečenog rođenjem, broja godina ili nekog drugog statusa.

Zakonom se uspostavlja principi i standardi pružanja visokog obrazovanja, u skladu sa strateškim ciljevima evropskog prostora visokog obrazovanja, ne baveći se posebno pravima osoba sa invaliditetom na visoko obrazovanje.

ZAKLJUČAK

Obrazovanje i obuke su oblast u kojoj se prava osoba sa invaliditetom ne poštuju u skladu sa postojećim zakonodavnim okvirom. Iako postojeći zakoni i pravne odredbe sadrže i naglašavaju pravo na obrazovanje za sve pod istim uslovima, stvarna slika je drugačija. Prepreke sa kojima se suočavaju osobe sa invaliditetom kada je riječ o obrazovanju su prije svega arhitektonske, urbanističke i informativne, zatim neujednačen pristup obrazovnim institucijama, predrasude, neprilagođeni udžbenici i didaktička pomagala. Pristup informacijama je još jedna teška i ozbiljna prepreka osoba sa invaliditetom, s obzirom da im većina izvora informacija nije dostupna zbog fizičkih barijera ili barijera na koje osobe sa invaliditetom nailaze zbog različitih senzornih oštećenja.

Mjere i aktivnosti koje bi država trebala da preduzme u cilju unapređenja stanja u oblasti invalidnosti, trebale bi se definisati kroz jedinstvenu politiku i strategiju u oblasti invalidnosti. U tim politikama i strategijama, pored mjera koje bi bile isključivo u funkciji ostvarivanja prava invalida, trebalo bi definisati i druge mjere u oblastima u kojima invalidi, kao potpuno ravnopravni i uključeni građani, treba da ostvaruju i druga prava. Prava iz tih drugih oblasti (npr. obrazovanja), u većini slučajeva su preduslov za ostvarivanje prava invalida, bez kojeg nema uključivanja invalida u društvene tokove uopšte.

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RAZLIČITE DIMENZIJE PROCESA GLOBALIZACIJE

DIFFERENT DIMENSIONS OF GLOBALIZATION PROCESS

Milica Nestorović, docent¹⁴⁸

Sadržaj: Glavni trend koji je okupirao svet poslednjih nekoliko vekova jeste opštepoznati proces globalizacije, koji ima svoje prednosti i nedostatke, i nekoliko različitih dimenzija svog delovanja. Svaka zemlja raspolaže sa različitim prirodnim resursima, drugačijim načinom lokacije kapitala, sredstava, radne snage, čime i poseduju različite načine akumulacije fizičkog, institucionalnog i ljudskog kapitala. Različite karakteristike zemalja upućuju na različite društvene i ekonomske kapacitete i stoga na različite strateške opcije koje primenjuju. Takođe, zavisno od svojih kapaciteta, zemlja će se opredeliti za model veće ili manje zavisnosti od procesa globalizacije, odnosno institucija koje upravljaju ovim procesom.

Ključne reči: globalizacija, ekonomija, svetska oligarhija, kapital, (ne)zavisnost

Abstract: The main trend that occupied the world the last few centuries did well aware globalization process, which has its advantages and disadvantages, and several different dimensions of their work. Each country has different natural resources, different method locations the capital, resources, manpower, and thus have different ways of accumulation of physical, institutional and human capital. The different characteristics of the countries refer to different social and economic capacity and therefore the different strategic options that apply. Also, depending on their capacity, the country will opt for the model larger or smaller depending on the process of globalization, and institutions that govern the process.

Key words: globalization, the economy, the world oligarchy, capital, (in)dependence

1. UVOD

Evidentno je da postoji izuzetno zavisna veza između ljudi, regiona, država širom sveta i odvijanje niza nezavisnih procesa koji se događaju i obuhvataju čitav svet. Veza između dva i više subjekta u različitim delovima sveta ostvaruje se u veoma kratkom vremenskom periodu, odnosno reč je o samo nekoliko minuta, ili pak sekundi. Integrisanje država i kreiranje jakih veza između strana i vrednosti koje dele, njihovu želju za jačanjem tih veza i uspostavljanjem bliskog i trajnog odnosa koji se zasniva na uzajamnosti i obostranom interesu, postali su realnost današnjice. Upravo, tehnološki razvoj je „glavni krivac“ za ovakvu međuzavisnost i efikasnu povezanost. Zahvaljujući informatičkoj i komunikacijskoj tehnologiji svet je postao jedinstven. Naravno, ova potreba za saradnjom i ujedinjavanjem, za uspostavljanjem brzih i jakih veza ima svoje prednosti i nedostatke.

Ako pođemo od analize pojedinaca, može se lako ustanoviti da postoji različitost svakog od njih. Tako isto, svaka zemlja raspolaže sa nekim svojim prednostima ili nedostacima,

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odnosno bogate su različitim prirodnim resursima, drugačijim načinom lokacije kapitala, sredstava, radne snage, čime i poseduju različite načine akumulacije fizičkog, institucionalnog i ljudskog kapitala. Različite karakteristike zemalja upućuju na različite društvene i ekonomske kapacitete i stoga na različite strateške opcije koje primenjuju [1].

Splet svih odnosa različitih subjekata, na nivou države, regiona, na svetskom nivou, pa i na nivou civilizacije - u raznim oblastima, u različitim vremenskim periodima, pri različitim brzinama odvijanja, sa sve većom tendencijom širenja, oblikovanja i usmerenja od lokanog ka globalnom, od pojedinačnog ka sveobuhvatnom – predstavlja glavni trend koji je okupirao svet poslednjih šest-sedam vekova, a opštepoznat je pod nazivom **globalizacija**.

2. SVEOBUH VATNOST PROCESA GLOBALIZACIJE

Proces savremene globalizacije počinje sa kapitalističkim načinom proizvodnje i industrijskom revolucijom, čiji je cilj sticanje i povećanje profita. Prevođenjem termina globalizacija sa francuskog jezika, dobija se reč – celovitost, sveukupnost. Dok postoje naučnici koji smatraju da je proces globalizacije novijeg datuma, postoje i drugi koji smatraju da je ovaj proces postojao još od XV veka. U radu se polazi od drugog mišljenja i stava da proces globalizacije postoji već šest-sedam vekova unazad, a da su se samo menjali pojavni oblici, sredstva i sam naziv. Jednostavno, postojala je nužnost pojedinaca, država, regiona, sveta, da se povežu i objedine različita dešavanja, kako na mikro, tako i na makro planu.

O globalizaciji se mnogo priča i uglavnom javnost povezuje ovaj proces sa sferom ekonomije. Međutim, prema Stenli Fišeru, globalizacija je mnogo više nego samo ekonomski fenomen. Evidentne su i tehnološke i političke promene koje pokreću proces ekonomske globalizacije, koja ima masivne neekonomske posledice.[2] Globalizacija nije vezana isključivo za sferu ekonomije, već i za oblast politike, tehnologije, nauke, religije, kulture, zabave, medija itd. Preplavila je sva područja individualne i kolektivne egzistencije. Skoro da nema područja koje nije već pomalo globalizovano. Globalizacija kao celovit proces, objedinjuje različite poglede, shvatanja i aspekte na dešavanja u svetu. Dakle, ovaj proces objedinjuje ekonomiste, politikologe, kulturologe, tehnologe, ideologe, ekološke, vojne strukture i slične učesnike na velikom svetskom tržištu. Prema Entoniju Gidensu, vodećem svetskom sociologu, globalizacija je u mnogim aspektima ne samo nov, već i revolucionarni proces, i smatra se političkim, tehnološkim i kulturnim, koliko i ekonomskim procesom.[3]



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Profesionalni interesi u budućoj akademskoj karijeri su u okviru ekonomske teorije i prakse, odnosno u oblasti ekonomije (makroekonomija, mikroekonomija).

Globalizacija ima nekoliko dimenzija[4]:

- 1) ekonomska dimenzija** — internacionalizacija kapitala praćena brzim razvojem i monopolizacijom tehnologije, omogućila je intenzivno planetarno povezivanje svih elemenata privrednog života;
- 2) infrastrukturna dimenzija** — sve brže i svestranije strukturalno povezivanje sve većeg broja društava, kapitala, robe, usluga, radne snage i informacija na velike distance;
- 4) politička dimenzija** - kriza međunarodno-pravnog suvereniteta i unutrašnje legitimnosti nacionalne države, formiranje regionalno-svetskih institucija upravljanja, sve veći uticaj transnacionalnih i nadnacionalnih institucija, kao i univerzalizacija modela zapadne demokratije na svetskoj sceni;
- 5) ideološko-kulturna dimenzija** — ideologija u vidu moćne planetarne industrije svesti postala je ključna poluga globalnog poretka moći. Njoj pripadaju masovni mediji, veliki deo kompjuterske industrije, obrazovanja, nauke i umetnosti;
- 6) vojna i geostrateška dimenzija** - smena bipolarne strukture unipolarnom strukturom organizovane fizičke sile sa tendencijom stvaranja fronta neprikosnovene i neporečive vojne hegemonije dominantnih sila sveta;
- 7) ekološka dimenzija** - svetska opasnost od ekološki destruktivnog načina proizvodnje (iscrpljivanje sirovina, zagađenost, klimatski poremećaji) koja dovodi u pitanje opstanak planete i postojeće civilizacije.

Dakle, pojam globalizacije odnosi se na povećani stepen integrisanosti nacionalnih ekonomija, privreda širom sveta, posebno putem trgovinskih i finansijskih tokova, ali takođe odnosi se i na kretanje ljudi i ideja, koje je olakšano telekomunikacijskom revolucijom i revolucijom prevoza. [5]

3. ŠTA JE USTVARI GLOBALIZACIJA?

Pojam globalizacije može da se shvati i definiše na različite načine. Optimisti globalizaciju posmatraju kao pozitivan proces koji donosi razvoj tehnologije, proširenje tržišta, veći profit, lagodniji život, razvoj nauke, jednostavno rečeno, kao nužnost povezivanja sveta bez nacionalnih granica. Za druge globalizacija je nužno zlo, prevlast jačih, na primer, Sjedinjenih Američkih Država, Evropske unije, u svim aspektima života: ekonomiji, politici, nauci i kulturi, odnosno oblik kolonijalizma i imperijalizma nad manje razvijenim zemljama.

Odgovor na pitanje: šta je ustvari globalizacija, predstavlja veliku enigmu. Oko odgovora na to pitanje vode se mnogi sporovi u kojima dolaze do izražaja dijametralno suprotna stanovišta. Analitičari poput Held i Mc Grew imaju svoju klasifikaciju stavova prema procesu globalizacije. Oni navode da postoje Hiperglobalisti, Skeptici i Transformacionalisti. Castells, pak ima potpuno drugačiju kvalitativnu definisanost, jer analizira globalizaciju na osnovu efekata tehnologije, proizvodnih procesa i društvenih mreža[6].

U svetu postoji naučni, tehnološki, kulturni i ekonomski progres koji niko ne može da ospori. Proces globalizacije i napredak razvijenih zemalja mogu samo da pomognu privredni razvoj zemalja Trećeg sveta i da poboljšaju kvalitet života celog čovečanstva. Upravo na ovaj način, globalizaciju sagledavaju optimisti, oni koji u njoj vide nove puteve razvoja čovečanstva.

Postavlja se realno pitanje: Da li je put razvoja isti za sve zemlje, bilo da je reč o razvijenim zemljama, zemljama u razvoju ili nerazvijenim zemljama? Kako svaka zemlja raspolaže sa nekim svojim prednostima i nedostacima, odnosno postoje različiti stupnjevi razvoja zemalja, ili sve više korišćena duboka polarizacija na bogate i siromašne, tako je i primetno da postoje one zemlje koje su nezavisne, manje zavisne i zavisne u odnosu na druge zemlje. Upravo i ta različitost u posedovanju prirodnih resursa, u načinu akumuliranja fizičkog, institucionalnog i ljudskog kapitala, jeste razlog kreiranja dva suprotstavljena stava po pitanju procesa globalizacije. Nužan je pluralitet gledišta, pa se autentična rasprava o globalizaciji ne može svesti na izlaganje jednog autora, ma kako ono izgledalo uverljivo.

Na drugoj strani, sve je više onih kod kojih globalizacija izaziva negativno mišljenje, koji u njoj vide ne tako lep put razvoja pojedinaca, država, regiona, pa i sveta. Jednostavno, u procesu globalizacije vide propast sveta. Na sve češćim i masovnijim skupovima protiv globalizacije, oni se zalažu za smanjenje jaza između razvijenih i nerazvijenih, za ravnotežu između tržišta i države, slobode i odgovornosti, za rad dostojan čoveku, za mir, za ekološku zaštitu kao globalnu obavezu, za slobodu, demokratiju i vladavinu prava za sve, za blagostanje svake države, nacije. Kako proces globalizacije optužuju za niz ozbiljnih svetskih problema, tako je došlo do formiranja jakog antiglobalizacijskog pokreta. Ovo je labava organizacija koja optužbe zasniva na tome da postoji rastuća svetska nejednakost u dohocima, brojni ljudski problemi, problemi životne sredine i na žrtvovanju ljudskog blagostanja i životne sredine zarad profita korporacija i multinacionalnih kompanija.[7]

Dakle, globalizacija je protivrečan proces koji povezuje svet, ali ga i baca u duboke podele i polarizacije. Sve uža manjina razvijenog sveta postaje sve bogatija: zemlje G8 čine tek 15 odsto svetskog stanovništva, ali proizvode više od 50 % svetske proizvodnje (22.963 : 40.700 milijardi dolara) i poseduju 85 odsto svetskog bogatstva.[8] Nasuprot njima, na siromašnoj periferiji dve milijarde ljudi je gladno. Svaki četvrti stanovnik planete živi od jednog dolara dnevno, a od gladi umire sto hiljada ljudi dnevno. Demografski i socijalni problemi enormno rastu, stanje prirodnih resursa, vode, kiseonika, zagađivanja, kreću se ka riziku uništenja čovečanstva i planete. Pod dejstvom ovih protivrečnih sila buknu li su nacionalni, verski, kulturni i politički konflikti.

Da budemo potpuno realni, proces globalizacije i sva prateća dešavanja imaju isto koristi, koliko i mana za sve zemlje, bez obzira na nivo razvijenosti zemlje. Mnogim zemljama su se stvorile šanse za trgovinom, kako u okviru nacionalnih granica, tako i na međunarodnom tržištu. Zahvaljujući razvoju međunarodnog tržišta, mnoge zemlje su pospešile svoj izvoz, a pri tome i putem uvoza nabavile sve neophodne resurse koje nemaju. Globalizacija je nužnost razvoja međunarodne konkurencije i međunarodnog tržišta. Istina, kod mnogih zemalja, a posebno kod manje razvijenih, ovo je stvorilo zavisnost od jačih i više zastupljenih zemalja na međunarodnom tržištu. S jedne strane, otvara se mogućnost izvoza i uvoza, mogućnost pristupa i posedovanja novih tehnologija, bolje prilike za upošljavanje sredstava, ljudskog kapitala, znanja, dok s druge strane, stvorena je izuzetna zavisnost zemalja u razvoju i posebno nerazvijenih zemalja, koje su morale da prođu, i još uvek prolaze kroz različite strukturne promene ili ti popularno zvani, kroz proces tranzicije. Opet, jedna grupa stručnjaka i analitičara kažu da je proces tranzicije završen, a zemlje u razvoju i nerazvijene zemlje nikako da izađu iz nekih promena.

Sam proces globalizacije, koji je menjao svoje pojavne oblike i sredstva tokom vekova, nije problematičan sam po sebi, već problem leži u onim koji ga vode. Još od vremena Velike depresije 1929. godine, perioda Dugog svetskog rata, kada su formirane međunarodne

finansijske institucije poput Međunarodnog monetarnog fonda, Svetske banke, Svetske trgovinske organizacije, teži se ka opštoj institucionalizaciji međunarodnih ekonomskih odnosa. Metod i instrument globalizacije postaje savremena institucionalizacija međunarodnih ekonomskih odnosa [9]. Odluke međunarodnih ekonomskih institucija utiču na položaj zemalja članica, ali sve više i zemalja nečlanica. Ove institucije od tada definišu pravila igre, što se poklapa sa nepisanim pravilom da ko je vojno, politički, ekonomski jači piše pravila, dok se drugi povinuju i teže ka integrisanju u njihove krupne sisteme. Zbog toga, opada značaj države kao subjekta međunarodnih ekonomskih odnosa i to posebno u zemljama koje nisu vojno, politički i ekonomski jake.

Upravljanje globalizacijom je vrlo često išlo u korist razvijenih zemalja. Ostale zemlje su samo služile kao sredstvo za dolaženje do cilja, odnosno maksimizacije profita, korišćenje prirodnih resursa, akumuliranje bogatstva i sličnih ciljeva. Često su ove institucije pristupale globalizaciji sa stanovišta uskogrudnih postavki, oblikovanom vizijom ekonomije i društva [10].

Opšte je nastojanje da se pojedinačni državni subjekti vežu u okvir nekakve međunarodne institucije. Ograničavanje suvereniteta nacionalnih država je neminovan proces. Na taj način pojavljuju se novi institucionalizovani subjekti, kao što su nadnacionalne, međunarodne, međudržavne i transnacionalne organizacije [11]. U nove subjekte međunarodnih ekonomskih odnosa, između ostalih, spadaju: transnacionalne korporacije, međunarodne organizacije i institucije, politički, ekonomski i vojni savezi, regionalne integracije, nevladine organizacije, crkve, parareligijski pokreti, kulturni i subkulturni pokreti, transnacionalne tehnološke i saobraćajne celine, veliki informatički sistemi, Internet, globalni mediji, itd.

U procesu globalizacije, postoje dve strane.

- **Razvijene zemlje**, koje teže ka definisanju opštih pravila poslovanja, trgovanja, vođenja ekonomske politike, pravila ponašanja država koje nisu vojno, politički i ekonomski jake. Njihov naziv jeste svatska oligarhija [12]. Zemlje svetske oligarhije imaju moćne nacionalne privrede i transnacionalne kompanije. U ovim zemljama (na primer, SAD, Japan) poklapaju se nacionalni interesi i interesi za ostvarenjem ekonomskog suvereniteta sa interesima krupnog kapitala. Svetska oligarhija zajedno sa transnacionalnim kapitalom konstantno nastoji da potčini države i njihove nacionalne ekonomije svojim interesima radi maksimizacije sopstvenog profita. Oni deluju preko korporacija, banaka i naučnih konsultantskih i pravnih institucija koje im adekvatno služe. Bez obzira na svu svoju bezobličnost, svetska oligarhija u praksi deluje veoma koordinirano zbog jednostavne činjenice da je povezuje isti ekonomski interes, a to je maksimizacija profita.

- **Zemlje u razvoju i nerazvijene zemlje**, koje teže da zarad svog interesa koji se takođe odnosi na maksimiziranje profita i čuvanje suvereniteta, poštuju pravila jačih, odnosno svetske oligarhije i priključe se u njihove krupne sisteme, privredne tokove. Ovo su zemlje koje nisu vojno, politički i ekonomski jake. Dakle, države i njihove nacionalne ekonomije koje ne pripadaju svetskoj oligarhiji teže da se uključe u privredne tokove koje nameće svetska oligarhija, ali da pri tom maksimalno sačuvaju svoje nacionalne interese, ekonomski i pravni suverenitet, a istovremeno i maksimiziraju sopstveni profit.

Između ove dve interesne strane nalaze se zemlje koje pokušavaju na sve načine da ipak štite svoje nacionalne interese, da se ne odriču ekonomskog suvereniteta i koje nastoje da

kreiraju sopstveni prostor za upošljavanje kapitala, nasuprot transnacionalnom kapitalu. Među ovim zemljama nalaze se [13]:

- zemlje Evropske unije koje su se velikim delom odrekle nacionalnog ekonomskog suvereniteta u korist evropskog transnacionalnog kapitala,
- novoindustrijalizovane zemlje Jugoistočne Azije, Kina i Indija, koje manje-više uspevaju da štite nacionalne ekonomske interese i istovremeno uspešno privlače inostrani kapital,
- zemlje Latinske Amerike koje svim silama pokušavaju da stvore prostor za sopstveni kapital u uslovima dominacije transnacionalnih korporacija.

U novom svetskom poretку postoje različiti oblici dominacije i modeli zavisnosti. Realno je očekivati da će, doći do uključivanja u proces globalizacije, zemalja svih stupnjeva razvijenosti, ali po različitim modelima zavisnosti. To je isključivo odluka njihovih kreatora iz različitih oblasti. Praksa pokazuje da je većina ovih zemalja, suočena sa razorenom ekonomijom, urušenim i neizgrađenim institucijama, narušenim ljudskim pravima i principima pravne države i vladavine prava.

4. ZAKLJUČAK

Kako svaka zemlja na različite vrši akumuliranje fizičkog, institucionalnog i ljudskog kapitala, jer raspolaže sa različitim prirodnim resursima, faktorima proizvodnje, lokacijom i načinom alociranja kapitala, sredstava, radne snage, tako i poseduje različite društvene i ekonomske kapacitete, pa stoga ima različite strateške opcije koje primenjuju. Da li će se priključiti procesu globalizacije, na koji način, u kojoj meri, to su sve dileme koje ostaju kreatorima njihovih nacionalnih ekonomija. Bitna je spremnost zemlje da sačuva svoj ekonomski suverenitet, nacionalni interes, profit, a opet i sa druge strane spremnost da maksimizira profit, obezbedi bolje upošljavanje kapitala i radne snage u okvirima nacionalnih granica i izvan njih. Kao značajno, javlja se pitanje kako se prilagođavati globalizaciji, a pri tom izbeći njene najnepovoljnije efekte i ostvariti, u maksimalno mogućoj meri, napredak sopstvenog, društva i države. Uspeh je za zemlju da uspe da se adaptirati globalnom poretку, ali bez jednostavnog prihvatanja politike uslovljavanja institucija i gubljenja sopstvenog identiteta. Međutim, prosto je nezamislivo da zemlja želi da se priključi u krupne sisteme, privredne tokove svetske oligarhije, a da pri tome sačuva svoju nezavisnost. Ključni nedostatak zemalja u razvoju i nerazvijenih zemalja, a prednost svetske oligarhije, jeste kapital. Deficitarna strana po pitanju kapitala, svakako su zemlje u razvoju i nerazvijene zemlje.

Posledice globalizacije na nacionalne države su dvojake. S jedne strane, u toku su procesi ubrzane modernizacije, liberalizacije ekonomskog i političkog života, formalno uvođenje pluralizma i parlamentarizma, pravne države i ljudskih prava, oslobađanje civilnog društva itd. Ali, s druge strane, posledice su i ograničavanje suverenosti, strukturalna zavisnost i stvarna podređenost nacionalnih država, represivna međunarodna podela rada, tehnološko kmetstvo, dužničko i ekološko ropstvo, nadeksploatacija radne snage i prirodnih resursa, deformisani privredni razvoj itd.

Globalizacija je trend koji je okupirao pojedince, države, regione, čitav svet, u većoj ili manjoj meri, uz model veće ili manje zavisnosti. Kako je kapital i njegova dominacija glavni glumac globalne predstave, tako će se uticaj globalizacije, sa svim pozitivnim i negativnim dejstvima nastaviti, a da li će u budućnosti menjati svoj pojavni oblik, sredstva ili naziv, ostaje da se vidi.

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MULTINACIONALNE KORPORACIJE I STRANE DIREKTNE INVESTICIJE

MULTINATIONAL CORPORATIONS AND FOREIGN DIRECT INVESTMENTS

Ozren Pilipović, dr.sc., docent¹⁴⁹

Sadržaj: *u ovom radu govori se o multinacionalnim korporacijama kao nositeljima stranih direktnih investicija. Rad propituje različite teorije multinacionalnih korporacija (Hymerovu, Vernonovu i Dunningovu). Jedina ekonomska veličina putem koje možemo mjeriti aktivnost multinacionalnih korporacija su strane direktne investicije. U radu ćemo se pozabaviti i vrstama stranih direktnih investicija te pokušati dati odgovor kakve vrste stranih direktnih investicija i kada prakticiraju multinacionalne korporacije.*

Ključne riječi: *teorija multinacionalnih korporacija, strane direktne investicije, klasifikacija stranih direktnih investicija, ulaganje.*

Abstract: *In this paper we will try to show the Multinational Corporations as the main agents of foreign direct investments. We will show different economic theories of Multinational Corporations (Hymer's, Vernon's and Dunning's). The only way we can measure the activity of Multinational Corporations is by using the data on Foreign Direct Investments. We will also try to classify Foreign Direct Investments and to try and explain which types of foreign direct investments, when and why are practiced by multinational corporations.*

Key words: *theory of Multinational Corporations, Foreign Direct Investments, classification of Foreign Direct Investments, investment decisions.*

1. UVOD

Cilj ovog rada pokazati je motive multinacionalnih korporacija (MNK) pri njihovoj odluci da svoju djelatnost prošire iz matične na strane države putem stranih direktnih investicija (SDI). Najčešća definicija MNK da je to poduzeće koje posluje u više zemalja (najmanje dvije). Ovo je ekonomska i zemljopisna definicija MNK-a, te je ne treba miješati s pravnom. MNK-a se u svakodnevnom pravnom prometu ne bi mogle pojavljivati bez pravne konstrukcije zvane pravna osoba koja im daje mogućnost da budu nosioci prava i obveza[1].

Cohen navodi tri glavna obilježja suvremenih MNK-a. Po njemu to su: 1. Imaju neograničeni život, koji im omogućuje da nastave s poslovanjem, iako njihovi vlasnici i menadžeri dolaze i prolaze. 2. Omogućuju brzi i jednostavni prijenos vlasništva putem trgovine dionicama s

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jednog vlasnika na drugog. 3. Imaju ograničenu odgovornost. Vlasnički gubitci ograničeni su iznosom njihovog udjela u poduzeću, te se ne mogu prisiliti da pokriju gubitke u poslovanju poduzeća [2]. Različiti pravni sustavi različito uređuju pravne oblike pod kojima se poduzeće javlja u pravnom prometu [3]. *Tres collegium faciunt* rimska je pravna sentenca koja govori kako je potrebno minimalno tri člana kako bi se mogla osnovati korporacija. U današnjim pravnim sustavima to je ipak ponešto pojednostavljeno [4].

Udaljenost od matične zemlje poprilično je bitna u odluci MNK-a da započne djelatnost u određenom području. Što je zemlja udaljenija od matične zemlje MNK-a, traže se veće pogodnosti ali treba biti spreman i na veće teškoće u poslovanju, ne samo zbog fizičke nego i zbog kulturne udaljenosti[5].

2. TEORIJA MULTINACIONALNIH KORPORACIJA

Krugmanu i Obstfeld smatraju: "Multinacionalne kompanije nisu tako važan faktor međunarodne ekonomije, kao što to njihova vidljivost pokazuje; njihova uloga nije važnija od drugih međunarodnih poveznica"[6].

Međutim, za razliku od njih ekonomske teorije od sredine 20 stoljeća bave se vezom između MNK-a i SDI-a. Prvu cjelovitu teoriju MNK-a iznio Hymer 1960ih godina. Hymer je tvrdio da bi se u idealnim uvjetima kapital selio iz zemalja s niskom kamatnom stopom u zemlje s visokom kamatnom stopom, sve dok ne dođe do globalnog izjednačavanja kamatnih stopa. No ovo je samo idealni model, pa do SDI dolazi zbog rizika poslovanja, tečajnih rizika, prepreka trgovini itd. Imperfektnost tržišta je ta koja uzrokuje SDI.

U svojoj doktorskoj disertaciji *"The International Operations of National Firms: A Study of Foreign Direct Investment"* Hymer je pretpostavio da su poduzeća motivirana za investiranja u strane države kada dostignu drugu fazu svoga razvoja, tzv. fazu monopolističke kontrole nad vlastitim proizvodima i proizvodnjom. Hymeru tako smatra da menadžment može računati na prihod od djelatnosti u inozemstvu samo ako poduzeće posjeduje konkurentske prednosti u obliku inovacije, niskih proizvodnih troškova, dobrog menadžmenta, itd. Vlasničke prednosti tako moraju biti veće od problema natjecanja sa stranim tvrtkama na njihov vlastitom tržištu [7]. Hymer je također smatrao da će do SDI-a doći ako on daje bolje rezultate nego licenciranje, izvoz ili *joint venture*.

U svojoj teoriji MNK-a, Hymer je također pretpostavio da će prednosti vlasništva djelovati za kompaniju na globalnoj razini samo ako ne postoji savršena konkurencija i savršena tržišta.



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Godine 2007., magistrirao ekonomiju na Ekonomskom fakultetu Sveučilišta u Ljubljani, 2011 doktorirao na Pravnom fakultetu, Sveučilišta u Zagrebu. Od 2003 godine zaposlen na Katedri za ekonomske znanosti Pravnog fakulteta Sveučilišta u Zagrebu. 2011 izabran u znanstveno nastavno zvanje docenta. Područja znanstvenog interesa: Pravo i ekonomija, politička ekonomija, međunarodna ekonomija, gravitacijski trgovinski modeli.

Po njemu: "kako bi SDI-a prosperirao, moraju postojati imperfektna tržišta dobara ili proizvodnih faktora poput tehnoloških različitosti, te nekih narušavanja tržišnog natjecanja od strane vlada i drugih poduzeća. Poslovanje kojim se narušava tržišno natjecanje obuhvaća tehnološki monopol temeljen na patentima, superiorno upravljanje te marketinški *know-how*, diferencijacija proizvoda, koluzija, te preferencijalni pristup zajmovima. vladina politika u obliku tarifa, kvota, te subvencija favoriziranim industrijskim granama također doprinose tržišnim neuspjesima"[8].

Treća i konačna Hymerova pretpostavka o MNK-a bila je smatrana marksističkom od strane kasnijih teoretičara MNK-a. Zakon ekonomije razmjera igra veliku ulogu u vođenju privatnih korporacija. Konstantno povećanje profita moguće je samo kroz konstantnu ekspanziju, prvo na domaćem tržištu, a zatim i na globalnom [9].

Teorija životnog ciklusa Raymonda Vernona druga je teorija MNK-a. Teorija se zasnivala na pretpostavci da američke korporacije imaju komparativnu prednost u inovaciji proizvoda. Vernon je tvrdio da se proizvodi i proizvodni procesi razvijaju u tri faze, te da je konačna faza ulaganje u inozemstvo. U prvoj fazi nakon inovacije i prvih prodaja, proizvod se prodaje u ograničenim serijama, a za to je potrebna kvalificirana radna snaga, koja je poprilično skupa. Prodajna cijena je u ovoj fazi manje bitna, budući da zbog novosti proizvoda proizvođač ima svojevrsan tehnološki monopol, ali je proizvodnja nužno vezana uz domaću bazu poduzeća.

Druga faza Vernonovog ciklusa je faza sazrijevanja proizvoda gdje postoji pritisak na snižavanje cijene proizvoda, zbog imitacije proizvoda od strane konkurenata. Poduzeće koje inovira, prisiljeno je poboljšati originalni proizvod te smanjiti troškove proizvodnje. Poduzeća se više ne mogu oslanjati samo na izvoz, budući da postoji pritisak na poduzeća ili da napuste tržište ili da počnu proizvoditi svoje proizvode na tom tržištu. Standardizacija proizvoda posljednja je faza Vernonovog ciklusa. Tehnologija proizvodnje dosegla je vrhunac, te se ne mogu očekivati promjene u dizajnu ili proizvodnji proizvoda. Inženjeri i znanstvenici više nisu najvažniji u proizvodnom procesu. Manje obrazovani radnici sada dolaze do izražaja, ili u matičnoj zemlji ili u stranim podružnicama. Njih se može obučiti i postaviti da rade na pokretnoj traci, proizvod postaje roba, a kupcima je bitnija cijena od brenda.

Motiv internalizacije objašnjen je upotrebom rastuće unutrašnje efikasnosti. Coaseova teorija tvrtke je glavni princip na kojem se zasniva ovaj motiv. Prema Coaseu: "Internalizacijski motiv objašnjava se tako što se internalizacija zbiva onda kada su transakcijski troškovi otvaranja podružnica manji od transakcijskih troškova poslovanja s poslovnim partnerima"[10].

Eklektička paradigma Johna Dunninga najpoznatija je teorija MNK i SDI te je razvijena 1977 godine. Temelj ove teorije je OLI paradigma (*ownership, location, internalization*) [11]. Cantwell i Narula smatraju: "Eklektična paradigma najviše je korištena u objašnjavanju aktivnosti multinacionalnih korporacija u posljednja dva desetljeća. Njezina sveobuhvatnost učinila ju je prihvaćenom teorijom objašnjavanja različitih aktivnosti MNK. Njezina jednostavnost i općenitost učinila su je prihvatljivim većini ekonomskih i menadžerskih škola. Primjenjivali su je ekonomisti, ekonomski geografi, evolucionarni ekonomisti, razvojni ekonomisti itd. No također bila je i predmet mnogih kritika"[12].

Dunning je u svojoj eklektičkoj paradigmi uspio sjединiti elemente teorije industrijske organizacije (kako poduzeće može steći konkurentske prednosti); teoriju tvrtke ili zašto poduzeće odabire baš taj oblik organizacije kako bi stvorilo, upotrijebilo i poboljšalo svoje

konkurentske prednosti; te teoriju lokacije, koja objašnjava zašto poduzeća odabiru baš određenu lokaciju u inozemstvu. “*Extent, ownership, and pattern*” aktivnosti MNK ovisi o tome da se sve tri varijable zadovoljene istovremeno [12]-[13].

Prednosti vlasništva su prava industrijskog vlasništva i druga slična prava, koje se mogu prenijeti iz središnjice u podružnice. Ove prednosti su: a) proizvodi i proizvodni proces su zaštićeni patentima; b) marketinške i organizacione vještine te prednost središnjeg upravljanja. Prema Dunningu prednost središnjeg upravljanja čine veličina poduzeća te njegov ugled. Svi ovi faktori omogućuju poduzeću povoljniji pristup finansijskim tržištima, tržištu rada, prirodnim resursima itd. Prednosti vlasništva, koji god bio njihov omjer, omogućuju poduzeću tržišnu moć te troškovne prednosti, koje su dovoljno velike da bi bile bolje od osnivanja podružnica u stranim zemljama [14].

Cohen smatra da „internalizacijske prednosti postoje kada management poduzeća smatra da ne treba poslovati s vanjskim partnerima u obliku *joint ventura*, ili licenciranja proizvoda, te se umjesto toga odlučuje na osnivanje podružnice u stranoj državi” [15].

Prednosti lokacije uzimaju se u obzir samo ako su već ostvarene vlasničke prednosti i prednosti internalizacije. One su omogućene političkim faktorima kao što su: carinske stope koje smanjuju uvoz (pristup lokalnom i regionalnom tržištu), ili zbog geografskih faktora koji čine transportne troškove vrlo visokim, ili vrijeme dostave vrlo dugim. mogu poprimiti oblik tzv. “*pull*” faktora poput jeftinog zemljišta, niske cijene obrazovanog i neobrazovanog rada (Indija), finansijske prednosti za SDI-a (izuzeće od poreza), te prirodni faktori poput nafte, zemnog plina, obojenih metala. Lokacija postaje važna zato što veliki dio ovih faktora nije mobilan.

Smanjivanje rizika poslovanja putem diversifikacije djelatnosti u različitim zemljama je važan investicijski faktor za MNK. Mody naglašava: “Lokacijska natjecanja će razočarati sve sudionike, ako smanjivanje rizika dominira u aglomeracijskim prednostima. Teoretski gledano savršeno tržište kapitala eliminira potrebu za geografskom diversifikacijom multinacionalnih korporacija; investitori mogu stvoriti vlastite portfelje, bez da koriste multinacionalne korporacije kao posrednike” [16].

Teorija transakcijskih troškova bavi se tržišnim neuspjesima zbog kojih tržište funkcionira na sub-optimalnoj razini. Tržišni neuspjesi nastaju zbog: a) asimetričnih informacija, koje imaju kupci i prodavači b) tržište ne može uzeti u obzir koristi i trošak od eksternih učinaka na transakcije. Ovakvi faktori prema Wiliamsonu dovode do „povećanja transakcijskih troškova u vidu traženja, ugovaranja, te ispunjavanja ugovora [17]. Tako je u interesu poduzeća da otvori stranu podružnicu te tako snizi transakcijske troškove.

Sve ove teorije imaju jednu zajedničku nit. Poduzeća koja se odluče investirati u inozemstvu imaju konkurentske prednosti pred a) domaćim poduzećima u matičnoj zemlji b) poduzećima koja se nalaze u zemlji investiranja. Kao što smo vidjeli ove konkurentske prednosti mogu imati oblik: bolje organizacijske strukture, boljih proizvoda i procesa proizvodnje, ili samo boljih odnosa s domaćom političkom elitom.

3. KLASIFIKACIJA SDI-a

Gilpin zajedljivo primjećuje da je teorija stranih direktnih investicija zapravo u suprotnosti s neoklasičnom ekonomskom teorijom zato što: "u idealnom svijetu neoklasične ekonomije poduzeća ne bi investirala u inozemstvu. Nadalje ponašanje poduzeća bilo bi određeno tržišnim signalima, te ne bi bilo ni od kakvog značaja posluje li ono na nacionalnoj ili međunarodnoj razini"[18].

Postoje mnogi načini klasifikacije SDI. Prva klasifikacija SDI-a je prema motivima MNK-a za uspostavljanje podružnice u inozemstvu. SDI kojim se osvajaju resursi. Logika ovog tipa SDI-a je uvažavanje klimatskih i lokacijskih faktora. MNK obično ne žele snažno radno zakonodavstvo, te umjesto toga smatraju da je za njih povoljnije malo porezno opterećenje, te što slabija zaštita okoliša, kada se odluče za investicije u strane države, budući da im sve ove stvari povećavaju troškove poslovanja i tako smanjuju profit. Faktori koji utječu na ove investicije pored klime i lokacije su: izobilje i pristupačnost prirodnih bogatstava, kvaliteta infrastrukture (fizičke i pravne), dobra politička klima, te jeftina radna snaga. Pod ovaj oblik SDI-a spada i SDI za osvajanje tržišta. Ovaj oblik SDI postao je popularan nakon Drugog svjetskog rata, te je potpuno u skladu s Vernonovom teorijom. Budući da se izvoz nakon nekog vremena ne isplati, MNK osnivaju podružnice u drugim državama, kako bi bile prisutne i osvojile tržište. Logika na kojoj počiva ovaj oblik SDI-a je da je bolje prodavati proizvode potencijalnim kupcima tako što bi MNK-a bila fizički prisutna u regiji ili u državi, i tako smanjila transportne troškove. Također potrošači na ovaj način dobivaju osjećaj da kupuju "domaće" proizvode, budući da je proizvodnja locirana u njihovoj državi.

Zatim slijedi SDI kojim se povećava efikasnost poslovanja. Prvi razlog za ovu vrstu SDI je izmještanje proizvodnje u države u kojima je cijena radne snage niska. Obično se ovaj oblik SDI-a javlja u industrijama poput tekstilne, gdje se većina proizvodnje seli u države poput Kine, Turske, i Meksika. Neki autori smatraju da je ovo najbolji oblik SDI-a za državu domaćina smatra se da se ovim oblikom SDI-a [19]. Strateška kupovina je oblik SDI-a u kojem MNK žele preuzeti druge tvrtke u stranim državama. Ovaj oblik SDI omogućuje MNK-a da prošire svoju proizvodnju, poboljšaju postojeće te ponude nove proizvode, ili da jednostavno "asimiliraju" konkurentske tvrtke. Te na kraju SDI kojim se poboljšavaju odnosi sa državom domaćinom. Države poput SAD-a, Francuske i Ujedinjenog Kraljevstva potiču svoja poduzeća da ulažu u države, koje one smatraju važnim za svoje globalne političke, vojne i ekonomske pozicije.

Drugi oblik klasifikacije SDI-a je prema ulozi koju podružnica ima u globalnoj poslovnoj strategiji matične kompanije. U ovom slučaju postoje: horizontalni (dupliciranje djelatnosti u više država) i vertikalni (stvaranje produkcijskih lanaca) SDI. Treća klasifikacija SDI-a je ona po metodi osnivanja podružnice u stranim državama; *greenfield* i *brownfield* investicije. Jedan od rijetkih načina mjerenja aktivnosti MNK je putem količine SDI-a u različitim regijama i državama Svijeta.

Godina	Svijet	Zemlje u razvoju	Tranzicijske zemlje	Razvijene zemlje
1970	13256.92	3765.683	0	9491.235
1971	14241.26	3590.66	0	10650.6
1972	14760.75	3251.666	0	11509.08
1973	20377.55	4907.174	0	15470.38
1974	23873.81	2212.758	0	21661.06

1975	26395.75	9538.202	0	16857.55
1976	21934.94	6399.796	0	15535.14
1977	27057.21	6909.55	0	20147.66
1978	34247.04	8879.367	0	25367.68
1979	41906.23	8119.601	0	33786.63
1980	54399.65	7397.549	23.6	46978.5
1981	69614.1	23835.08	12.6	45766.42
1982	58243.59	26474.44	0.3	31768.85
1983	50394.19	17683.01	18	32693.18
1984	56175.46	16977.13	-8	39206.33
1985	55835.03	14072.02	15	41748.01
1986	86696.09	15826.28	-28	70897.81
1987	136884.1	21755.13	7	115121.9
1988	164202.3	30565.86	22.4	133614.1
1989	197598.7	31012.17	18.3	166568.2
1990	204895.9	34607.96	75.2	170212.8
1991	154138.3	39433.37	203.52	114501.4
1992	163007.3	53406.92	1651.081	107949.3
1993	220146	75704.55	3024.709	141416.7
1994	254906.2	102387.3	1934.529	150584.4
1995	341536.9	117766.8	3998.513	219771.6
1996	388737	147071.9	5338.165	236327
1997	481230.1	185720.6	9806.716	285702.7
1998	692336.1	176630.7	7168.481	508536.9
1999	1076313	216178.9	7155.278	852978.5
2000	1363215	232216.1	5772.454	1125227
2001	684070.9	215594.2	7750.781	460725.9
2002	591385.7	166731.8	10083.61	414570.2
2003	551992.6	196307.7	18036.82	337648.1
2004	682749.3	264079.9	29157.6	389511.8
2005	927402.3	330178	31801.1	565423.2
2006	1393034	403881.1	58977.95	930174.6
2007	1871702	528535.5	88177.77	1254988
2008	1489732	585647.3	116324	787760.8
2009	1186513	463637	70569.71	652306.2
2010	1328215	579890.6	75101.29	673223.4
2011	1564935	639135.2	97352.78	828446.7
2012	1403115	639021.5	85133.74	678960.2
2013	1467149	670789.9	99588.67	696770.4
2014	1228283	681386.7	48112.24	498784.4

Tablica 1. Priljev SDI-a u izabrane regije 1971-2014. u milijunima dolara.

Izvor: Unctad [20]

Iz tablice je vidljivo da su SDI-a izrazito podložne utjecajima ekonomskih kriza budući da imamo značajan pad SDI-a 2008. godine, a isto tako povećanje SDI-a u tranzicijskim zemljama i zemljama u razvoju možemo povezati s liberalizacijom svjetske trgovine koja je omogućila jednostavnije poslovanje MNK-a, kao i uvođenjem kapitalizma u nekadašnja planska gospodarstva.

4. ZAKLJUČAK

MNK igraju veliku ulogu u promicanju SDI-a u svijetu. Razumijevanje motiva međunarodne tržišne moći, ključno je za razumijevanje veze između SDI i MNK-a. Akbar o ovome primjećuje: „MNK postoje kao instrumenti širenja tržišne moći poduzeća. Prema ovom gledištu poduzeća se putem spajanja šire na domaćem tržištu kako bi povećali svoj tržišni udio i svoju tržišnu moć. Povećana tržišna moć dovodi do veće profitabilnosti" [21]. Budući da je domaće tržište ograničene veličine, uspješna poduzeća prisiljena su provoditi širenje na strana tržišta. Tako se proces povećanja tržišnog udjela na nacionalnom tržištu replicira na internacionalnom tržištu. Uspjeh poduzeća na duži rok ogleda se u njegovoj sposobnosti da od nacionalnog postane multinacionalno poduzeće tj. ono koje će ekonomsku aktivnost obavljati u barem dvije države.

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USING OF CANONICAL CORRELATION ANALYSIS IN MARKETING MANAGEMENT OF TOUR OPERATORS AND TRAVEL AGENCIES

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Abstract: *The document represents the theory of multivariate statistics that specifically discusses the canonical correlation analysis and explains the basic principles and possible outcomes. Work also performs its analysis of the population, based on a survey carried out in the framework of the preliminary research related to the topic of the dissertation of the author on the topic of Quality management - the strategy of enterprises – SMEs.*

Key words: *Canonical correlation, correlation analyse, tour operators, travel agencies, SMEs, marketing management*

1. INTRODUCTION

In the case of most commercial marketing research are the subject of analysis of pre-defined elements (variables) that are generally consistent with the meaning of the questions, and are no longer monitored reciprocal links (relationships or dependencies) between these variables. The research also takes place purely in the context of the interpretation of the answers to that question. While determining the interdependencies between different quantities can lead to the better understanding of the merits of the research and the research questions. Especially type scientific disciplines of economics and sociology, these methods of multivariate statistics should take in its fulfillment.

Regression and correlation analysis are used for investigating the various relationships between variables. Both are fundamental methods of multivariate statistics. Many methods of multivariate data analysis are just an extension of one-dimensional and two-dimensional analysis [2]. It is necessary to define the basic difference between a one-dimensional and two-dimensional analyses. The relevant correlation analysis among the multivariate method that is an extension of one-dimensional and two-dimensional analyses.

Under the univariate analysis can imagine an analysis of the distribution of one variable and also an independent analysis of several variables in terms of one after another without any context. For two-dimensional data analysis tools are considered pairwise correlation coefficients further regression equation with a single response measurable and with one explanatory measurable variable or analysis of variance with one measurable response variable and one categorical explanatory variable, and the combination of two-dimensional tables, simultaneous frequencies between any two variants (mainly categorical) variables. [2] The response variable is the dependent variable, respectively one variable (Y), in which we observed a relationship with one or more variables ($X_1, \dots, X_n$). These variables are treated as independent; it means explanatory variables. These relations are concerned regression and

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correlation analysis, the first mentioned examines dependency forms (one-sided dependence) and expresses them with appropriate mathematical functions, it means by regression functions. The correlation analysis determines the degree of force that a given dependency is used for expression in a particular environment of secondary elements (interdependence). [3] Any dependence of variables raise the natural question of whether it is substantial or not, how strong the relationship is. Mutually and linear relationship between variables is just statistics known as correlation, that is specifically selected symmetric dependence of some type. [6]

Dependence operates with a degree of tightness of statistical dependence. Since the degree of tightness of statistical dependence is required for movement in a specific, tightly defined, interval, which has to raise its value with respect to increasing the degree of dependence and at the same time not to be dependent on the specific types of units at the investigated variables or of their size (the size of values). The impermeability dependence corresponds to the degree with which the given dependence approaching functional dependence. [1], [4]

To express a particular intensity level of reciprocal linear relationship random variable Y and the random variable X is used **simple (Pearson) population coefficient** $p(Y, X)$. Extended coefficient for measuring the intensity of the linear relationship of mutual random variable Y and linear functions $a_1 X_1 + a_2 X_2 + \dots + a_p X_p$ random vector x is known as **multiple correlation coefficient**: $p(Y, a^T x)$. It is the highest correlation coefficient between Y and linear combinations of $a^T x$. In the case of group correlation coefficient $p(y, x)$ which presenting degree of correlation between two random vectors x and y may be considered as a kind of superstructure maximum correlation coefficient. [2] The relationship between these two linear combinations of variables is engaged in a process called canonical correlation analysis (known as CCA - Canonical Correlation Analysis).

Canonical Correlation Analysis is a generalization of multiple correlation analysis used in the regression jobs and the goal is to determine the appropriate degree of correlation (correlation) between the response variable and any linear combination of the explanatory variables. [2] It was designed in 1935 by Hotelling in connection with the search for more linear combination one group of characters $x = (x_1, \dots, x_q)$ that best correlates with the linear combination of the second group of symbols $y = (y_1, \dots, y_p)$. Based on the assumption of a joint distribution of the two groups of characters. Canonical correlation analysis are closely related to the behavior of multiple correlation coefficient R between one random variable and a linear combination of



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other variables. Interpretation of canonical variables is more problematic than that of factor analysis. Therefore, they serve in many cases as pre-processing data for further analysis. Canonical correlation analysis is often utilized in the situations in which form regression models and where there is more than one dependent variable. It is particularly useful in situations where the dependent variables are intrinsically correlated, so it is not worth evaluated separately because they are neglecting their mutual internal correlation. A useful feature is the ability canonical correlation verify independence among groups of characters x and y . [5] When creating and working with canonical analysis it is necessary to take into account:

- means and standard deviations,
- chi-square test,
- variances/dissipation (proportions),
- canonical weight.

Determining the standard deviation is for a canonical correlation very important since the value testifies how much individual cases in the population differ from each other (small deviation indicates similarities, a large deviation testifies large mutual differences). **Pearson chi-square test** determines, respectively verifies, distribution predetermined probability for random variables. With this assay can also be encountered in connection with PivotTables and verifying hypotheses, equivalently is called as a test of good conformity. Distractions (volatility, variability) of random variable values around the central value express its **dissipation**. It is a measure of a random variable around its mean value (in relation to the topic, that measure is significant since it determines how much the respondents agree or disagree regarding the issue). **Canonical weights** represent one of the methods for the interpretation of canonical variables and determine the relative importance of all of the original characters in the canonical variables. [2], [5], [7] Other possible methods are canonical loads and canonical cross burden. Canonical correlation analysis include these graphic outputs:

- box plot showing e.g. median, min. and max., average and standard deviations;
- graph of individual correlations;
- graph of canonical variables and
- individual histograms.

2. METHODOLOGY

The presented work is used for the preparation of the canonical correlation analysis of data from the questionnaire which dealt with added value of offers of tour operators in relation to consumers. The questionnaire took place from 1st February to 29th February 2016. The survey was conducted in the Czech language and was approached by a random sample of persons, the return of the questionnaire reached almost 76% with a total number of 453 responses. The questionnaire has 11 questions, while the last two are identifying and pursuing gender of the respondent and his age. A total of 4 questions carry the possibility answer yes / no; in 4 questions respondents chose from a list of answers, while for two of them additionally determined using a Likert scale of levels of agreement with the choice. The questionnaire also includes one open question, by which it assessed the extent to what respondents understand the topic and what do not.

The population in this case is 100 observations (i.e. $N = 100$, 11 variables). Given that within the survey occurs subdivision of a questionnaire based on the positive or negative response, the file decreases gradually (this does not impinge on the analysis as such as missing data the

program STATISTICA [8] reported as missing value and the program it does not take into account/ individual calculations).

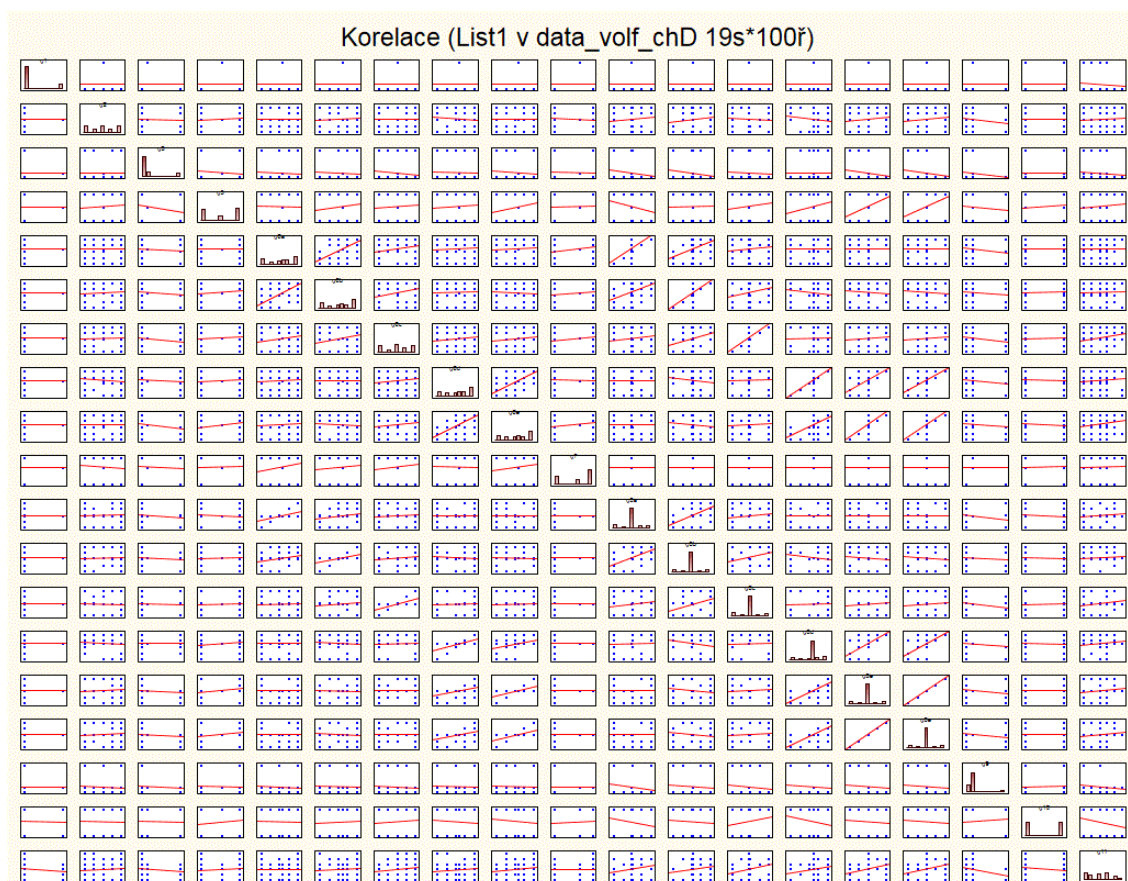
3. RESULTS

Custom analysis was performed in STATISTICA and the primary output, thus individual correlation recorded in the table of variables and observations are placed in Annex no. 1. The table contains a numeric value between -1 and 1, with the more positive value closer to 1, the more positive relationship to each of the variables have. Conversely, values close to -1, the relationship is strongly negative. The value oscillating around 0 state generally weaker link of the variables between themselves. The plaque can be traced diagonal of values 1 (pictured gray), which indicates that the variables are identical, in other words, the variable predicts the same variable (which is why this relationship is always the same combination of variables, i.e. q_1 vs. q_1 , q_2 vs. q_2 ... q_{11} vs. q_{11}).

At the outputs of the data you can notice such as the fact that q_2 and q_1 and between themselves have no correlation (the correlation is 0), in other words, that the form in which the population familiar with the offer of some tourism subject does not affect whether they realized their trip through the tour operator or travel agency.

The above table output may be replaced by a matrix of point diagrams, see Figure no. 1, its graphic form can be enjoyable form of expression of the results. In the above table are tinged with red random values, which are further discussed and suitably complements very well figure no. 1.

For the correlation between the q_5 and q_3 can be concluded that although impressed on consumer marketing campaign (recognized as a distinct marketing concept) were slightly disappointed - the results were not satisfactory - because of declining trend line. Unlike the correlation of variables q_6^a and q_6^b , which can be expressed in a positive relationship with respect to clearly growing line. De facto it tells us that the more one variable (in this case, service having a high standard), the more even the second variable (the width of the services offered was sufficient). Other selected correlations between variables q_5 and q_8^a expresses negative trend, which can be interpreted so that the more failed bid submitted tours consumer expectations, the more they tended to compare the standard of services offered in case of ask trip with another subject of tourism. Conversely, a clear positive correlation can be found between high standard of service and fulfilling customer expectations (variable q_6^a and q_8^a). The last selected correlation engaged in sex. The first one took into account gender when asked whether they were satisfied expectations when submitting bids tour (q_5), which positively expressed more women (q_{10}) and in the second case on the question of dealing with age (q_{11}), when the result shows that on average were older men.

Figure 1: Matrix diagrams point of correlation analysis

Individual correlations can also display specific to the selected variables, such variables were chosen values $q6^{a-e}$ to ourselves, see table no. 1.

Kořen odstraněn	Korelace, levá sada (List1 v data_volf_chD)				
	q6a	q6b	q6c	q6d	q6e
q6a	1,000000	0,733429	0,190277	0,072888	0,062326
q6b	0,733429	1,000000	0,267570	0,019017	-0,062855
q6c	0,190277	0,267570	1,000000	0,120747	0,141736
q6d	0,072888	0,019017	0,120747	1,000000	0,741716
q6e	0,062326	-0,062855	0,141736	0,741716	1,000000

Table 1: Correlation of values $q6^{a-e}$

For example, this output can evaluate the correlation, that materially affects the (red-colored) and for variables $q6^b$ and $q6^a$ say that the rate of customer fulfillment is affected by another standard of service and sufficient breadth of services offered. In the second case ($q6^e$ and $q6^d$) then filling based on mutual intelligibility affecting supply and nature / purpose of the journey of the trip.

Correlation can of course also expressed to a single variable where, for the purposes of the work has been taken as the relationship between sex ($q10$) and the above-mentioned factors ($q6^{a-e}$), see table no. 2. From this it follows that these variables do not affect each other.

Kořen odstraněn	Korelace, levá i pravá sada
	q10
q6a	-0,044561
q6b	0,056089
q6c	0,071981
q6d	-0,075033
q6e	-0,103109

Table 2: Correlation of values $q6^{a-e}$ and $q10$

Among other results of the analysis include the aforementioned averages and standard deviations, respectively for the purpose of evaluating these and standard errors, more or less we tell us how much we can be certain diameter. This output is presented in Table no. 3 and figure no. 2.

proměnná	Průměry a směrodatné odchytky (List1 v data_volf_chD)	
	Průměry	Sm.odch.
q1	1,160000	0,368453
q2	3,011905	1,514202
q3	1,119048	0,298304
q5	1,523810	0,460044
q6a	3,369048	1,461836
q6b	3,428571	1,485864
q6c	3,107143	1,477220
q6d	3,416667	1,429900
q6e	3,392857	1,421465
q7	1,654762	0,437949
q8a	2,862069	0,849529
q8b	3,137931	0,813077
q8c	2,793103	0,936136
q8d	3,482759	0,883298
q8e	3,000000	0,828775
q8e	3,000000	0,828775
q9	1,172414	0,204444
q10	1,520000	0,502117
q11	2,900000	1,480513

Table 3: Means and standard deviations

Regarding context, mean and standard errors are just better graphical representation, because we can express, how confident we can be given diameter. It must be demonstrated variable $q10$, the graph shows that both sexes were investigated balanced and due to the fact that the standard error of nearly diameter bounding area where probably average is diminished to a minimum, the same goes for other variables ($q5$, $q7$) and closest to the $q1$ and $q3$. Another interpretation example can be variable $q9$ when considering that the average value approaches 1, so we understand that the majority of the population buying trip with the first subject of tourism.

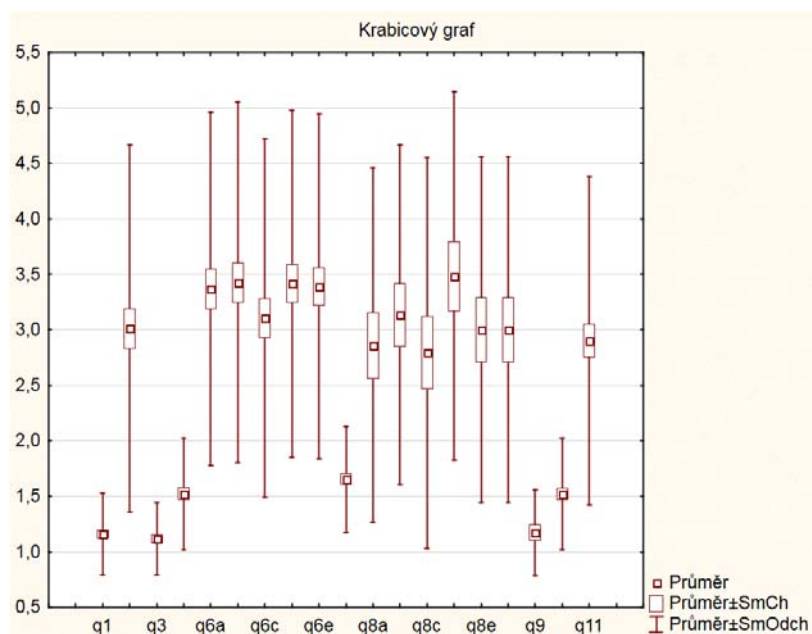


Figure 2: Box plot of average and standard deviations

Another graphical output of the box chart can be expressed median, percentiles and minimum and maximum values, see figure no. 3.

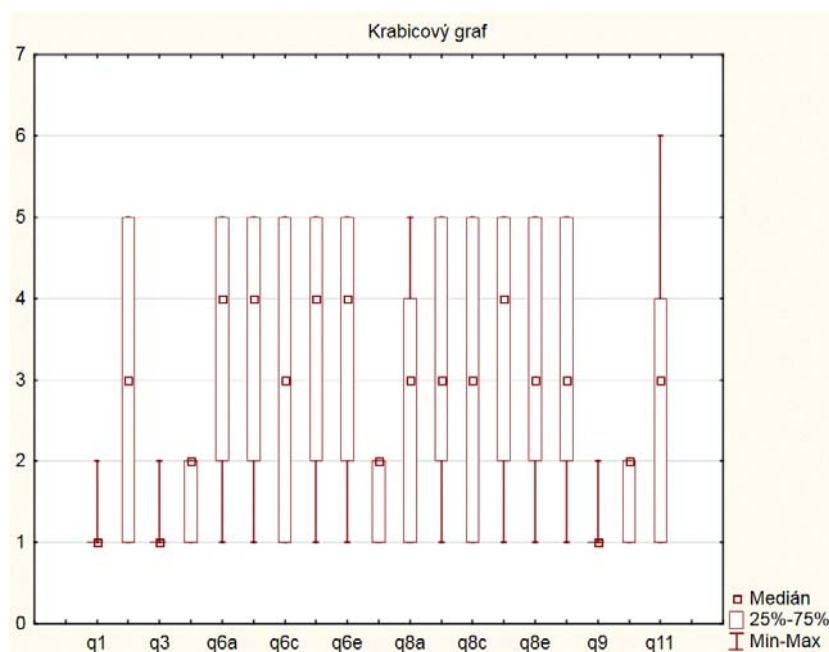


Figure 3: Box plot of median percentiles, min. and max. values

The above figure no. 3 notices several interesting facts. For example, variables $q2$ and $q6^c$ were evaluated for their entire range, the median is the diameter of the consumers and thus are not satisfied. Another example may be mentioned by variables $q6^a$, $q6^b$, $q6^d$ and $q6^e$ when less than a quarter of respondents selected 1 (this follows from quartile range, which is between 2 and 5, or less than 25 % has been chosen value of 1).

The summary of canonical analysis allows expressing the overall redundancy in percentages and also R factor, a measure of how much the selected variables can influence each other. For purposes of summarizing the analysis of canonical variables were chosen which were

expressed using a Likert scale (already mentioned several times $q6^a$ - $q6^e$), see table no. 4. The result is that 74 % of these variables influence each other, in other words the correlation of three-quarters thick.

		Souhm kanonické analýzy (List1 v data_volf_chD)	
		Kanonické R: ,73997	
N=100		L	P
Počet proměnných	5	5	5
Získaný rozptyl	100,000%	100,000%	100,000%
Celková redundance	35,2057%	37,0351%	37,0351%
Proměnné: 1	q6a	q8a	
2	q6b	q8b	
3	q6c	q8c	
4	q6d	q8d	
5	q6e	q8e	

Table 4: Summary of canonical analysis

As the control mechanism can be applied Chi-square test. Its output includes the value of the conical R (% of explanatory variables indicative of the response variable) but also the value of p , which represents a value 0 to 1, and is an indicator for us when we can reject the null hypothesis. This condition occurs when the result is 0 or very close to it (e.g. 0,1). Conversely, if we have the result of 0,7, as in the case below, see table no. 5, to rejection in relation to the null hypothesis does not occur.

	Test chí-kvadrát po odstranění post. kořenů (List1 v data_volf_chD)					
	Kanonic. R	Kanonic. R-kvad.	Chí-kv.	sv	p	První
Kořen odstraněný						
0	0,175729	0,030881	2,995596	5	0,700665	0,969119

Table 5: Chi-square test

Finally, we should mention the histograms as one of the outcomes of the analysis. For the purpose of the work was created on the issue of dealing with the evaluation factors and their influence on request tour or individual tourism services at a competitive subject, namely the factor of comparison standard of services offered, see figure no 4. For it is clear that this factor was put consumers the highest weight in spite of the general population (red line).

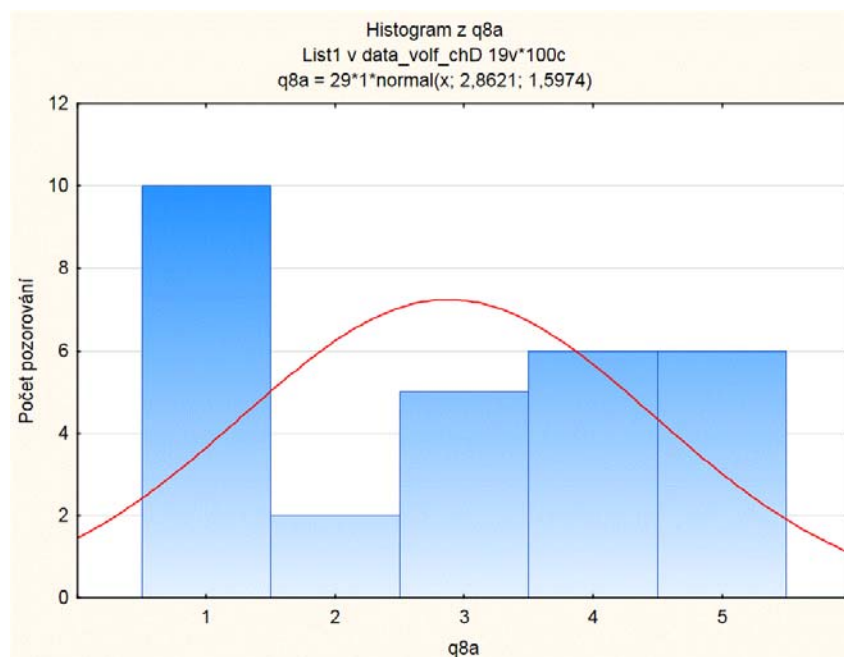


Figure 4: Histogram of $q8^a$

4. CONCLUSION

Statistical correlations are an important element, should be used for routine evaluation of research activities, socio-economic fields. Their application to the results of the investigation will ensure a proper understanding of the interrelationship between the observed variables. Correlations are a tool for complex data analysis.

One of the programs that can help with own correlation analysis and subsequent interpretation is the STATISTICA that offers relatively easy, after some time and intuitive, operating environment. Thanks to the program can perform own analysis, input data as needed to adjust, but also can in various forms results graphically customize to subsequent needs of interpretation.

Statistical – an analytical – tool of correlations can, after the experience gained in working on this subject, evaluated as useful not only for study purposes but also for regular commercial and other practical applications.

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Annex no. 1: Table of variables and observations

proměnná	Korelace (List1 v data_volf_chD)																		
	q1	q2	q3	q5	q6a	q6b	q6c	q6d	q6e	q7	q8a	q8b	q8c	q8d	q8e	q8e	q9	q10	q11
q1	1,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	-0,017	-0,100
q2	0,000	1,000	-0,025	0,094	-0,025	0,056	0,018	-0,109	0,012	-0,101	0,070	0,099	-0,040	-0,124	0,089	0,089	-0,105	-0,034	0,063
q3	0,000	-0,025	1,000	-0,165	-0,062	-0,098	-0,139	-0,051	-0,141	-0,042	-0,137	-0,148	-0,042	0,003	-0,123	-0,123	-0,114	-0,016	-0,106
q5	0,000	0,094	-0,165	1,000	-0,004	0,150	0,093	0,087	0,243	0,010	-0,179	0,025	0,096	0,168	0,291	0,291	-0,063	0,129	0,112
q6a	0,000	-0,025	-0,062	-0,004	1,000	0,733	0,190	0,073	0,062	0,232	0,581	0,353	0,090	0,007	0,008	0,008	-0,112	-0,045	0,024
q6b	0,000	0,056	-0,098	0,150	0,733	1,000	0,268	0,019	-0,063	0,131	0,333	0,547	0,202	-0,100	-0,066	-0,066	-0,056	0,056	0,052
q6c	0,000	0,018	-0,139	0,093	0,190	0,268	1,000	0,121	0,142	0,142	0,098	0,234	0,634	0,038	0,050	0,050	-0,099	0,072	0,200
q6d	0,000	-0,109	-0,051	0,087	0,073	0,019	0,121	1,000	0,742	-0,031	0,008	-0,112	0,037	0,618	0,477	0,477	-0,083	-0,075	0,111
q6e	0,000	0,012	-0,141	0,243	0,062	-0,063	0,142	0,742	1,000	0,185	0,008	-0,070	0,046	0,451	0,563	0,563	-0,070	-0,103	0,183
q7	0,000	-0,101	-0,042	0,010	0,232	0,131	0,142	-0,031	0,185	1,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,055	0,015
q8a	0,000	0,070	-0,137	-0,179	0,581	0,333	0,098	0,008	0,008	0,000	1,000	0,608	0,155	0,013	0,014	0,014	-0,193	-0,120	0,182
q8b	0,000	0,099	-0,148	0,025	0,353	0,547	0,234	-0,112	-0,070	0,000	0,608	1,000	0,369	-0,182	-0,120	-0,120	-0,103	-0,048	0,120
q8c	0,000	-0,040	-0,042	0,096	0,090	0,202	0,634	0,037	0,046	0,000	0,155	0,369	1,000	0,060	0,078	0,078	-0,157	0,127	0,252
q8d	0,000	-0,124	0,003	0,168	0,007	-0,100	0,038	0,618	0,451	0,000	0,013	-0,182	0,060	1,000	0,773	0,773	-0,135	-0,131	0,154
q8e	0,000	0,089	-0,123	0,291	0,008	-0,066	0,050	0,477	0,583	0,000	0,014	-0,120	0,078	0,773	1,000	1,000	-0,119	-0,049	0,214
q8e	0,000	0,089	-0,123	0,291	0,008	-0,066	0,050	0,477	0,583	0,000	0,014	-0,120	0,078	0,773	1,000	1,000	-0,119	-0,049	0,214
q9	0,000	-0,105	-0,114	-0,063	-0,112	-0,056	-0,099	-0,083	-0,070	0,000	-0,193	-0,103	-0,157	-0,135	-0,119	-0,119	1,000	0,058	-0,189
q10	-0,017	-0,034	-0,016	0,129	-0,045	0,056	0,072	-0,075	-0,103	0,055	-0,120	-0,048	0,127	-0,131	-0,049	-0,049	0,058	1,000	-0,174
q11	-0,100	0,063	-0,106	0,112	0,024	0,052	0,200	0,111	0,183	0,015	0,182	0,120	0,252	0,154	0,214	0,214	-0,189	-0,174	1,000

IZAZOVI PRIMENE KONCEPTA UPRAVLJANJA ZNANJEM

CHALLENGES OF APPLYING THE CONCEPT OF KNOWLEDGE MANAGEMENT

Radmila Micić, vanredni profesor¹⁵²

Sadržaj: *Savremeni uslovi poslovanja nose sa sobom brojne promene i nove izazove. Ovo je vreme znanja, u kome znanje postaje najvredniji resurs organizacije i izvor njene konkurentske prednosti. Uspešne organizacije u 21. veku biće one koje svoju konkurentsku prednost grade na znanju. U vremenu znanja, više nego ikada pre, uspeh organizacija zavisi od sposobnosti stvaranja uslova za kreiranje, razmenu i upotrebu znanja. Međutim, sem stvaranja, transfera i upotrebe znanja, neophodno je da se znanje unapređuje i stvara novo znanje koje će doprineti kreiranju vrednosti za organizaciju. Cilj ovog rada jeste da ukaže na neophodnost upravljanja znanjem, kao i da istakne ključne izazove u primeni koncepta upravljanja znanjem.*

Ključne reči: *Upravljanje znanjem, znanje, učenje, izazovi*

Abstract: *Contemporary business conditions bring with them (carry) a number of changes and (a) new challenges. This is the time of knowledge, where the knowledge becomes basic resource of the organization and the source of its competitive advantage. Successful organization in XXI century will be those that build their competitive advantage in the knowledge. In age of knowledge, more than ever before, (the) success of an organization depends on the ability to create (the) conditions for creating, sharing and use of knowledge. However, apart from the creation, transfer, sharing and use of knowledge, it is essential that it promotes and creates new knowledge that will contribute to creating value for the organization. The aim of this paper is to point out the necessity of knowledge management, and to suggest the key challenges in applying the concept of knowledge management.*

Key words: *Knowledge management, knowledge, learning, challenges*

1. UVOD

Savremeni uslovi poslovanja se odvijaju u društvu koje se zasniva na znanju. Dinamizam faktora okruženja, oštra konkurencija, demografske promene, nagli razvoj informacione tehnologije, umanjuju prednosti organizacije koje ona ostvaruje optimalnom kombinacijom faktora proizvodnje. Organizacije se suočavaju sa potrebom da stalno inoviraju proizvode i procese, zadovoljavaju zahteve potrošača za jeftinijim i konkurentnijim proizvodima, kontinuirano uče. Kao odgovor organizacija na sve veći pritisak koji se razvio sa globalizacijom poslovanja i porastom neizvesnosti i kompleksnosti poslovanja, nastaje potreba za afirmacijom znanja. Danas je *znanje* najtraženija roba, najvredniji resurs

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organizacije i izvor njene konkurentske prednosti. Znanje je faktor vitalnosti, inovativnosti organizacije i pokretačka snaga koja utiče na efikasnu upotrebu svih resursa u organizaciji. Znanje je jedini resurs koji se deljenjem ne umanjuje, već se širenjem uvećava ukupno znanje organizacije.

Cilj ovog rada jeste da ukaže na neophodnost upravljanja znanjem. Upravljanje znanjem je blisko povezano sa učećom organizacijom. Stoga ćemo, najpre, predstaviti bitna obeležja organizacije koja uči. Zatim ćemo predstaviti Nonakin model konverzije znanja, proces upravljanja znanjem i benefite za organizaciju. Na kraju rada ćemo izložiti neke od izazova primene koncepta upravljanja znanjem.

2. BITNA OBELEŽJA ORGANIZACIJE KOJA UČI

Živimo u vremenu znanja u kome uspeh organizacije zavisi od sposobnosti stvaranja, razmene i korišćenja znanja. Za svaku organizaciju je bitno da stvara nova znanja i da sprovodi konverziju znanja kako bi povećala organizacijsko znanje. Znanje i upravljanje znanjem su veoma blisko povezani sa organizacijama koje uče. Da bi odgovorile izazovima opstanka, organizacije moraju da se transformišu u organizacije u čijem su fokusu znanje i učenje. To su organizacije koje teže unapređenju performansi u budućnosti, a ne ostvarenju trenutnog uspeha. Razlike između tradicionalne organizacije i organizacije koja se bazira na znanju i učenju ogledaju se u tome da li je težište organizacije na:

- Strategiji odozgo prema dole (top-down) ili odozdo prema gore (bottom up).
- Vertikalnoj strukturi ili plitkoj horizontalnoj strukturi.
- Centralizaciji odlučivanja ili decentralizaciji odlučivanja.
- Uskoj ili širokoj specijalizaciji.
- Uskom ili širokom rasponu kontrole.
- Autoritetu pojedinca ili timskom radu.
- Formalnim ili neformalnim komunikacijama.
- Čvrstim granicama ili poroznim granicama (otvorena organizacija).
- Krutoj kulturi ili kulturi koja podstiče prilagođavanje i promene.
- Nefleksibilnosti ili fleksibilnosti itd.



Radmila Micić je vanredni profesor na Ekonomskom fakultetu Univerziteta u Prištini / Kosovskoj Mitrovici. Na osnovnim studijama predaje Organizaciju preduzeća, a na master studijama Mikroekonomiju. Objavila je veći broj radova u domaćim i inostranim časopisima i učestvovala na međunarodnim i nacionalnim skupovima. Autor je udžbenika - Organizacija, praktikuma – Organizacija - praktikum, monografije - Organizaciona struktura u funkciji smanjenja troškova i povećanja efikasnosti poslovanja. Ključne oblasti njenog istraživanja su: organizacija, organizaciono ponašanje.

Bitne pretpostavke razvoja organizacije koja uči su [15]:

- Postojanje transformacionog, odnosno fleksibilnog menadžmenta koji prihvata promene i ima uloge: dizajnera, učitelja i upravljača.
- Redizajniran organizacioni “hardver” koji, pored ostalog, podrazumeva: horizontalnu organizacionu strukturu, dinamičku strategiju i razvijenu mrežu komunikacija i informacija.
- Redizajniran organizacioni “softver” koji podrazumeva delegiranje ovlašćenja i odgovornosti na zaposlene i kreiranje jake organizacione kulture.

Prema mišljenju *Mulinsa*, organizacije koje uče imaju sledeće karakteristike [12]:

- Organizacije koje uče su sposobne da nauče često mnogo više iz sopstvenih grešaka, nego iz postignutih uspeha.
- Organizacije koje uče permanentno ispituju i kritično posmatraju postojeću situaciju i način na koji se problemi rešavaju u organizaciji.
- U organizacijama koje uče se smatra da su ljudi koji rade na operativnim poslovima upućeniji i više znaju o konkretnim problemima od svojih nadređenih.
- Ove organizacije stalno tragaju za novim rešenjima, kako bi se postojeće znanje bolje iskoristilo u svim delovima organizacije, i trude se da se znanje što pre nađe na mestu, gde se za to pokazuje najveća potreba.
- Organizacije koje uče troše velike resurse, da bi savladale granice postojećih mogućnosti.

Senge učeću organizaciju definiše kao organizaciju u kojoj ljudi kontinuirano proširuju svoju sposobnost za kreiranje rezultata koje istinski žele, u kojoj se novi i ekspanzivni modeli razmišljanja ponavljaju, u kojoj se forsira kolektivna aspiracija i u kojoj ljudi uče kako da zajedno uče. Prema ovom autoru, učeća organizacija se bazira na spremnosti i sposobnosti menadžera da razvijaju pet novih tehnologija učenja koje su neophodne za kreiranje učeće organizacije. To su [14]:

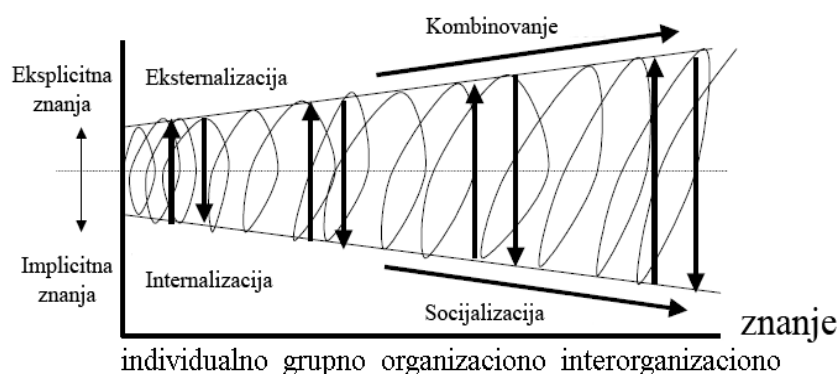
- *Sistemska mišljenje* – polazi od toga da je organizacija celina sastavljena od međusobno zavisnih i povezanih delova. Da bi radnik učestvovao u rešavanju problema organizacije neophodno je da shvati organizaciju kao celinu, način funkcionisanja organizacije i uzročno-posledične odnose u njoj.
- *Lične veštine* – se zasnivaju na permanentnom učenju i usavršavanju zaposlenih. Zaposleni moraju stalno da preispituju sopstvene stavove, uče i uvode promene u svom ponašanju.
- *Mentalni modeli* – u učećoj organizaciji zaposleni stalno preispituju postojeća razmišljanja, menjaju predstave o pojavama i procesima u organizaciji u momentu kada saznaju nešto novo ili steknu drugačije iskustvo. Kroz zajednički rad, ljudi međusobno uče i menjaju svoje mentalne modele.
- *Zajednička vizija* – podrazumeva edukaciju i osposobljavanje zaposlenih da razumeju ideju i da imaju svest o njenoj korisnosti. Stoga ih treba uključiti u kreiranje vizije i misije organizacije.
- *Timsko učenje* – je sinergetski efekat timskog rada koji unapređuje način razmišljanja, promenu mentalnih modela, odbacivanje predrasuda i stereotipa. Timski rad podstiče dijalog, suprotstavljanje mišljenja i generisanje novih ideja.

3. KONVERZIJA ZNANJA

U literaturi je prisutna široka lepeza podele znanja. Jedna od njih razlikuje implicitno i eksplicitno znanje [13]. Implicitno ili iskustveno znanje je lično znanje koje se zasniva na ličnom iskustvu i zavisi od percepcije i sistema vrednosti pojedinca. To je tiho, prećutno ili skriveno znanje koje nije lako vidljivo. Teško ga je formalizovati i preneti drugima. Demarest [6] ga i ne smatra znanjem, jer je duboko zatvoreno u glavama ljudi. Eksplicitno ili kodificirano znanje je znanje koje se može eksplicitno iskazati u obliku uputstva, procedura, kodeksa ponašanja i sl. Lako ga je preneti drugima. Nalazi se u bazama podataka, te je dostupno svima u organizaciji.

U organizaciji stalno dolazi do konverzije znanja. Radnici mogu da dolaze i odlaze iz organizacije, a u organizaciji ostaje uvećano organizaciono znanje koje je nastalo konverzijom znanja i sačuvano u organizacionoj memoriji. *Nonaka* razlikuje četiri modela konverzije znanja (SECI model), i to [8]:

- *Socijalizacija* – je proces konverzije implicitnog znanja tokom koga pojedinac preuzima implicitno znanje drugog pojedinca kroz razmenu iskustva, posmatranjem imitiranjem, obukom na poslu. Primera radi odnos šegrt i majstora, kada šegrt uči posmatrajući majstora.
- *Eksternalizacija* – je proces konverzije implicitnog u eksplicitno znanje u obliku modela, metafora, koncepata, jednačina.
- *Kombinacija* - je proces konverzije znanja od eksplicitnog prema eksplicitnom znanju. Ovim procesom je omogućeno sistematizovanje znanja kroz analize i upotrebe informacija na nov način. Rekonstrukcijom postojećih podataka može se doći do novog znanja.
- *Internalizacija* – je proces konverzije eksplicitnog u implicitno znanje. Osnovne forme internalizacije su: aktivno učenje, simulacija, trening, sticanje iskustva na radnom mestu, razvoj zaposlenih i sl.



Slika 1: Spiralni model stvaranja organizacionog znanja

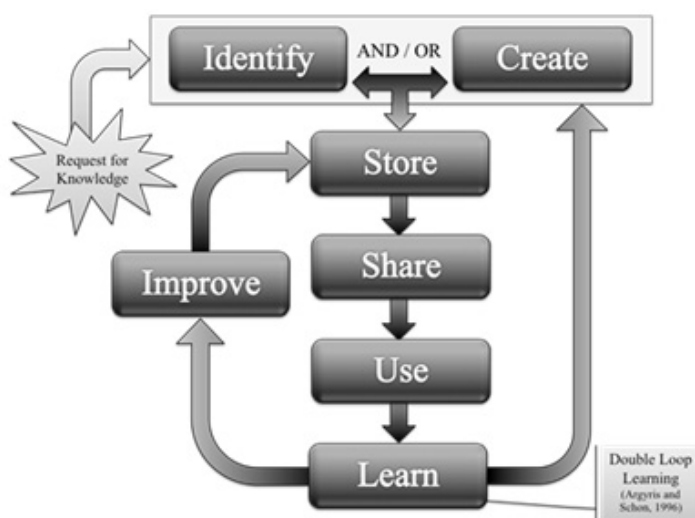
Izvor: [8].

Slika 1. ilustruje transfer znanja kao jedan spiralni proces, od pojedinca, grupe, organizacije do inter organizacionog nivoa. Implicitno znanje pojedinca je osnova stvaranja organizacionog znanja. Kroz eksternalizaciju, implicitno znanje pojedinca se pretvara u eksplicitno znanje. U procesu kombinacije eksplicitno znanje prelazi individualne i

organizacione granice i može se sistematizovati u više sistemskih i izvršnih uputstava. Tokom izvršavanja instrukcija, pojedinci internalizuju kodirane instrukcije kao implicitne veštine. Tako, ciklus konverzije znanja jača sposobnosti organizacije da rešava probleme i znanje se primenjuje u praksi. Dakle, znanje akumulirano iz eksternog okruženja se deli kroz celu organizaciju, čuva u bazama znanja i koristi radi razvoja novih tehnologija i proizvoda.

4. PROCES UPRAVLJANJA ZNANJEM I KORISTI ZA ORGANIZACIJU

Upravljanje znanjem predstavlja proces unapređenja organizacionih performansi kroz kreiranje i primenu procesa, sistema, strukture i kulture koji podržavaju kreiranje, razmenu i upotrebu znanja [5]. Za efikasno uvođenje sistema upravljanja znanjem neophodno je obezbediti adekvatan kontekst koji objedinjuje: kulturu, procenu znanja, obradu znanja i implementaciju znanja [2]. Upravljanje znanjem se najčešće opisuje kao proces u kome se znanje stvara, osvaja, čuva, deli i primenjuje [10]. Proces upravljanja znanjem prožima celu organizaciju i odvija se po fazama. Evans, Dalkir & Bidian razlikuju sedam faza procesa upravljanja znanjem, i to: identifikacija, kreiranje, stvaranje, deljenje, korišćenje, učenje i poboljšanje [7].



Slika 2: Model životnog ciklusa KMC
Izvor: [7].

Bitni elementi navedenih definicija upravljanja znanjem su:

- Identifikovanje postojeće imovine znanja.
- Stvaranje nove imovine znanja.
- Čuvanje znanja kao aktivne komponente u organizacionoj memoriji, bazama podataka, dokumentima itd.
- Širenje i korišćenje postojećeg i novog znanja kroz celu organizaciju.
- Stvaranje odgovarajućeg organizacionog konteksta (procesa, sistema, strukture, kulture) za upravljanje znanjem.
- Analiza benefita za organizaciju od primene koncepta upravljanja znanjem.

Ključni elementi koji predstavljaju integralne komponente koncepta upravljanja znanjem su [16]:

- Generisanje novog znanja.
- Raspolaganje korisnim znanjem iz spoljnih izvora.
- Korišćenje raspoloživog znanja za donošenje odluka.
- Ugrađivanje znanja u procese, proizvode i/ili usluge.
- Prikazivanje znanja u dokumentima, bazama podataka i softveru.
- Olakšavanje širenja znanja kroz organizacionu kulturu i inicijativu.
- Transferisanje postojećeg znanja u druge delove organizacije.
- Merenje vrednosti znanja i/ili uticaja upravljanja znanjem.

Primena koncepta upravljanja znanjem donosi broje benefite organizaciji, kako kvantitativne tako i kvalitativne prirode. Kvantitativne koristi od upravljanja znanjem bile bi: smanjenje troškova, rast prodaje, porast profitne stope, povećanje vrednosti firme, porast lojalnosti potrošača, porast tržišnog učešća itd. Na strani kvalitativnih koristi naveli bi: bolje upravljanje idejama, bolja saradnja sa potrošačima, povećanje potrošačke satisfakcije, porast inovativnosti, produktivnosti, veća satisfakcija zaposlenih, stabilnost organizacije itd. [4].

Efekti primene koncepta upravljanja znanjem mogu se sagledati preko procesa efektivnosti, efikasnosti i inovativnosti. Poboljšanje procesa *efektivnosti* ogleda se kroz: poboljšanje servisa za potrošače, bolje upravljanje projektima, smanjeni rizik od eksternih događaja, povećanje procenta potrošača zadovoljnih proizvodima i uslugama. Poboljšanje procesa *efikasnosti* ogleda se kroz: smanjivanje troškova proizvodnje, skraćivanje vremena pripreme operacija, brže odlučivanje, bržu isporuku proizvoda. Poboljšanje procesa *inovativnosti* se ogleda kroz: povećanje procenta novih proizvoda, porast broja patenata po zaposlenom, podsticanje promena, veći broj ideja [3].

5. IZAZOVI UPRAVLJANJA ZNANJEM

Primena koncepta upravljanja znanjem nailazi na brojne izazove. Neki od njih su:

Kreiranje organizacione kulture. Organizaciona kultura predstavlja značajan kontekstualni faktor koji bitno utiče na sposobnost organizacije da kreira, prihvati, deli i primenjuje novo znanje. Alan Frost [1], ističe da kultura ima krucijalnu ulogu u spremnosti članova organizacije da dele znanje jer utiče na: poverenje; spremnost da se prihvati znanje od drugih, a da se na to ne gleda kao na lični nedostatak; spremnost i sposobnost učenja na individualnom, grupnom i organizacionom nivou; podršku neformalne komunikacije, toleranciju grešaka, veću posvećenost menadžmenta; spremnost na promene; želju i sposobnost za eksperimentisanjem, učenjem i inoviranjem; spremnost na otvorenost, iskrenost i prihvatanje grešaka; upravljanje poslovnim procesima i reakciju na spoljne promene.

Za uspešno uvođenje i primenu koncepta upravljanja znanjem potrebna je organizaciona kultura određenih karakteristika i sadržaja. Kao bitne pretpostavke, vrednosti i norme ponašanja organizacione kulture koja podržava i afirmiše znanje, ističemo: otvorenost prema okruženju, otvorenost u internoj komunikaciji, prihvatanje rizika i promena, orijentacija prema istraživanju, negovanje zajedništva, saradnje i poverenja, dobrih međuljudskih odnosa, razvoj zaposlenih, učenje, motivisanje za deljenje znanja, nagrađivanje deljenja znanja, uključivanje zaposlenih u proces donošenja odluka, slobodan protok informacija, afirmacija timskog rada itd.

Kreiranje organizacione strukture. Organizaciona struktura, kao temeljni i najvažniji deo organizacije, snažno utiče na sposobnost i spremnost zaposlenih da stvaraju i dele znanje. Organizaciona struktura je značajan element primene koncepta upravljanja znanjem. Ona pokazuje na koji način je organizacija strukturirana po delovima, kako su oni međusobno povezani, kako je moć distribuirana u organizaciji, koliko slobode imaju zaposleni u procesu donošenja odluka, kakvi su mehanizmi koordinacije i komunikacije itd. U centralizovanim organizacionim strukturama moć je koncentrisana u vrhu organizacije i nema prostora za kreativnost i inovativnost zaposlenih. Strogo poštovanje pravila i procedura, visok stepen formalizacije i standardizacije ponašanja sputavaju zaposlene da eksperimentišu i inoviraju. Čvrste granice između delova ometaju slobodan protok informacija i razmenu znanja. Jednom rečju, ovako dizajnirane strukture nisu pogodne za primenu koncepta upravljanja znanjem. Ne možemo dati univerzalni model strukture, ali možemo reći da struktura sa odlikama organskog dizajna: nizak stepen specijalizacije, niska formalizacija, decentralizacija, timsko grupisanje poslova, neposredno komuniciranje, stvaraju dobru podlogu za kreiranje, deljenje i korišćenje znanja u organizaciji.

Neadekvatne veštine menadžera znanja i radnika znanja. Menadžeri znanja i radnici znanja obuhvataju čitav spektar pozicija i titula: menadžer za upravljanje znanjem, broker menadžer, menadžer analitičar, inženjer znanja i sl. Menadžeri znanja i radnici znanja treba da poseduju sledeće veštine: strategijske i poslovne veštine, veštine upravljanja, intelektualne veštine i veštine učenja, komunikacione i interpersonalne veštine, veštine upravljanja informacijama, kompjuterske veštine. Neke od potrebnih veština mogu se steći kroz obuku i trening, uz jasno postavljene ciljeve organizacije. Menadžeri znanja treba da razvijaju veštine primene i prezentovanja znanja i informacija, da podstiču razvoj svesti o značaju deljenja znanja kod zaposlenih, da motivišu i nagrađuju radnike znanja. U cilju razvoja radnika znanja, Harman [9] navodi sledeće smernice: razvijanje sposobnosti menadžera da podržavaju inovacije i kreativnost; razvoj veštine upravljanja učenjem i razvojem kod zaposlenih; treninzi za sticanje veština potrebnih za korišćenje informacija, informacionih sistema; razvoj veština timskog rada; profesionalni razvoj.

Afirmacija lidera znanja. Lider je osoba koja može i treba da utiče na stavove, mišljenja, odluke i akcije drugih. Lider mobilise i inspirise svoje sledbenike da ga dobrovoljno slede. On treba da promoviše i podržava znanje, nagrađuje i motiviše zaposlene da uče i dele znanje, da gradi klimu poverenja i tolerancije na greške. Prema Sengiu, lideri su konstruktori, upravljači, učitelji [14]. Prema modelu "7C", lidera znanja uspešnim čine sedam područja: liderstvo znanja je pitanje konteksta, kompetencije, kulture, zajednice, konverzacije i zajedničkog jezika, komunikacija i treninga [11]. Izvor moći lidera u konceptu upravljanja znanjem je njegovo znanje i lična harizma. Lider je moderator znanja i mentor svojim zaposlenima, a to znači da treba da im obezbedi prostor za kreativno ispoljavanje, samokontrolu i participaciju u procesu donošenju odluka, jer radnicima znanja se ne može rukovoditi prisilom, manipulacijom i strogom kontrolom. Kako se proces upravljanja znanjem odvija po fazama, u svakoj fazi upravljanja znanjem lider obavlja različite zadatke, te stoga treba da ima različit pristup svakoj fazi i da primenjuje različite stilove liderstva. Upravljanje znanjem podrazumeva delegirajući stil liderstva. Generalno, u svim fazama koncepta upravljanja znanjem do izražaja dolaze karakteristike harizmatiskog, transformacionog i timskog stila liderstva.

ZAKLJUČAK

U uslovima rastuće složenosti poslovanja, oštre konkurencije i brzih promena, koncept upravljanja znanjem pobuđuje veliko interesovanje teorije i prakse menadžmenta i organizacije. Ovaj koncept dobija sve više na aktuelnosti i značaju. Znanje je najvredniji resurs organizacije, osnovna pokretačka snaga svih resursa u organizaciji, izvor njene vitalnosti i inovativnosti. Savremene organizacije svoju konkurentsku prednost sve više grade na znanju. Znanje je resurs na osnovu koga organizacije rade kvalitetnije, brže i efikasnije od drugih, odnosno na osnovu koga se razlikuju od konkurenata.

Da bi opstale u društvu znanja organizacije treba kontinuirano da uče, inoviraju proizvode i procese i stvaraju novo znanje. U tom cilju, neophodno je kreirati adekvatan organizacioni kontekst koji će omogućiti uslove za stvaranje, deljenje i upotrebu znanja. Pred menadžerima i liderima su brojni izazovi u pogledu kreiranja organizacione kulture, organizacione strukture, sistema motivisanja, nagrađivanja zaposlenih, njihovog uključivanja u proces donošenja odluka itd. Ovakvim izazovima mogu da odgovore samo menadžeri koji poseduju određene veštine i sposobnosti.

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THE INFLUENCE OF THE SELECTED ECONOMIC FACTORS ON THE SMALL AND MEDIUM ENTERPRISES VIA USING THE GENERAL LINEAR MODELS

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Abstract: *The company's economic activities are essential for its management. Unfortunately, the acquired information often does not correspond internally and thus it may raise misleading. The information can be gathered from competitors, economical indexes (recent and current circumstances) and the companies from other industrial areas, and exactly this comparison could be useful for SMEs. This work shows the influence of the selected economic factors (turnover, investment) on the small and medium enterprises from two different business areas via using the general linear models.*

Key words: *general linear models, correlation between investments, business area and turnover of small and medium enterprises (SME).*

1. INTRODUCTION

The economic and business activities are essential for any company. The financial and economic knowledge is often based on the information that can be easily obtained from public sources: mainly the information such as gross domestic product (GDP), unemployment, political position of the company and its relationship abroad. The companies often governed the experience from the concurrent other similar sectors in the market. But companies often do not compare the acquired information. Companies can assume that some of the information may affect them more than competitors or companies from another business sector which can rise misleading.

The research should give us the results, if there is dependence between the turnover, investment, and the business area in two sectors. The differences between companies in the area (A,B and C,D) are not considered. For the area the most powerful companies in the market have been selected. The "power" is determined by the highest turnover in the area and via the questionnaire survey from consumers. The data was analysed for 2005 – 2014.

2. RESEACH

General linear model is a statistical linear model [4] which has its roots in the origins of mathematical thinking since the development of a modern algebra theory in 1800. The modern algebra established a general linear model as we know it today.

The development of a linear regression model in the 19th century and the development of the correlation methods lie on the grounds of algebraic invariant theory. Before regression was the method of least squares. It was published by Adrien-Marie Legendre in 1805 and by Carl Friedrich Gauss in 1809 [7].

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General Linear models provide a variety of different statistical models such as an analysis of variance (ANOVA), analysis of covariance (ANCOVA), multivariable analysis of variance (MANOVA) and general linear regression [9]. General linear models include a number of different statistical models. They are a generalization of linear regression in case of more than one dependent variable.

The use of linear models brings an effort to describe the connection between the various occurrences as accurately as possible [8].

Assumption of the general linear model (GLM)

For general linear models there is the following assumption in force:

1. $E(u) = 0$, the average value of a random variable in all views is zero
2. $E(uu') = \sigma^2 I_n$, random maps are independent and have a constant variance
3. X = non-stochastic matrix
4. X = full rank [4].

In case that the first assumption is disrupted, the nonzero average value of a random quantity shows into the estimate level constant. This estimate will be diverted.

The second assumption contains two requirements: the random maps have the same variance and may not be dependent.

If the first of the assumption (equal variance) breaks, it is called "heteroscedasticity". If the second assumption (independent of the random maps) breaks, it is called "autocorrelation". In this case will be diverted the estimates of standard errors and parameter estimation variance of random maps and it is not possible to deflect them in a statistical tests. The third assumption breaks in case of the simultaneous equations. The fourth assumption presents that the matrix of explanatory variables must be linearly independent. However, the variables are dependent, it is a perfect collinearity. If the variables are strongly dependent, it is "multicollinearity".



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Practical part

For the testing four companies were selected - A,B,C, and D. Two of these companies (A and B) are present in the specialized market in the Czech Republic, hereinafter “area of entrepreneurship 1”. Two of the companies (C and D) are present in the drugstore market in the Czech Republic, hereinafter “area of entrepreneurship 2”. All these companies are similar (amount of the employees, same customers). This test should give us the results, if there is a dependence between the turnover, investment, and the business area.

	Company A		Company B		Company C		Company D	
	Turnover (in thousand Kč)	Investment (in thousand Kč)	Turnover (in thousand Kč)	Investment (in thousand Kč)	Turnover (in thousand Kč)	Investment (in thousand Kč)	Turnover (in thousand Kč)	Investment (in thousand Kč)
2014	7228	730	6105	201	1212	634	157	54
2013	5836	719	5670	350	854	315	845	254
2012	7870	300	6978	551	985	218	724	364
2011	7401	683	6731	481	623	118	885	544
2009	3832	200	3622	115	823	185	648	384
2008	3486	170	3215	205	451	195	682	301
2007	2350	100	2323	200	108	84	505	121
2006	1210	50	1105	63	284	87	359	105
2005	1101	36	1020	15	257	64	381	56

Table 1: Sourcing data

The first testing shows the dependence of the investment on the area of the entrepreneurship. Analyse of ANOVA was chosen for the testing.

Jednorozměrné testy významnosti, velik. efektů a síly pro Investice (zdroj)								
Sigma-omezená parametrizace								
Dekompozice efektivní hypotézy								
Efekt	SČ	Stupně volnosti	PČ	F	p	Parciál. éta-kvadr.	Výstřednost	Pozor. síla (alfa=0,05)
Abs. člen	4929444	1	4929444	46,73173	0,000004	0,744946	46,73173	0,999995
oblast podnikání	227708	1	227708	2,15870	0,161152	0,118880	2,15870	0,281963
Chyba	1687742	16	105484					

Table2: ANOVA with the program Statistica

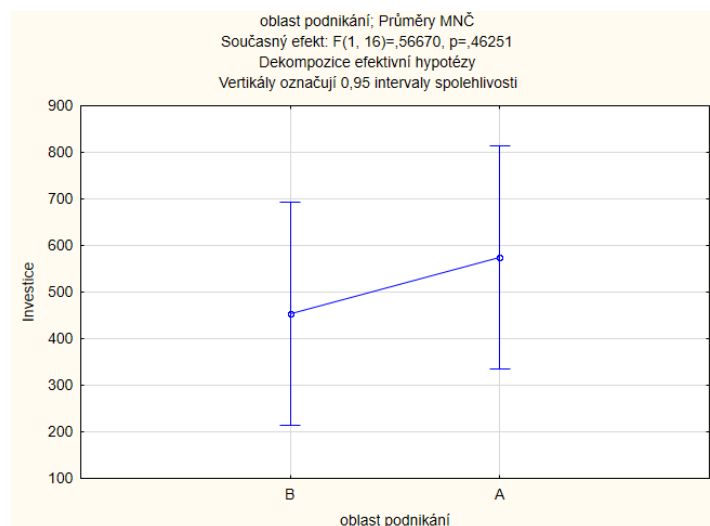


Figure 1: ANOVA with the program Statistica

In this case on the level of significance 5% the null hypothesis about the independent the investment on the area of the entrepreneurship was rejected. Investment is therefore dependent on the area of the entrepreneurship.

The second analyse should show us, if the investments are dependent on the turnover. For analyse the linear regression analyse was chosen.

Jednorozměrné testy významnosti, velik. efektů a síly pro Investice (zdroj)								
Sigma-omezená parametrizace								
Dekompozice efektivní hypotézy								
Efekt	SČ	Stupně volnosti	PČ	F	p	Parciál. éta-kvadr.	Výstřednost	Pozor. síla (alfa=0,05)
Abs. člen	584407	1	584407	10,48334	0,005152	0,395847	10,48334	0,859576
Tržby	1023510	1	1023510	18,36018	0,000568	0,534345	18,36018	0,980105
Chyba	891940	16	55746					

Table 3: Linear regression analyse with the program Statistica

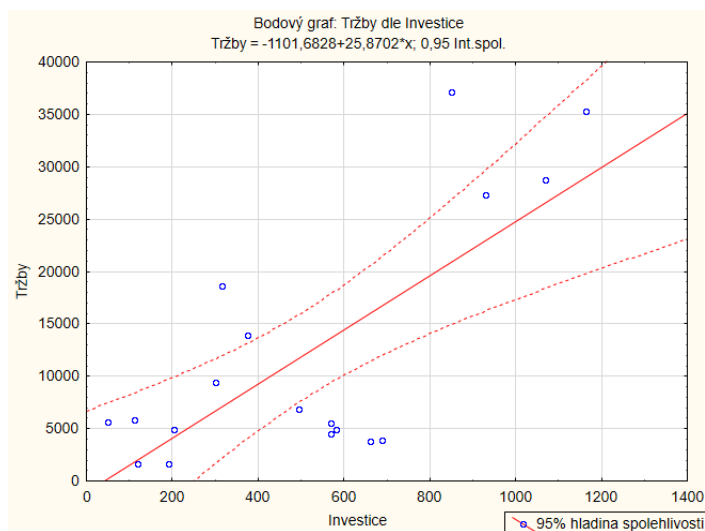


Figure 2: linear regression analyse with the program Statistica

At the 5% significance level the null hypothesis about the independent of the investment on the turnover was confirmed.

Under the same conditions the companies are analysed whether the investment depends on the turnover and the area of the entrepreneurship. Analyse is done with the test ANCOVA.

Jednorozměrné testy významnosti, velik. efektů a síly pro Investice (zdroj)								
Sigma-omezená parametrizace								
Dekompozice efektivní hypotézy								
Efekt	SČ	Stupně volnosti	PČ	F	p	Parciál. éta-kvadr.	Výstřednost	Pozor. síla (alfa=0,05)
Abs. člen	71362	1	71362	2,12471	0,165558	0,124073	2,12471	0,276405
Tržby	1346127	1	1346127	40,07914	0,000013	0,727665	40,07914	0,999957
oblast podnikání	388139	1	388139	11,55631	0,003962	0,435162	11,55631	0,887848
Chyba	503801	15	33587					

Table 4: ANCOVA analyse with the program Statistica.

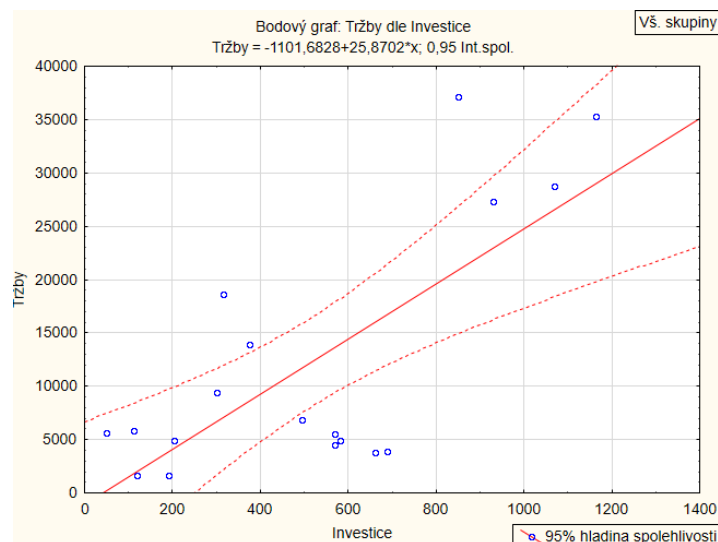


Figure 3: ANCOVA test with program Statistica

The table no. 4 shows the testing independence of the investment on the area of the entrepreneurship. In this case it is not possible to reject the null hypothesis of the independence area of the entrepreneurship.

Independence of investment on the turnover is present on the table no. 4 as well. Even here it is not possible to reject the null hypothesis of the independence the turnover.

The difference between the results is:

- Investment are **dependent** on the area of the entrepreneurship.
- Investment are **independent** on the turnover.

The third test checked both questions in the same time and the results were:

- Investment are **independent** on the area of the entrepreneurship.
- Investment are **independent** on the turnover.

For greater credibility of the results the further analysis with the general linear model was made.

Jednorozměrné testy významnosti pro Investice (zdroj)					
Sigma-omezená parametrizace					
Dekompozice efektivní hypotézy					
Efekt	SČ	Stupně volnosti	PČ	F	p
Abs. člen	71362	1	71362	2,12471	0,165558
Tržby	1346127	1	1346127	40,07914	0,000013
oblast podnikání	388139	1	388139	11,55631	0,003962
Chyba	503801	15	33587		

Table 5: General linear model with the program Statistica

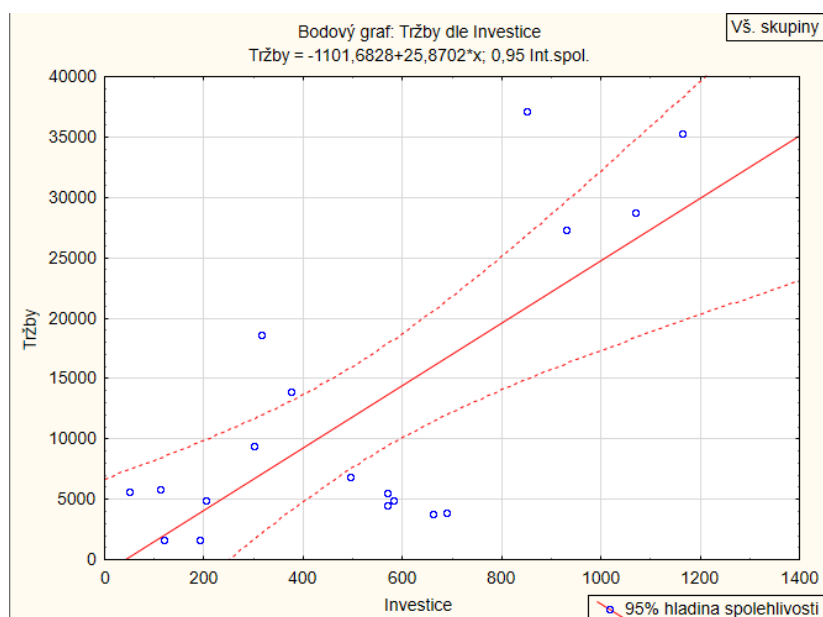


Figure 4: General linear model with program Statistica

The test of the general linear model is shown on the 5% significance level that it is not possible to reject the null hypothesis for the independent of investments on the area of the entrepreneurship. The test cannot reject the null hypothesis about the independent investment on the turnover, too.

The test shows us, that the result from the test ANCOVA were in this case more reliable then the individual testing the independence the area of the entrepreneurship and the turnover.

3. SUMMARY

There are differences between the results with the analysis of variance (ANOVA) and the analysis of covariance (ANCOVA).

The basic differences arise already in the procedure compliance. For ANCOVA analysis it is important to meet five conditions, for ANOVA only first three conditions listed below are important:

1. independent selections
2. normal distribution of the response variable Y
3. equal variance
4. linear dependence X and Y
5. concordance regression coefficients.

For the above mentioned reasons the method of analysis of covariance (ANCOVA) is the result of margin two methods – analysis of variance and general linear regression.

The results show that the more variables are tested for the results on the same significant level, the more predictable and accurate the results are.

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INTERNAL MARKETING FOR VOLUNTEERS - A LITERATURE REVIEW

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Tarcza Mihaela Teodora, PhD, University Assistant¹⁵⁵

Abstract: *Non-profit organizations have known a great growth in last two decades. With the growth of non-profit sector, the need of volunteers increased also. Two challenging duties of non-profit management are the attracting and retaining volunteers, given to the fact that many non-profit organization depend in continuing their activity of volunteers. The solution we propose in this article is adopting internal marketing orientation from services companies in non-profit organizations. Internal marketing mix has to be adapted to volunteer behaviour, with its specificity in order that long term commitment to be achieved.*

Key words: *Internal Marketing, Volunteering, Nonprofit Organization.*

1. INTRODUCTION

Volunteers play a critical role for the majority of non-profit organizations non-profit. More studies underline the importance of this resource for non-profit organizations activity continuity [16], [4] More than that many organizations are limited in their services placement by the number of the volunteers organization has [3].

Non-profit sector gained a larger and larger interest in last decades [4]. Wymer and Starnes [16] sustain that with the increasing of non-profit organizations number, the demand for volunteers grow too. This leads to the fact that non-profit managers find themselves in a high competition for skilled and motivated volunteers. More than recruiting volunteer retention constitutes a real challenge for non-profit managers. Coita [4] attracts the attention about the lack of engagement of volunteers to non-profit organization and considers internal marketing as a necessary perspective in maintaining this valuable human resource.

Mitchell and Taylor [10] sustains that internal marketing is mandatory for non-profit organization given to the fact that recruiting costs organization more times than maintaining active volunteers. Bennett and Barkensjo [2] analyze an internal marketing program influence on intention to remain and intention to provide a better service of the volunteers. The results of the authors show that internal marketing influences positive volunteer's retention.

2. VOLUNTEERING. CONCEPTUAL DELIMITATION

There are different definitions given to volunteerism in research. According to Cuskelly et al. [5] p. 143 "Volunteering is unpaid, freely chosen involvement undertaken through an organization or agency and performed for the benefit of others or the environment as well as

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oneself'. Tilly and Tilly [15] define of volunteering as including the multiple informal ways of helping, representing activities that should also be treated as productive. The statistics of John Hopkins University show that volunteer work equivalents to 140 employees full time work per year.

Volunteers versus Employees	
Expect no monetary reward	Expect monetary rewards
Motivated mainly by intangible rewards	Motivated by tangible and no tangible rewards
Do not have mandatory obligations	Have obligations based on the work contract
Most of the time have a flexible schedule	Most of the times have a fix schedule
Leave before they experiment a very low level of satisfaction	Remain in the company even if they experiment a very low level of satisfaction
Mainly motivated by benefits brought to others	Mainly motivated by individual benefits

Table 1: Different features between volunteers versus employees

There are differences between volunteering and employment is emphasized through volunteering definitions. As table 1 shows volunteer work is unpaid comparative to the employment that requires malarial pays. Also the main motivation in volunteering is no tangible. All these differences make volunteer retention behind achieved adapting employment retention tools considering the specifities. Internal marketing is an organizational orientation that has significant positive influence on organizational commitment and negative influence on intention to leave the organization (Ladelski, 2014).

3. INTERNAL MARKETING ADAPTED TO VOLUNTEERING

Internal marketing is a concept adopted in services marketing and has a significant role in non-profit. According to Dosen [6] internal marketing represents implementation of marketing philosophy and proactive in internal market of the company for employing and maintaining the most prepared persons for a certain post and for motivating employees in the most efficient way. Coita [4] sustains that the role of internal marketing is the influence of the human resources for auctioning qualitative and in unity towards the clients of the organization.

Kotler, Bowen and Makens [7] consider internal marketing is necessary in the company given to the following reasons:

- Negative experiences have most of the times, a higher impact than positive experiences;
- Marketing orientation have to be adopted of all the employees in order to achieve success for the company;

An organization can differentiate the quality of the service through the personnel.

Internal marketing orientation places the personnel as a category of consumers of organizational offer. Similar to marketing extern, internal marketing according to Piercy and Morgan [12] the structure of the program can be presented in the four elements of the marketing mix: product (managerial plan of marketing of company), price, placements and promotion.

Randle and Dolnicar [13] sustain volunteers behaviour is similar to the consumers, and the non-profit organization encounters a highly competition for reduced resources. According to Andreasen and Kotler [1] factors that influence consumer behaviour influence volunteers, these are: benefits, cost, other and self-efficacy.

Each mix part of the internal marketing strategy program has to be oriented on an influential factor as shown in figure 1. Product strategy means identifying and defining the benefits organizations offers to volunteers. Price strategy assumes volunteer cost evaluation and establish of benefits cost report in the favour of the volunteer, as a long term retention perspective. Communication strategy is oriented on the influence of others on volunteers, this include formal (organized) communication and informal communication [2]. Also placement strategy represents the channel used in transmitting the product. These may be meetings, trainings, or other form of displaying information to the volunteers. The result of a good information transition leads to self efficacy. Mitchell and Taylor [10] sustain that placement in what concerns internal marketing placement represents all the effort organization make to facilitate volunteer activity. This efforts have a direct result self efficiency perceive of the volunteers.



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She graduated the Faculty of Economic Sciences – University of Oradea, International Economic Relationships specialty (2011) and later the Master Program of Marketing and Business Communication (2013). Worked in a call center, in an local advertising company and a private university as marketing specialist and economical secretary on European Projects.

Today she is working in an it company as a marketing strategist and is member in two non-profit organizations, one in marketing field and one in social domain.

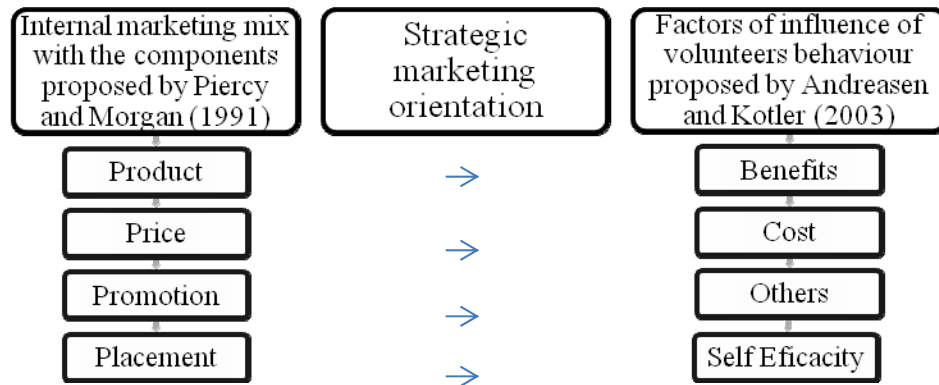


Figure 1: Internal marketing strategic mix orientation for volunteers

Product from an internal marketing perspective is according to Piercy and Morgan [12] constituted of marketing plan that the company has to sell to their employees. In the case of volunteering Mitchell and Taylor (2004) define the product as being the volunteer experience itself.

The role of the product is to satisfy the needs of the volunteer, benefits of volunteering experience being classified in two categories [7]: private and public. Private or individual benefits are for instance: social opportunities, gain of experience and prepare for a carrier, spending free time in a proactive activity, enhancement of self-esteem. Public benefits represent the good volunteer brings to a cause, to community, to organization or to beneficiaries.

Chainman and Wandersman cited by Andreasen and Kotler [1] offers another classification of the volunteers benefits: materials (tangible rewards associated with monetary values); solidars (social rewards); and tide to fulfilling a purpose (identification with the organization, and the cause it sustains). Authors underline that importance of each category of benefits differs according to organization mission, but one the most common benefit mentioned by authors are the social ones.

Price is the element of internal marketing which is constitute of what organizations ask internal consumers to pay when they buy the marketing plan according to Piercy and Morgan [12]. With other words prices strategy consist giving up to values, practices or project, the change of the way tasks are fulfilled in exchange of marketing plan adoption in order to achieve a successful result. According to Mitchell and Taylor [8] price for the volunteer totals monetary and nonmonetary costs that he supports in order to carry volunteer activities. A total cost volunteers may spend in their activities contains the following [7]: costs with the transportation, donations, cost opportunity (time and resources that could be invested in other activities that produce venues) and other kind of costs.

Communication strategy represents the most tangible aspect of internal marketing. Media informing and encouragement methods of employees made with the purpose of working with key personnel attitudes. Communication strategies implementation includes written materials as reports or resumes of the plan but also verbal messages transmitted in the front of the employees by a manager or to different groups of personnel important for marketing plan implementation [12]. In their study Bennett and Barjensko [2] analyzed an internal marketing implementation results in a charitable non-profit organization. There were different

instruments used in communicating the plan to the volunteers too: materials and also verbally messages.

Placement is derogated through distribution channels for information in the case of internal marketing. These channels include physical element and places of meeting where the organization delivers the produced and communication regarding the product: meetings, session of trainee for managers and supervisors, seminars, reports, informal communication and others [12]. According to Mitchell and Taylor [10] placement has the role of facilitate the work of volunteers. Nonprofit organizations for which volunteers play an essential role in activity continuity, have to remove obstacles that make them believe that they cannot accomplish with success the volunteer activity. The study of Bennett and Barkensjo [2] take into consideration as ways of information distribution the instruction sessions after the program and in week-end that involved bidirectional and interactive communication. Supervisors were instructed to treat volunteers as an important human resource, to offer them opportunities to express their opinions and to offer them as much autonomy as possible in delivering the tasks. Volunteers' contribution was recognized at social appreciation events, through thanks tasks and through mentioning them in organization newsletter.

4. INTERNAL MARKETING PROGRAM AND VOLUNTEER RETENTION

According to Money and Foreman [11] internal marketing implementation has three directions: vision communication, personnel instruction and the rewards. The model was applied with success in services marketing plan implementation [14].

The process of internal marketing implementation in non-profit organizations has four steps [8]: development of a service culture, development of a marketing approach in human resource management, marketing information dissemination to the personnel and



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She has experience as a teacher, researcher and practitioner in the marketing area. After graduation she worked for more than five years in companies from Oradea in areas such as advertising, customer relationship management, public relations. Meanwhile, she was a member of the Management Marketing Department, University of Oradea, teaching students the Basis of Marketing, Services Marketing, Selling Techniques, Strategic Management, Business communication and negotiation.

implementations of a reward system to recognize the performance. A service culture represents an organizational culture that supports the qualitative service to the client through a number of procedures, reward system and performance recognition and other kind of actions. The culture of the service is an integrated part of organizational culture, and it represents the sum of the values and beliefs shared by organizational members that give a common purpose and a set of rules that guide the behaviour inside the organization. A weak organizational culture assumes values and low number of norms that are shared by organizational members or are not shared at all, employees that are not sure of their roles and lack of empowerment. The same rules apply to volunteering.

Wymer and Starnes [17] underline the negative impact of difference between expectations of the tasks nature of the volunteers and the real tasks they have to perform. Another aspect that influences negative volunteer's retention is the indifferent attitude of the management [17] towards volunteers, lack of trust and empowerment. Bennett and Barkensjo [2] underline the important role of volunteer's motivation through the vision. Also Mitchell and Taylor [10] sustain the importance of the relationship between organizational culture and internal marketing in volunteer retention.

Development of a marketing approach in human resource management is necessary the creation of posts and tasks that are attractive for employees and stress reduce through team work. Initial instructions programs play an essential role in continue instruction of the personnel. Another method of instruction is that employees have to exchange their posts. This activity help employees understand the interrelationship between departments, each department importance, and how they depend of each other in order to deliver a good service to the consumer [8].

According to Bennett and Barkensjo [2] instruction and trainings of volunteers must have continuity and not be restricted at short class or ad-hoc seminars. The study made by the two researchers analysed only volunteers in direct contact with the beneficiaries. The trending for these volunteers consisted of formal instruction programs of half of day, followed by a pacified program in practice under the instruction of a mentor (an employee or a volunteer that was a long period involved in organization). The authors emphasize that in internal marketing implementation internal communication and extensive distribution of information is needed, but in both directions: from the volunteers to organization and from the organization to the volunteers. Volunteers have to be familiar to organizational strategies, with the purposes and activities and ties between their individual duties and others work. Also according to Wymer and Starnes [17] good communication to the volunteers in recruiting and among their activity helps at reducing the differences between the initial expectations and the reality of the tasks.

Mitchell and Taylor [8] propose seven steps of internal marketing implementation in volunteer retention: organizational culture analysis, identification of the benefits volunteers expect from the volunteering activity, recruiting volunteers that share organizational values, prepare of a program that would promote organizational culture, and pacification of an informal socializing process among employees and volunteers for promoting organizational culture. Also it is important to give a structure to the ceremonial activities for organizational culture empowerment, for maintaining a communication mechanism in both directions between volunteers and organization management.

Bennette and Barkensjo [2] identify other components aspects of the internal marketing program as work in the team, good reporting, employees empowerment and performance recognition. Helping volunteers to work as a team, to adapt to the main problems and to solve them beyond their individual tasks is the main purpose of the internal marketing program. Authors underline that volunteers may be ignorant to the internal marketing program. Managers assume many times those volunteers want to receive more information, in detail regarding each of the organizational strategy and that volunteers want their contribution to be recognized. Some volunteers may not consider these aspects important, and they will react different at internal marketing strategy. In consequence internal marketing program has different results for each volunteer job satisfaction, intention to remain in organization and intention to offer a qualitative service. Given to the many factors that may influence the response of the volunteers to internal marketing program, the authors propose a direction of research of evaluation a single element: communication in the two directions from the organization to the volunteer and from the volunteer to organization. Also organization leadership has to evaluate the way it improved the communication with the volunteers, thing that may be appreciated by some volunteers and ignored by others.

RESEARCH IMPLICATIONS

Internal marketing is important in volunteer retention as an organizational orientation as much as it is in employee retention. In order to implement internal marketing for volunteers main specificities of this activity have to be taken into consideration. Volunteer activity is not played and not motivated by material rewards, is motivated by intrinsic motivation, is derogated as long as the volunteer is satisfied with the activity, is flexible and is not mandatory or obligatory.

Internal marketing is differently adapted, the mix of product, price, placement and promotion (communication) being adapted to influential factors of volunteer behaviour: benefits, costs, others and self efficacy. More research is needed in evaluating the empirical impact on each internal marketing mix influence on volunteer behaviour factors.

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CROATIAN TOURISM TO THE CONTEXT OF GLOBALISATION PROCESS AND SUSTAINABLE DEVELOPMENT

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Abstract: *Sustainable development is imposed nationally and globally as an important civilisation issue that is closely related to globalisation processes. Most scientists involved in this matter agree that globalisation implies the process of economic, social, cultural, and political activity that transcends national borders and recognises a process of synergy in globalisation and other trends divided into three subsystems: technological, economic, and cultural. Some authors speak of „biological globalisation“, i.e. the need for integration of the ecosystem through migrations of genetic material and other biological agents, adding global processes like climate change, disruption of the ozone layer, and pollution of the seas and oceans. Globalisation is a contradictory process, because it carries some opposing effects: on the one hand, it connects remote economies and culture, and on the other hand, it promotes cultural particularism and strengthening of national identities. The tendency of economic and political connections between young nations is opposed by strong potential pressures of national and territorial division within them. According to some authors, it is proven that the future of small countries such as Croatia lies in the context of opposing tendencies of globalisation and polarisation, that global economy has become more interconnected, and that probability of its instability is growing rather than declining. Foreign globalisation investments, especially those in the tourism industry, should be used in common investments based on a well-planned national developmental economic policy. This fact becomes even more important when we know that tourism is the strongest industry and the only continuously growing economic sector in Croatia, which has additionally strengthened its impact on the economy.*

Keywords: *globalisation, sustainable development, tourism, Republic of Croatia*

1. INTRODUCTION

There is no doubt that the momentum of contemporary globalisation is linked to economic growth and depletion of natural resources at the global level. This suggests that the process of globalisation in terms of energy and environmental constraints could have self-nullifying features. Self-strengthening or autocatalytic processes that occur by more intensive involvement of a growing number of countries in the international flows of production and consumption make growing pressure, although non-linear, on finite resources and energy. The faster the process, the sooner one can discern the ending, which *de facto* represents a collapse of global economic connectivity and the transition to another, unknown „mode“. Due to the existing asymmetry in the intensity of appropriation of natural resources, the conclusion is derived that the intensity and dynamics of deglobalisation will not be felt equally in all countries. Sustainable development is a complex matter, from both theoretical

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and practical point of view, and is characterised by pronounced interdisciplinarity. Rethinking sustainable development started as an attempt to find answers to growing problems that occur within the environment and natural resources at the global level, and which has become an important issue in science, politics and business after the Conference held in Rio de Janeiro in 1992. Back then, an important issue had to be addressed: how to continue economic growth of developed countries of the West with the need to modernise the economies of underdeveloped countries, without jeopardising climate stability, functions of the existing ecosystems, and availability of energy and other natural resources necessary for the functioning and expansion of the Western civilisation. The main hypothesis: The complexity of sustainability can be summarised in environmental, social, and economic dimensions that together determine civilisation sustainability of the society. PH1: The collapse of any of the above-mentioned dimensions is enough to destroy the civilisation structure and viability of the modern society, considering that sustainable development can also be linked to national security as a political category. PH2: Sustainable development should be considered as a civilisation sustainability of the national economy in terms of global trends and constraints in the world. With the fall of

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She has finished high school in Indija. She enrolled in and finished Faculty of Economics in Rijeka, with average grade of 4.5. She started Postgraduate Master's Degree Organization and Management - The Institute of Economics and Organization on 1985, and finished it in 1990 at the Faculty of Economics with average grade of 4.5 with final thesis on : „Organizational - business systems and IT revolution“.

She started postgraduate PhD Study entitled Economic Cooperation of Croatia and The European Economic Community with a focus on Adriatic tourism inc1992 at the Faculty of Hospitality and finished it in 1994 with great success.

Her first work experience was at Rijeka's shipyard „3.Maj“from 1982 to 1991, working on different managerial positions. After that, she was employed on Faculty of tourism Management in Opatija, where she was acquired a vocation of senior instructor at module Economics of international exchange. In 2002 she was elected for assistant professor at the Faculty of Tourism and Hospitality Management, Opatija at modules International Economics and Economics of the EU and tourism. After she completed all the conditions in 2008 she was chosen for associate professor at the Faculty of tourism and Hospitality management on module International Economics.

During her scientific and professional activities Ana Vizjak has participated on different specializations and professional trips abroad. She developed especially good connections with Vienna University. During that work particularly notable was collaboration with several world-renowned educational and Business economic institutions, for example :Internationalen Sommerhochschulkures, Marketing Management, Vienna Faculty of Economics 1993. Then cooperation with Tourism Institute, Vienna, 1994. Further, cooperation with Internationalen Sommerhochschulkures, Marketing Management, Vienna Faculty of Economics, 1995.

Cooperation with Scenariotechnik Wirtschaftsoerderungsinsitut Wirtschaftskammer Osterrieich 1996 and especially good cooperation with Alpen - Adria Sommeruniversitat 1996.

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During her work at her home Faculty she has established appropriate Communication relationship with students, within which uses objective Criteria during the assessment of students, and she helps students in development of critical thinking and directs them to accept different theoretical knowledge within the solving various practical problems and accepting the teamwork. In this sense she has significantly improved teaching Process in the course and

scope of their impact on improving teaching plans and programs.

As a reward for his contribution to the educational process and Relationships, students always give her top grades in the secret evaluation. Scientific and educational activity enrollment is visible through a large number of Published scientific papers, which almost exclusively include the area of international economics and related fields. Her scientific papers are published in Croatia and abroad, and she also participates in making of a variety of scientific and technical studies and projects. In 2009 she was elected for a head of the Department of Micro and Macro Economics at the Faculty of Tourism and Hospitality management.

the authoritarian regime, Croatia opened to Europe and the world, and foreign capital of „fairer“ kind began to be invested in the country. Soon, the first results started showing at the international market with a strong effort to make up for what was lost. PH3: Once serious faults had been detected in the newly established economic systems, developed and implemented by various government representatives, for whom was later found that they were associated with various criminal organisations in the country and abroad, attention started to be devoted to the need to define foreign capital according to possible forms and sources, its allocation, manner of investment, and all other factors that should have stimulated accelerated development of the Croatian economy, with special focus on the economic system in tourism. The objective of this paper is to investigate the set hypotheses and thus establish the facts in relation to the adjustment to globalisation processes and the idea of sustainable development, and overall economic changes, because certain „quasi-experts“ in Croatia think that foreign experiences can without any difficulty be transferred and installed in Croatian economic conditions, by using state coercion. Thus, users of the national economic system, especially within the tourism industry, face unnecessary dilemmas. It is necessary to get well-acquainted with the foreign market, its economic conditions and practice, but also to think through which of these conditions would function best in the Croatian practice in the given time and space. Scientific methods used in this paper are methods of systematic analysis, dialectical and logical method, mostly combined inductive-deductive and vice versa, deductive-inductive. Quantitative and qualitative methods were used with methods of comparison of spatial and temporal characteristics. The scientific contribution is reflected in the development of scientific thought about the importance of globalisation impacts and sustainable development in the function of further development of tourism in Croatia.

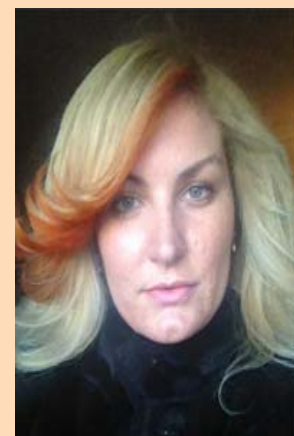
2. THE RANGE OF GLOBAL ECONOMY DEVELOPMENT

In the last decade of the past millennium, scientists were warning that limits of economic growth reached a dangerous level regarding arable land and drinking water, and that in the next 25 years, serious shortages of oil, water, and other natural resources can be expected. Bearing in mind the growing population of Southern countries, among which China and India stand out by their size and power, as well as exhausted possibilities of the Green Revolution, and lesser availability of arable land and drinking water, it is realistic to expect serious and long-term problems in the food supply to the population, especially in the Third World countries.

The general thesis of national and economic security is that economically weak countries are really unsafe, i.e. that there is an inverse relationship between dependence and security. This fact can be directly linked to dependence of the national economy on imported energy

sources, food, strategic raw materials, or finished products necessary for civilisation functioning of the society. Excluding any thought of xenophobia or autarky, the thesis of dependency and security can hypothetically also be extended to a situation where multinational companies control key sectors of a country's economy, such as telecommunications, public transport, production and distribution of energy or food. The intensity of exploitation of the natural resources and appropriation of fossil fuels is inextricably linked to economic and military power of a small group of countries within the OECD group. It is therefore concluded that small countries, dependent on imports of raw materials and fossil fuels, are in a very delicate security position as soon as their economies lose the minimum of self-sufficiency in production.

National security is especially threatened in the event of depletion of a country's natural resources and degradation of the environment that can cause dissatisfaction of the affected social groups, internal migrations, and ultimately, violent conflicts, as evidenced by numerous studies. The cases of intra-national and international conflicts because of renewable and non-renewable resources were common in history, and are also used in the modern world. The expected shortages in the oil supply could have grave political and security implications due to the schedule of producing and consuming countries, and because of their relative economic and military power. It is estimated that the countries of the Middle East, that make only 4 per cent of the world population, possess 46 per cent of world oil reserves and perhaps 70-80 per cent of available surplus for export [4]. Sustainable management and wealth of a country is based on energy supply issues. Venezuela and Iran are countries with the largest oil fields, and all the main supply gas routes to Europe go through Ukraine. These are the countries with a poor standard of living, while Switzerland, which is neither rich in oil nor gas, is an economically wealthy country [14]. The point is good governance and the policy of continuous sustainable development. Certain transition of the global economy to the „post-oil paradigm“ in this century is a challenge of unpredictable scope for national security,



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especially those countries that have neither the reserves nor military and political power of appropriation. The problem of drinking water supply is considered one of the key challenges of this century, both in terms of mere survival, and in political and security terms.

There is a strong asymmetry of distribution between nations in the intensity of appropriation of natural resources and disruption of the stability of the biosphere. According to some data, approximately 15 per cent of the world population living in developed countries consumes 50 per cent of energy and produces 50 per cent of carbon dioxide emissions. 1/3 of the developed world consumes $\frac{3}{4}$ of world food and 83% of other resources. 255 richest people in the world have accumulated the wealth of over a thousand billion USD, which is equivalent to the annual income of the poorest 47% of the world population. From the 4,4 billion people living in developing countries, nearly three of five live without basic sanitation; nearly one of three does not have clean drinking water; one fourth has no adequate housing, one in five lives beyond the reach of adequate health care, one in five children is malnourished, and the same percentage of children does not complete more than four grades of primary school. Even in the USA, the richest country in the world, approximately 12 million families are on the brink of starvation, while at least 700 000 homeless people live without a roof over their heads (Maitreya's priorities). This results in an increasing gap between the rich and the poor, i.e. 85 rich people are as rich as the poorest half of the world's population. 70 per cent of all investments is associated with companies. Of the 100 largest economies, 51 per cent are global companies, and 49 per cent of them are state-owned. 200 of the largest companies are stronger than overall economies of 182 countries in the world, except for the nine richest ones. 500 strongest companies control 42 per cent of the world's wealth, while 90 per cent of their assets are abroad, i.e. 60 000 companies have about 500 000 subsidiaries. 100 largest companies annually sell goods in the amount of 2,1 billion USD and employ 6 million people outside of the home country. Of the 500 most powerful companies in the world, 197 are from the USA, and from the 100 strongest, 56 are from the USA. The wealth of the three richest people in the world, Bill Gates, Prince Al Saoud, and Filip Ansuco, is greater than the overall gross domestic product of the 26 poorest countries in the world [1]. Thomas Piketty found that inequality under capitalism is not accidental, but that growing inequality is the expressed product of capitalism and return on capital that is higher than the growth rate of the economy, which is not achieved by actual values, but by speculations. Leaders do not invest their own funds, but rather seek smaller investors; therefore, the result is that the rich become even richer if it comes to the stage of added values and multiplicative effects, and if it comes to bursting of the bubble i.e. crisis, they come out intact, because their real capital was not in the game anyway. Thomas Piketty proposed taxation of income of the richest individuals and taxes on the total wealth on a global scale as a solution for social inequality, in order to avoid the practice of moving the capital to off-shore destinations [11]. A research conducted by the Tax Justice Network came to the conclusion that the richest people deposited onto their off-shore accounts between 21 and 32 billion dollars, by which this amount remained untaxed and did not enter state budgets. Such global fraud would not be possible without leniency or, what is more, co-operation between the legislators in the countries from which all this money went to tax havens. Favouring the richest population through tax benefits and lower tax rates forces the rulers to cut public spending, a portion of which guarantees the continuation of layering in the near future. Asymmetries, i.e. drastic inequalities, can be bridged, as predicted in the convergence theory. Namely, reducing the gap in living standards would have to be achieved by relatively more accelerated economic growth of poorer countries, which implies adequate growth in the use of resources and energy. The convergence ideal is, however, opposed by the knowledge of the final capacity of the planet to support the material growth of economies. A Norwegian study has shown that, if seven billion people lived at the level of consumption of

materials and energy characteristic for highly developed industrialised countries, it would take five planets Earth to realise this [3].

At the level of the national economy, globalisation brings a structural shift from integrated to segregated economy. By freely entering globalisation, economic system loses its national, „local“ logic, and is functionally and structurally subordinated to the logic of the world market, and it is considered that global economic integration at the same time means national economic disintegration in the sense that parts of the economy break away from their national context. Namely, the production of the final product disintegrates into several very distant countries, manufacturer and customer become culturally and geographically arbitrarily distant, and production and consumption of food are losing their national and regional connectivity. Globalisation in the real sector of the economy is further complicated by free portfolio investments that are not associated with the material sphere of the national economy. Changes in the economic and demographic structure conditioned by the above-mentioned processes can eventually reach very deep, from changes in the employment structure in industrial sectors, through local production shutdowns, because they do not fit in the strategy of multinational corporations, to the specialisation of certain goods that functionally do not fit into the national economy [9]. The main implication of the phenomenon of disintegration of the national economic system is increased dependence on international trade in the functioning of all economic sectors to satisfy the primary needs of the population. This increased dependency can turn into a problem of national security at a time when there is a breakdown in global trade flows.

3. PERMEATION OF TOURISM AND ECOLOGY IN GLOBAL AND EUROPEAN TOURISM

Overall, there was 1087 million of international tourist arrivals realised in 2013 (increase of 5% compared to 2012) and 1159 billion dollars in tourism revenues. The World Trade Organisation (WTO) predicts growth of international tourism to 1,6 billion trips in 2020, and a turnover of about 2 billion USD. Europe generated the biggest tourism revenue, Asia and the Pacific are the fastest growing tourist regions, while in the Middle East, arrivals and tourism revenues stagnated. Nowadays, large global companies put tourism at the heart of their business interests. In 2013, travel and tourism in the world contributed to the overall growth of GDP by 3% (in 2012), which is faster than the overall growth of the world economy, and also faster than the growth of production, finance and sales. Travel and tourism generated 6437 billion USD in total GDP, which is more than double than the motor vehicle industry, chemical industry, communications companies, and mining (taken from the World Travel & Tourism Council). The tourism industry employed 262 million people (in 2012), i.e. 8,7% of the population was employed in the tourism sector, which means that tourism is one of the leading “creators” of work places. According to the data by the World Travel & Tourism Council, each dollar spent on travel and tourism generates over three dollars in revenues.

Tourism in Europe has a long tradition, and all European countries used or developed tourism in some way in their economic development. European tourism was the most successful during the strong development of integration processes developed during the 1960s. The most developed European tourist countries that are now all located in the European Union, had a substantial influence on tourism development in Europe. In all European countries, tourism got a privileged position in national economic policies, because it improves the national income of each country, encourages employment of the population, soothes nationalist

tensions, and helps marketing the national products in the best, quickest and most cost-effective way. Over the years, special laws were enacted in all EU countries that significantly influence the development of tourism.

About 40 per cent of world tourism is generated in Europe, while at the same time, economic analyses show that even greater international tourist traffic of foreign tourists could be achieved as well as increased economic benefits. On the other hand, new development trends in European tourism indicate the movement of the tourist population from the north to the south, as a result of the construction of modern roads in the southern part of Europe. Since northern part of Europe is economically much more developed and richer than the southern part, through tourism, part of their income is transferred to the southern part of the continent. In this way, the total national income in Europe becomes much more equalised. Since southern part of Europe is visited by richer and more demanding visitors, they seek particularities they are used to in their daily lives. In this way, mass tourism gets rejected and it comes to reorganisation to the new, specific forms of tourism, such as sports, winter, health, healthcare, rural, cultural tourism. Cruising tourism also keeps developing.

Development of tourism in Europe is significantly influenced by environmental behaviour and ecological awareness of the population. In ecological tourism, the focus is on leisure and tourism, and ecological thinking is directed into ecological behaviour of tourists. In this respect, ecology can be classified under the totality of principles governing the mutual relations and processes of adaptation to life on Earth. In the foreground is the relationship between man and his environment. The field of activity of ecology is developed on multiple levels that connect nature, from individual to the entire population, individual communities, individual ecosystems, and the ecosphere.

4. THE NEED TO USE GLOBAL FOREIGN IN CROATIAN TOURISM

When the political situation calmed down in South East Europe, the need of social development with expressed economic development came again to the foreground, and firstly, there was strong tourism development in the areas earlier affected by the war. With evident economic development processes, and economic transformation and restructuring of the country, it was soon recognised that further development of the Croatian economy and the related tourism economy will not be able to continue without additional capital. Since there was not enough additional capital from domestic sources for stronger tourism development, it was necessary to enable faster entry of foreign capital into the country.

Croatian tourist economic system functions in the environment of Central European tourist countries orienting their economic development towards the open and free social market economic system of the Western form. Within this system, there is an adequate system of property relations, entrepreneurial management, economic and political democracy, rule of law and a certain level of social protection and human rights. There is also the need for fair and effective involvement of Croatia into modern global and especially European integration processes. Successful fulfillment of this need requires encouraging such transformation processes which would in all parts of the activities in the Croatian society regulate the relations with special attention devoted to the property, the market, entrepreneurial management, organisation and management of business and other entities, and tourist economic system. Table 1 shows the mission of the five strongest tourist enterprises in Croatia in 2014, and Maistra announced investments of 1,4 billion KN in 2015.

	Valamar Riviera	Maistra	Plava Laguna	LRH	Arenaturist
Total revenue in 2014 (u mil KN)	1116,5 (2,8%)	804,5 (12,1%)	511,7 (-14,4%)	356,2 (7,6%)	315,5 (5,7%)
Net profit in 2014 (in mil. KN)	52,2 (-50,8%)	98,7 (30,9%)	85,9 (-28,7%)	50,6 (212,3%)	-7,6 (-404%)
	The fall in net profit due to acquisition of the company Dubrovnik Babin kuk, which significantly raised the profit in 2013	Expected growth in revenue and profit, taking over the Hilton Imperial Hotel in Dubrovnik; they stepped outside of Rovinj	By the acquisition of the Istraturist, the Lukšić Group, owner of the Plava laguna, they grew into the largest tourist group in Croatia	They complain about the growth of VAT, despite of which both their revenues and profits grow. They sold the Villa Siam for 22,9 million KN.	They closed the year in the red due to the impact of outstanding revenues due to restoration, they demolished Belvedere and the Park Hotel

Table 1. Five Strongest Tourist Enterprises in 2014 in Croatia [8]

In order to achieve such great economic and political changes in the country, it is necessary to acquire the appropriate modern knowledge, abilities and skills, develop entrepreneurial spirit, innovation, all of which enters the level of human capital, and in particular, bring into the country new fresh financial capital with globalisation features, because there is a lack of necessary capital that would develop these ideas in Croatian tourism, and according to statements by economic analysts, there is not going to be any for a long time, at the level and quality that is optimally required, particularly due to the global crisis.

Croatian tourism and economic development, according to all relevant plans and indicators, is based on such thinking, and future strategic goals are necessarily associated with an increase in material well-being of Croatian citizens, their material and spiritual wealth, and quality of life. Achievement of these goals should depend on successful management of natural, technical, and human resources, i.e. economic and social efficiency of national economic operators, all of which affects the development of the national economy as a whole. Without such changes in the social and economic environment of the country, but also without creative acceptance of useful global achievements from the developed countries, Croatia cannot equally and effectively engage in the global economic flows, nor in the European economic and political integration. In order to achieve this effect without major economic upheaval, such economic relations in the country should have been achieved through legislation that would allow the local population to have majority control over the capital. This was especially important in the segment of land ownership, where a small country like this can be, piece by piece, under the pretext of developing domestic tourism, bought by any large multinational company, which could under various pretenses evict the locals, and change the ethnic composition of the population. Unfortunately, the locals of the region have very bad experiences with foreigners and foreign investments of this type from earlier times.

Previous experience of other transition, underdeveloped or colonial countries indicates that foreign globalisation capital primarily seeks to achieve its own profit regardless of the consequences for the country it invests in. In this respect, in the foreign capital recipient country, foreign capital shareholders should be controlled by the legislation, and any illegal behaviour should be prevented. In this way, their capital interest, especially in the sphere of tourism, would in the long run be in line with national interests. When globalised foreign capital enters the Croatian economic system, the economic ratio between foreign and domestic sources of capital on the national market should not be disturbed, and special attention should be devoted to good distribution of social costs and tax liabilities, promotion of the use of cutting-edge technical and technological solutions, marketing, and effective presentation of domestic economic agents at the global market.

Foreign globalisation investments, especially in the tourism industry, should be used in common investments based on a well-planned national developmental economic policy. Foreign investments in tourism started in 1996, larger investments followed from 2005 to 2007, and in 2009, they amounted to 7,1 billion KN, of which 3,5 billion KN in the private sector, i.e. mostly hotel owners. In the past 10 years, total investments amounted about 5 billion euros, while estimated investments by 2015 amounted 9,5 billion euros (taken from Horwath Consulting). After the beginning of the crisis, investments almost stopped, while in the past three years, there were no serious investments at all (Croatian Chamber of Economy). When foreign globalisation capital is invested in national tourism facilities, one should realistically assess national deposit, in which price and location of the land, especially tourist land, are especially important. Tourist land ownership as an investment should, as a rule, remain in the ownership of local population. This particularly applies to the continental agricultural land of top quality, while tourist land at the coastline, by the riverbed and by the sea should not be sold, but leased for a short or long period of time. In addition, the use of land and economic facilities should be conditioned by application of cutting-edge technological know-how with the obligation of constant protection of the environment. This could be achieved by using a suitable system of mortgage loans which could be used in the tourism industry and business. In this process, Croatian owners of foreign capital who work or reside abroad should also be included in the investment system [5].

According to past experience, in most transition countries, the state will remain the leading investor, as well as manager in some nationally important infrastructural activities for a long time. However, this should not be tolerated too long, and conditions should be created for accessing private capital that should operate under state control, because it cannot be allowed that, due to various disagreements between owners of the capital, citizens become deprived, or lose water or electricity supply. Recapitalisation, especially by foreign globalisation capital, is a very important developmental factor in any country's economic system. The recapitalisation system of Croatian economic systems, especially tourist ones, should be considerably altered in comparison with the mode used so far. The effects achieved in Croatia by recapitalisation in economics and tourism indicate that recapitalisation has not been used effectively in terms of using additional capital, whether domestic or foreign, that would be used for national technical, technological, organisational or managerial adaptation of the current economic system. The original plan was to use for these purposes the capital received from the sale of shares in the process of sub-ownership of stocks by former social enterprises. The obtained capital soon disappeared in frauds committed by leading state structures [12].

If we analyse current experience with purchasing shares of some large enterprises, other than those that exercised a monopoly position in the market and were protected by the state, they

are not particularly encouraging. After purchasing the shares of such companies, they went bankrupt, and the shareholders lost their invested funds. The current situation on the domestic capital market as well as new trends indicate that the owners of the capital, foreign, but also domestic, would be more inclined to buy some smaller enterprises and exercise full control over their business than invest in the purchase of shares with which others, who are sometimes associated with organised crime, would trade on the market. In the past five years, it is possible to earn up to 150 per cent on tourist shares in companies with high equity that have been underestimated: the Valamar Riviera (shares went up 11 times in a little over four years), Adris, AD Plastika, Vupik and Excelsi [6]. In addition to having a strong return to investors (including dividends), they have the best chance for growth, which could encourage further modernisation and continuing the process of consolidation. It is interesting that such growth occurred in the middle of disastrous development in the Croatian economy. A surprising robustness of companies from this mortgage portfolio was not threatened even by the six-year recession that is still going on in Croatia. In normal circumstances, no one could assume that stocks could do well. High yield resulting from the selection of the right stocks is consistently possible only on inefficient markets where there are stocks for which the market does not process publicly available information. This was evident in the past few years in the Croatian tourist stockmarket.

At any rate, global foreign and domestic investments should be directed to follow the course of total economic and tourism development with effective legal protection of the state, but also with the assistance of financial institutions that should ensure capital investors certain benefits and guarantees that are common in countries with developed market economy, and these would be the following [2]: tax and customs benefits, the possibility of rapid transfer or the profit, using different types of mortgages, etc. In such a social investment system, it is the most important to create such a legal and economic framework that would provide equal opportunities to all who reasonably appear in economic and investment competition. Table 2 shows the evaluation of activities in individual tourist destinations.

CATEGORIES	SUPER-CATEGORIES	MEASUREMENTS
FINANCIAL STRUCTURE	Compensation of the prices	- average salary -position of compensatory prices -(developers and local operational management)
	Price of the infrastructure	-telecommunication systems etc. - travelling to bigger consumer destinations
	Taxes etc.	- fees include transportation, estimation of losses, fluctuation of rates
POPULATION AND EDUCATION	Cumulative education and experience	-determining IT and BPO market size -quality of IT managers
	Availability of employment	-total power, - strength of universities - education
	Education	- level of standardisation of education
	Utility rate	- relative growth of GDP and unemployment rate
BUSINESS	Political and economic	- business activities,

ENVIRONMENT	benefits	- A.T.Keamey's foreign investment and reliability index, - development of local administrations, - government investment in IT, etc.
	Infrastructure of the country	- organisation of measuring the quality of information and telecommunication technology of the ICT sector
	Cultural adaptation	- Keamey's globalisation index
	Security of intellectual property – IP	- rates of investment and ICT law, - protection against illegal software

Table 2. Evaluation of Attractiveness of Certain Tourist Destinations [7]

Effective and secure investment of capital, especially global capital require a regulated national market as well as effectiveness of the foreign investment for the purposes of the respective society. One should also bear in mind the effects of some market factors, because their timely harmonisation is important for the use of all types of capital in the economic structure of the country. Successful activities of any national market are highly dependent on successful overcoming of various legal and economic restrictions which appear on the relevant national market. Acceptance of the capital market system in the national economy is highly dependent on the establishment and development of a free and open market economy with all the necessary categories, institutions and mechanisms that characterise market economies of the most developed countries in the world. In October last year, the Croatian Parliament passed the Law on Strategic Investment Projects that provides the basis for solving the problems of land and slow bureaucracy for the selected capital projects. The following preconditions are realistic expectations in benefits – concessions for land, and smart models of their application that they must follow. When it comes to fiscal burden, it is perfectly clear that it must be yielded; the government is also aware of this, but the question is to whom and in what way. However, it is certain that in case of a selective approach, strategic investments and tourism will be among the first. Properties will be a necessary part of these investments because they are the only ones guaranteeing attractive returns that are strictly hotel investments longer than 10 years, even with better macroeconomic conditions than in Croatia. This could attract the so-called trophy investors, but they are a small part of the investment market that only requires exceptional locations in top destinations, and this is not enough for the set goals. Realistic effects on the economic development of a country can be expected only after the successful implementation of market processes. When one considers the adjustment to the market, this is especially important in the sphere of foreign tourism investments, referring to the establishment and development of complex national market with all its associated parts. This is not only the market of goods and services, in which tourism industry with its services should have a special treatment, but labour and services, capital, knowledge, as well as all their sub-systems should be included into this system [10]. In this way, a market would be created that would be fully open and in which active economic agents could in any moment obtain all the necessary economic factors, inputs of their production, i.e. business processes and use overall, but fair competition, with the launching of its products and services in any other country on the foreign market. As presented above, Croatia at the present time, according to calculations of many other Croatian economists, cannot in recent time manage sufficient level of equity capital, which would cover its developmental economic needs, nor its tourism investments. For this reason, it will be forced to receive into its economic system various types of foreign capital that will be globalisation capital in terms of

their impact. Since Croatia was one of the most developed republics in the former state, which also produced a high-level economic co-operation with foreign countries, the need for new capital investments from abroad are treated as an economically normal occurrence. When Croatia became independent, legislation was adopted in urgent procedure which defines the rules of entry of foreign capital in Croatia. Owners of foreign capital became equal with domestic owners of capital. In the process, the rule “everything is permitted which is not explicitly forbidden” was used. The established legislation in the sphere of capital investments was not, however, followed by other conditions which would in practice regulate the inflow and mode of action of foreign capital in the country. It soon became evident that the legislation was superficial and incomplete, various “businessmen” from abroad or Croatia in co-operation with the highest government officials started using various fictitious transactions, without their own capital, to buy everything of value in this country. Croatian legislation does not distinguish foreign from domestic investors, but prefers division into residents and non-residents (Croatian Chamber of Economy). The main obstacles for investors in tourism (stated at the Economic Forum in October of 2013) are the following: a long period for obtaining building permits, securing funding for the project, environmental issues, time limits for implementation of the project, lack of appropriate physical plans that would regulate all relationships in a certain area, disputes over different interests and investments between the public and private sector.

The realisation of comprehensive adaptive processes is necessary to accept the foreign globalisation capital within the national market. In order to successfully accept foreign capital investments, one should through practice discover and change all the detected limitations deriving from the application of certain adaptive actions. In addition, attention should be devoted to underdeveloped marketing culture or wrong economic thinking by those in charge of developing active implementation systems. The main objective of the first comprehensive strategic document of Croatian tourism is that Croatia by 2020 enters among the 20 most desirable destinations in the world, and this will be achieved only if the planned measures and projects from the Strategy are realised [13].

CONCLUSION

Development of globalisation on the world level caused new organisational, economic and other processes on the international market. Although the scientific community has had many discussions on the positive or negative consequences of globalisation effects, globalisation is still accepted as a part of the new world order, and in the world economic system, accelerated adaptations to new structures and economic systems have been carried out. Globalisation is also seen as a new active concept in social sciences that reflect a new era in the development of contemporary global society.

Preparation of the national market, with particular attention devoted to the tourist market for accepting global foreign, but also domestic investments, implies the change of the previous types and ways of making various products, but also services, in particular those of tourism, which have been used so far in the domestic market. Global foreign investments in the Croatian tourism system could trigger a variety of changes, and those could be reflected through enrichment of previous tourist offer. Some businesses, as well as those responsible for developing national economic strategies, present market systems from the time of a lower stage of capital development, or its liberal, somewhat more developed stage, which provokes resistance and fear among users of the system. At the same time, in the Croatian economy,

many businessmen closely co-operate with foreign business associates and learnt some fundamentally different and more humane characteristics of modern capital market. It is necessary to get well-acquainted with the foreign market and economic conditions and practice functioning in these markets, but also to think about which of these conditions would function best in the Croatian practice in the given time and space.

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ASSESSMENT OF INSURANCE COMPANIES PROFITABILITY - CASE OF ALBANIA

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Abstract: *Profitability is one of the most important objectives of financial management. The objective of this paper is to assess the impact of internal factors, growth rate, liquidity, liability, fixed assets, company size and volume of capital, on the profitability of insurance companies in Albania. The purpose of our paper is to provide a useful tool for the insurance companies operating in our country in making their decisions based on economical and statistical implications.*

We have taken under study 7 insurance companies during the period 2008- 2013. The methodology used to achieve the paper's objective is based on the multiple regression tools with panel data. According to the analysis result, 56% of the variation in the profitability of insurance companies in our country is determinate from the variables mention above, while 44% of the variation in profitability is explained by external variables not included in the study.

Key words: *profitability, insurance, regression, panel, assess, growth rate*

INTRODUCTION

Good performance of a company determines the performance of the company in the market in which it operates the growth and consolidation of the market in general, giving as result the development of the economy as a whole. For this reason, the measurement and evaluation of performance of each company is one of the most elaborated financial literature. The importance of this topic is further multiplied when dealing with companies operating in the insurance market and this fact because: insurance companies transferring risk in the economy; provide a mechanism to promote savings and enhance investment activities in the economy.

Three key performance metrics of a company are profitability, size and continuity of the company. Profitability shows the company's ability to provide a rate of return on its assets and investments. Company size is an indicator of the success of the company to grow by reinvesting profits and using borrowed funds. Continuity of the company shows its ability to have a sustainable activity, even at a time when the economy or the industry in which it operates is not experiencing growth stages [1] (Al-Shami, 2013). In this paper, we will focus on the study of profitability, as one of the indicators of the performance of insurance companies.

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A number of factors, which can be classified as internal factors, factors of industry and macroeconomic factors, might affect the profitability of insurance companies. In most financial literature that addresses the topic of profitability of insurance companies, profitability studied in view of internal factors. The variation between profits of insurance companies over the years, within a country, makes you think that domestic factors or firm-specific factors play a major role in determining profitability. It is therefore important to define what these internal factors are and what is the nature of their impact, in order to help insurance companies to take measures to increase their profitability. In our previous paper, 'Factors affecting the profitability of insurance companies in Albania' [2] (Kripa & Ajasllari, 2016), we concluded that insurance companies in Albania should avoid high levels of liabilities, liquidity and fixed assets, because these factors were negatively correlated with their profitability. We also saw that company size and the volume of capital were positively correlated with profitability, but their impact was statistically insignificant. Growth rate was positively correlated with profitability, as an increase on the amount of written premiums causes an increase on the profitability of insurance companies in our country.

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It is important to emphasize the importance of financial institutions in the economy of a country and specially the importance of insurance companies in financing and insuring economic activity. Being aware of this fact, we have decided to further develop our study according to factors affecting the profitability of insurance companies in Albania. In this further research, we will seek to assess the impact of the above mentioned internal factors on the profitability of insurance companies operating in our country. The methodology used to reach the objective of this paper, is using multiple regression analysis tools, with panel data.

LITERATURE REVIEW

In our country, few studies have addressed the profitability of insurance companies and the factors that affect it. Even in the international literature, such studies are less argued compared with studies of the same nature about other financial institutions, such as banks for example. Studies about the profitability of the insurance companies can be divided into two categories, studies that have been focused on life insurance companies and studies that have been focused on non-life insurance companies. In both cases, the researchers had used as factors affecting the profitability of insurance companies, internal factors such as company size, growth rate, liabilities, the volume of capital, fixed assets and liquidity. Results of different studies, conducted in different countries, have been contradictors between them, and this is explained by macroeconomic changes, or external factors, which are specific for each country.

According to sources of Swiss Re [3] (Swiss Re, 2008) the profit of insurance companies, is determined primarily by operational performance (losses and expenses, which are dependent on insurers' services prices, the nature of risk accepted by the insurer, the management of claims and administrative and marketing expenses); and secondly from investment performance, which depends on asset allocation and asset management. Term profit, can be

used as both the economic concept and the accounting concept, to show the excess of income over expenditure for a certain period. On the one hand, profit is the main reason for the continuation of any business organization. On the other hand, the profit is one of the main objectives of the financial management of the organization, because one of the purposes of financial management is to maximize company owner's wealth [4] (Nguyen, 2001). Term profitability is a relative gauge where profit is expressed as a ratio, and generally in percentage (%). Profitability expresses the ratio between profits to several factors. Other researchers like William H. Greene and Dam Segal [5] (Greene & Segal, 2004) had argued that the financial performance of insurance companies can be measured by indicators such as annual income, return on investments, net premiums earned, return on equity, who are considered as a measure of investment performance. However, [6] (Koller, 2011) has argued that profitability is the most important indicator because it shows the ability of insurance companies to raise the level of their income.

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There are several ways to measure profitability as return on assets (ROA), return on equity (ROE), return on invested capital (ROIC). ROA indicates how profitable a company is relative to its total assets. ROA shows how efficient has been running a company in using its assets to generate profit, and ROE shows how much profit the company generate from the its shareholders equity. ROIC is an indicator, which assesses a company's efficiency in allocating capital to profitable investments. This indicator shows how well a company uses its funds to generate higher returns. Comparison of ROIC with the average cost of capital of the company (WACC) indicates whether the company's capital is being used efficiently or not. Most researchers, who have dealt with the topic of profitability of insurance companies, stated that the most important factor used to express profitability is ROA, which itself is expressed as the ratio of profit after tax (EAT) to total assets. Researchers like Hifz Malik [7] (2011) are among those who suggest that although there are different ways to measure profitability is better to use the ROA. "In addition to ROE as a performance measure of banks' [8] (ECB, 2010) is a study of the European Central Bank to analyze the capacity of banks to have sustainable profitability. This study favors the use of ROA rather than ROE, because ROE gives a limited view about profitability and performance.

When insurance companies create more revenue than expense, they are profitable. There are many authors who have studied the factors affecting the profitability of insurance companies, life and non-life insurance companies. Different authors have argued that factors such as liabilities and liquidities have a negative impact on the profitability of insurance companies [7]-[12]-[18]-[19]-[20] (Chen & Wong, 2004); (Malik, 2011); (Burca & Batrinca, 2014); (Onaolapo & Kajola, 2010); (Titman & Wessels, 1988). We conclude at the same point in our paper Factors affecting the profitability of insurance companies regarding the impact of liquidity and liability on the profitability of insurance companies in [2] (Kripa & Ajasllari, 2016). As for the growth rate our conclusion was consistent with the conclusion reached by international researchers; growth rate has a positive impact on the profitability of insurance companies in Albania [2]-[7]-[9]-[10] (Malik, 2011); (Yuqi, 2007); (Naveed, Zulfqar, & Ahmad, 2011) (Kripa & Ajasllari, 2016). Authors such as [11]-[12]-[1]-[3]-[7] (Omondi & Muturi, 2013); (Burca & Batrinca, 2014); (Al-Shami, 2013); (Swiss Re, 2008); (Malik, 2011) had argue that there is a positive relationship between the company size and the volume of

capital and the profitability of insurance companies. We reached at the same result, but the impact of company size and volume of capital were statistically insignificant [2] (Kripa & Ajasllari, 2016). As for fixed assets, authors had argued that fixed assets affect positively the profitability of insurance companies [7] (Malik, 2011). However, in our paper, 'Factors affecting the profitability of insurance companies in Albania', we reached the result that fixed assets have a negative impact on the profitability of the insurance companies in Albania [2] (Kripa & Ajasllari, 2016)

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THE ACTIVITY OF INSURANCE COMPANIES IN ALBANIA

Our country is facing many challenges during the period of economic transition, in an effort to adapt the best global practices in the development of economy and society in general. Insurance are considered as the modern ways of living. Albania has faced numerous problems in the development of the insurance sector. The insurance sector is a sector that has undergone significant growth in recent years. Despite this growth, Albania is still considered to have an underdeveloped insurance market, if compared with other countries in the region, which can be attributed largely to the citizens' lack of information about insurance products and services.

The insurance market plays an important role in the financial services industry in almost all developed and developing countries, contributing to economic growth, allocating efficient resources, reducing transaction costs, creating liquidity, promoting investments and distribution of financial losses [13] (Das, Davies, & Podpiera, 2003). Albanian insurance market is still small and underdeveloped, where gross premiums signed amount to about 0.66% of the Gross Domestic Product (GDP) [14] (The World Bank, 2014). The development of this sector has encountered obstacles due to shortcomings in the regulatory framework of the insurance, low available income, poor performances in compensation cases and lack of public trust in insurance companies. To support this argument, it is sufficient to mention that UK spent an average of \$ 7,000 per capita on insurance, while in Albania GDP per capita is only \$ 8.200 [15] (Madani, Muharremi, Ramaj, & Pelari, 2014). Other indicators such as high unemployment rate of 12.5%, the fact that around 25% of the population are close to the poverty reinforce the idea that the main factor of development of non-life insurance sector is the level of economic development.

Activity of insurance companies in Albania is based on Law No. 8081 "On the insurance and reinsurance activity" dated 07.03.1996 [16] (AMF, 2013). However, the program of evaluation of the financial sector developed by the International Monetary Fund (IMF) in Albania, has concluded that the legal and regulatory framework for insurance companies in our country is only partially adapted to the requirements of the International Board of Surveillance of Insurance Companies. This gap has led to a price "war" between local companies for basic products. This fact leads to a decline in the volume of written premiums, increased exposure to risk and that has a negative impact on profitability. In addition, all these affect the treatment of the insurer in cases of damage [14] (The World Bank, 2014). At this point, it would be important that at least the general conditions, which include the rights and obligations of the parties, be standardized [17] (Sharku, Leka, & Bajrami, 2011). However, the insurance sector in our country is also facing a number of difficulties such as:

1. The insurance market in our country is incomplete, small, where insurance companies cannot provide high rates of return or an increase in the number of clients. In addition, the Albanian market is a small market and there it has not sufficient capacity to collect huge funds, and lack of capital market decreases investment opportunities.
2. The insurance sector is one of the sectors where is mostly noticed the absence of rating agencies, which are specialized in risk assessment and risk classification. Given that the incomes and savings of the majority of the population are low, it is difficult for a person who manages to spare to think about these policies as investment opportunities, also because of the lack of estimates for their reliability. It is almost impossible for one individual to have knowledge of the financial position of insurers and therefore, the presence of the rating agencies is necessary.
3. Lastly, but no less important, is the mentality of Albanian investors, which differs greatly from the mentality of European investors. Albanians does not like to think about an investment, which will be linked to a possible disaster that could happen in their future life.

MULTIPLE PANEL REGRESSION ANALYSIS

In order to achieve the objective of this paper, we have used multiple regression tools. We will test multiple regressions models, so we can define which model best assess the impact of growth rate, liability, liquidity, company size, volume of capital and fixed assets on the profitability of insurance companies, represented by ROA. Before showing the result of the regression analysis, we should highlight some features of this regression. The fact that the panel data used in this paper is unbalanced also affects the construction of the model. An unbalanced panel presents some limitations in estimating the regression since it cannot be used random- random and fix-random alternations. However, we choose to work with an unbalanced panel to maintain the efficiency of the data, without balancing them artificially. The estimates of panel regression are shown below.

Normality of data

Before we test the regression model, we will test the normality of the data. Normality of data indicates whether they have a normal distribution. Normality of data is very important, because if the data do not answer the these lawfulness they cannot be subject to the normal distribution tests like Fisher test, the student test or hi square test [21] (Lane, 2010). Below we present a table summarizing the normal testing of the data used in this paper through the unitary roots test. Unitary root test provides some statistics to assess the normality of data distribution.

Tested hypotheses:

H0: Data have unitary root (non-normal distribution)

H1: Data does not have unitary root (normal distribution)

	Levin, Lin& Chu t	P
ROA	-46.6487	0.0000 *
Company size	-3.69825	0.0001 *
Volume of capital	-5.58992	0.0000 *
Liabilities	-6.66060	0.0000 *
Fixed assets	- 5.04333	0.0000 *
Liquidity	-6.05929	0.0000 *

Growth rate	-13.1648	0.0000 *

Source: Generated from E-views 7

* 1% reliability

Table 6: Unitary root test results

From the table above we notice that H0 is rejected for all variables, so they have a normal distribution with a reliability level of 1%. Once we provide for normal distribution of data, we can continue with further evaluation.

Fixed Panel effects Model

The first model is the estimated fix-fix model. The following table presents the main features of this model.

Variable	Coefficient	Standard deviation	t- statistic	P
C	-2.159038	2.210830	-0.976574	0.4008
Company size	-0.466551	1.217497	-0.383205	0.7271
Volume of capital	0.592852	1.227833	0.482845	0.6622
Liabilities	-0.018908	0.319551	-0.059170	0.9565
Liquidity	-0.011707	0.009925	-1.179575	0.3232
Growth rate	-0.134778	0.125917	-1.070365	0.3629
Fixed assets	0.108536	0.867498	0.125114	0.9083
R²	0.946501		Adjusted R²	0.661170
Fisher	3.317212		P. Fisher	0.176120*****

Source: Generated from E-views 7

*****20% reliability

Table 7: Fixed effect model

As we can see from the table above, the model is statistically significant ($F = 3.32$) and has a very high determination of 94.7% ($R^2 = 94.7$). However, all independent variables result to be insignificant. This phenomenon where the model is significant, but most of the variables are statistically insignificant is an indication that the model suffers from multicollinearity. In order to determine if our model suffers from multicollinearity we will use the VIF statistic. The table below contains the results of this test.

Variable	Variance coefficient	VIF
Company size	0.089481	1343.826
Volume of capital	0.094281	1222.982
Liabilities	0.011987	93.45002
Liquidity	7.63e-06	7.120137
Growth rate	0.004587	1.661733
Fixed assets	0.021968	2.815110

Source: Generated from E-views 7

Table 8: VIF test of multicollinearity.

VIF value indicates the presence of multicollinearity. VIF value of less than 10 indicates that the model is free from multicollinearity and VIF value greater than 10 indicates that the model

suffers from multicollinearity [22] (Schewrt, 2010). Variables such as company size, the volume of capital and liabilities has high VIF value, which proves that our model suffers from multicollinearity. Multicollinearity is a problem, which we expected to appear in the model, as the correlation analysis showed a strong correlation between some of the independent variables (company size and volume of capital) [2] (Kripa & Ajasllari, 2016). Through successive tests we will try to find, the model, which best explains the relationship between independent variables and ROA.

Random effects model

The model above had high determination and was statistically significant, but suffered from multicollinearity. To create a better model, we removed from the model the two variables, which had an almost perfect positive correlation with each other (company size and the volume of capital, 0.95) [2] (Kripa & Ajasllari, 2016). The second model features appear below.

Variable	Coefficient	Standard deviation	t- statistic	P
C	0.135407	0.035295	3.836457	0.0016*
Liabilities	-0.058071	0.014954	-3.883327	0.0015*
Liquidity	-0.004857	0.002261	-2.148429	0.0484**
Growth rate	0.083176	0.055848	1.489344	0.1571*****
Fixed assets	-0.252063	0.099796	-2.525795	0.0233**
R²	0.555818		Adjusted R²	0.437369
Fisher	4.692485		P (Fisher)	0.011751**
Durbin Watson	1.947997			

Source: Generated from E-views7

* 1% reliability, **5% reliability, ***** 20% reliability

Table 9: Random effects model

The above model is statistically significant ($F = 4.69$) and there has very high determination of 56% ($R^2 = 0.56$). The coefficient of determination shows that 56% of the variation in the profitability of insurance companies in our country is explained by the variation of the independent variables in the model. Independent variables such as fixed assets, liabilities and liquidity have a statistically significant negative relationship with profitability. Variable such as growth rate has a positively statistically significant relationship with profitability of insurance companies in our country. The model above shows that an increase in liabilities, liquidity and fixed assets will cause a decrease in the profitability of insurance companies, and an increase in the growth rate of the companies will cause an increase in their profitability. Respectively, an increase of 1% on liabilities will bring a reduction of 5.8% on ROA; an increase of 1% on liquidity will induce a decrease of 0.5% on ROA, an increase of 1% on fixed assets of insurance companies would cause a 25% reduction of their ROA and an increase of 1% in the growth rate will cause an increase of 8.3% on the profitability of insurance companies.

Before we accept this model as the best exponent of the profitability of insurance companies in our country, we will conduct some tests. These tests will show whether our model suffers from multicollinearity, heteroscedasticity and autocorrelation.

Multicollinearity

To test the presence of multicollinearity, we will use again VIF and the results are shown in the table below.

Variable	Variance coefficient	VIF
Liabilities	0.000130	2.584063
Liquidity	0.016048	2.175824
Growth rate	0.004129	1.557554
Fixed assets	0.016048	1.442117

Source: Generated from E-views 7

Table 10: Multicollinearity Test

From the table above we see that VIF value, for all the independent variables, is less than 10, so we can say that our model is free from multicollinearity.

Heteroscedasticity

Heteroscedasticity presence indicates that one of the basic assumptions of linear regression model, constant variance, is not respected, therefore, that assessments made based on this model are not true. The presence of heteroscedasticity therefore no constants variance is a significant problem for a regression model. Below we will test our model through heteroscedasticity test. The tested hypotheses are:

H0: Model does not suffer from heteroscedasticity

H1: The model suffers from heteroscedasticity

Test	F- Statistic	Prob F
Breusch- Pagan	0.229795	0.9174
Gleiser	0.211708	0.9279
White	1.304283	0.4111

Source: Generated from E-views7

Table 11: Heteroscedasticity test

From the table above we notice that the three tests conclude that H0 cannot be rejected, so our model does not suffer from heteroscedasticity.

Autocorrelation

Autocorrelation is another important problem of linear regression, in which models residual are dependent on their selves with time delays. From the data of the table below, we see that the Darwin- Watson statistics (DW) has a value of 1.95, which is close to 2, so this shows that our model does not suffer from autocorrelation. Another test used to prove that our model is free from autocorrelation is Breusch- Godfrey test. Its results together with the hypotheses tested appear below.

H0: Model does not suffer from autocorrelation

H1: The model suffers from autocorrelation

Time lag	F Statistic	Prob F
1 lag	3.27e-05	0.9955
2 lag	2.260743	0.1437

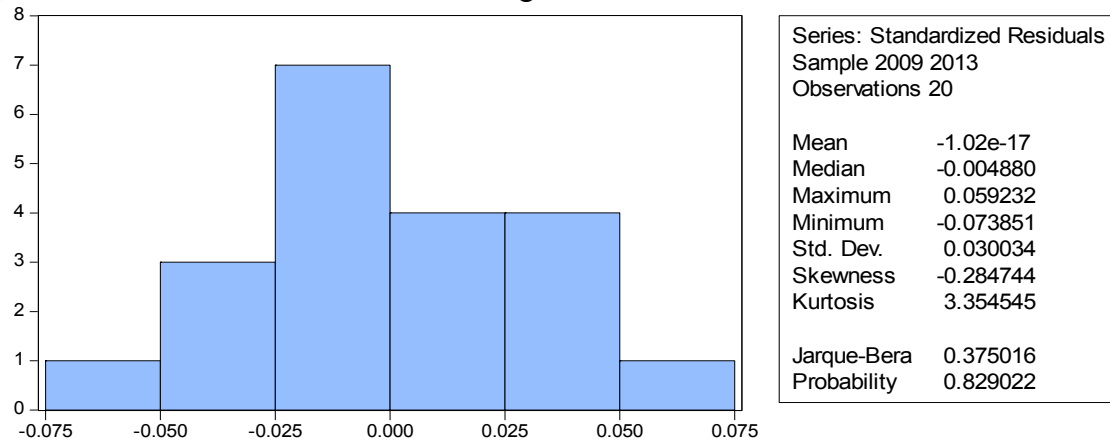
Source: Generated from E-views 7

Table 12: Autocorrelation Test

From the results above, we see that H_0 cannot be rejected, so our model does not suffer from autocorrelation.

Residuals Normality

Another important characteristic of the linear regression model is a residuals normality. If residuals are not normally distributed, they cannot be subject to the normal distribution tests (Fisher, student t, etc.). Another problem that occurs when residues are not normal distributed is that this is also an indication that the dependent variable or one of the independent variables are not appropriate for the normal distribution tests. To test the normality of residuals for our regression model will test the residual histogram.



Source: Generated from E-views 7

Figure 14: Residuals Histogram

As we can see from the picture above, even from the histogram, even from S and K statistics, residuals are normal distributed.

Overall, our multiple linear regression model with panel data is a good model, because it has a high determination, is statistically significant and doesn't suffer from multicollinearity, autocorrelation, and heteroscedasticity.

Hausman test

Hausman test is used to select which of the panel data models, fixed effects model or random effects model, is the most appropriate, to determine the variation of the dependent variable (ROA) through the variation of the independent variables. Hausman test is always conducted on a random effects model, and therefore in our case Hausman test was conducted on the model (2). Tested hypotheses are:

H_0 : random effects model is more appropriate

H_1 , fixed effects model is more appropriate.

Test	H square statistic	Probability
Cross section random	10.320083	0.0354**

Source: Generated from E-views7

** 5% reliability

Table 13: Hausman test

Hausman test results show that H_0 cannot be accepted ($p < 0.05$), suggesting that the fixed effects model is more appropriate to determine the variation of the profitability of insurance companies in our country. However, despite that fixed effects model has higher level of

determination ($R^2 = 0.81$), it presents problems that violate the basic assumptions of the regression model; so the model that best represents the variation of profitability of insurance companies in our country through the variation of the independent variables is the random effects model.

CONCLUSIONS

The objective of this work was to assess the impact of 6 internal factors; company size, volume of capital, fixed assets, liquidity, liabilities, growth rate; which affect the profitability of insurance companies in Albania. To achieve the objectives of the paper we used multiple regression analysis, for 7 companies operating in the Albanian insurance market during the period 2008- 2013.

Besides external factors, which influence the development of insurance companies in Albania as the poor culture of people regarding to the insurance market, lack of opportunities, there are also other factors, which depend on the decisions of the insurers and their behavior in the market. Albanian insurance companies are sometimes involved into price "wars", which distorts the market and undermines fair competition. On the other hand, the insurance market in Albania has a high degree of concentration, more noted in life insurance and less noted in the non-life insurance, which affects the efficiency of the sector and its profitability.

In this paper was studied the influence of factors such as company size, volume of capital, liabilities, liquidity, fixed assets and growth rate on the profitability of insurance companies in Albania (represented by ROA). The results of the multiple regression indicated that there was a statistically significant relationship between growth rate, liquidity, liabilities and fixed assets to the profitability of insurers, while the impact of factors of company size and the volume of capital was not statistically significant.

The coefficient of determination of 56% indicates that 56% of the variation in the profitability of insurance companies in our country is determinate from the variables explained above, while 44% of the variation in profitability is explained by external variables not included in the model.

Negative link between the level of liquidity and liabilities with ROA and the positive relationship between growth rate and ROA, demonstrated by this paper are consistent with the hypothesis raised at the beginning of the paper.

High level of liquidity reduces investments, which can be realized with these funds, negatively affecting the profitability of insurers. High level of liabilities exposes the insurer facing solvency risk, negatively affecting its profitability.

Growth of gross subscribed premiums, which represent the growth rate of the insurance companies, has positive impact on the profitability. The growth of written premiums, strengthens insurers position in the market, makes it more competitive and better able to take advantage of new opportunities, affecting positively on their profitability.

The result of the paper did not confirm the hypothesis rose that fixed assets positively affect the profitability of insurance companies in our country. The regression model showed that fixed assets had a negative correlation with ROA of insurance companies in our country.

Despite that statistically insignificant, variables such as company size and the volume of capital had a positive impact on the profitability of insurers in our country, which is consistent with the hypothesis raised at the beginning of the paper.

Insurance companies in Albania must consider the impact of internal factors in their profitability. Internal factors depend on the decisions of the company itself, and thus by optimizing their decisions, companies can maximize their profitability.

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SOLIDARNO PORODIČNO BANKARSTVO, PRETPOSTAVKE PRIMJENE I ODRŽIVOST

SOLIDARITY FAMILY BANKING, ASSUMPTIONS OF APPLICATION AND SUSTAINABILITY

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Apstrakt: Rad je motivisan istraživanjem mogućnosti koncipiranja originalnog modela finansiranja potreba privrede i stanovništva u uslovima opšte finansijske zaduženosti. Uzimajući u obzir ključne determinante kao što su solidarna ekonomija, solidarnost i kulturne vrijednosti nacija, koncipiran je model solidarnog porodičnog bankarstva čija bi primjena doprinijela investicijama i potrošnji u pravcu oživljavanja privredne aktivnosti, zapošljavanja i samozapošljavanja. Ključno ograničenje održivosti koncipiranog modela je stepen socijalizacije, bliskosti i povjerenja u porodici, spremnost članova porodica za racionalizaciju, štednju i odricanje i opšte prihvaćeni stepen tolerancije rizika ulaganja bez motiva profita.

Ključne riječi: solidarno porodično bankarstvo, socijalna i solidarna ekonomija, kulturne vrijednosti, investiranje bez motiva profita

Abstract: The paper is motivated by investigating the possibilities of making of the original model of financing needs of the economy and the population in terms of general financial indebtedness. Taking into consideration key determinants such as the economy of solidarity, solidarity and cultural values of nations, conceptualized the model of solidarity family banking application which will contribute to the growth of investments and spending towards the revival of economic activity, employment and self-employment. A key constraint sustainability of conceived model is the level of socialization, closeness and trust in the family, willingness of family members to rationalization, savings and sacrifice and the generally accepted level of risk tolerance of investment without profit motive.

Key words: solidarity family banking, social and solidarity economy, cultural values, investing without profit motive

1. UVOD

Svjetske ekonomije bilježe trend prezaduženosti, rasta nepovjerenja u bankarski sistem koji je opterećen rastućim moralnim hazardom, te trend slabljenja finansijskih tržišta. Prema podacima OECD-a, prosječna finansijska zaduženja ukupne svjetske ekonomije značajno su porasla od sredine 90-ih godina prošlog vijeka i tokom nedavne krize prevazišla su 1000% BDP-a.[8] Stepenn ukupne zaduženosti privrede i stanovništva je dosta visok i razlikuje se od zemlje do zemlje. Visok nivo zaduženja privrede i stanovništva odražava se negativno na njihovu sposobnost da uravnoteže potrošnju i investicije, a vlade zemalja da efikasno ublaže negativne krizne šokove. Ovakvo stanje ima negativne implikacije na

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Autor je monografije „Savremeno bankarstvo“ i naučnih i stručnih radova iz oblasti bankarstva i poslovnih finansija objavljenih u domaćim i stranim naučnim izdanjima.

U dosadašnjem naučno-istraživačkom radu pokazala je posebno interesovanje za osnove savremenog bankarstva i metodologiju upravljanja bankama, transmisiju ulogu monetarnih sistema, uzročno-posljedičnu povezanost u nastanku finansijskih i bankarskih kriza i metodologiju njihovog rješavanja, kao i pitanje regulacije i samoodrživosti bankarskih aktivnosti u dinamičnom finansijskom okruženju.



funkcionisanje bankarskih sistema, a usporavanje privrednog rasta, smanjenje investicija, zapošljavanja i potrošnje negativno se odražava na budžetske prihode i rashode. Ovi trendovi su praćeni i smanjenjem finansijskog potencijala na tržištima, što se direktno odrazilo na usporavanje privredne aktivnosti, rast nezaposlenosti i siromaštva u svjetskim ekonomijama.

„Međutim, u uslovima krize i depresije svaki ekonomski sistem doživljava svoje "preispitivanje i veliko

spremanje", uočavajući pri tom sve negativne trendove u sistemu i, uz blagovremene i efikasne mjere njihove eliminacije ili prevazilaženja, inovativnim rješenjima i sprovođenjem mjera štednje i racionalizacije, stvara uslove za svoj novi ekonomski uspon.“[2]

Uvažavajući činjenicu da bez proizvodnje i potrošnje nema privrednog razvoja neophodno je iznalaziti modalitete prevazilaženja dužničke krize u svim sektorima ekonomije kako bi se pokrenuli investicioni ciklusi.

Model solidarnog porodičnog bankarstva uvažava zanemarene determinante socijalne ekonomije i kulturnih vrijednosti nacije i njegov razvoj i primjena bi doprinijela djelimičnom ublažavanju problema visokog nivoa zaduženosti sektora stanovništva, te novim investicijama i potrošnji što bi pozitivno uticalo na pokretanje privrednih aktivnosti i zaposlenost. Model ima svoju održivost isključivo u nacionalnim okvirima čije su kulturne vrijednosti okarakterisane visokim stepenom solidarnosti, socijalizacije, bliskosti i povjerenja u porodici, te spremnošću za racionalizaciju, štednju i odricanje i niskim ili prosječnim stepenom tolerancije rizika.

2. KONCEPT SOLIDARNOG PORODIČNOG BANKARSTVA

Kao što je i naglašeno u definisanom hipotetičkom okviru, koncept solidarnog porodičnog bankarstva determinisan je osnovama socijalne ekonomije, socijalnih i solidarnih finansija i kulturnim vrijednostima nacije, te počiva na bankarstvu zasnovanom na principima solidarnosti i uzajamne pomoći, društvene odgovornosti i etičkom kodeksu u poslovanju.

Socijalno i solidarno finansiranje predstavlja „konherentan sistem koji integriše finansijske odnose i društvene interakcije u okviru formi podrške, povjerenja i solidarnosti“ [12] i obuhvataju finansijske aranžmane poput etičkog bankarstva, finansijskih zadruga, zajednica razvojnih banaka, solidarnog mikrofinansiranja, zajednica zasnovanih na šemama štednje uključujući rotirajuću štednju, štedno-kreditnih zadruga, odnosno solidarnih revolving fondova, te porodičnog i raznih drugih oblika participativnog budžetiranja. Prvenci koncepta socijalne ekonomije nalaze se u 18. i 19. vijeku kada se osnivaju „grupe za samopomoć i druga udruženja koja se rukovode principima filantropije i milosrđa“, a koja nastaju kao „spontana reakcija radničkih slojeva da prevaziđu teškoće životnih uslova u vreme prvobitne akumulacije i podstaknu aktivnosti koje u tom periodu nisu bile pokrivene socijalnom politikom“ [9]. Istorijski posmatrano, prve finansijske institucije koje su u svojoj djelatnosti imale elemente socijalnih i solidarnih finansija javile su se davne 1663. godine u Holandiji u formi prvih uzajamnih osiguravajućih društava, zatim u 18. vijeku u Francuskoj u formi prvih tzv. „caisse de secours“, te 1864. godine u Njemačkoj osnovanjem The Raiffeisen Bank i početkom 20. vijeka The Mouvement Desjardins u Kvebeku što je otvorilo vrata istoriji kooperativnog bankarstva. [5]

Preko dvadeset godina evropske institucije (Evropski parlament, Evropska komisija, te Ekonomski i socijalni odbor) uočavaju kapacitet socijalne ekonomije u ispravljanju značajnih socijalnih i ekonomskih neravnoteža i postizanju različitih ciljeva od opšteg interesa. Evropski parlament je odredio socijalnu ekonomiju kao temeljni stub i kamen temeljac evropskog socijalnog modela (*clé de voûte du modèle social européen*) u skladu s kojim se zemlje članice i Evropska komisija moraju konkretno obavezati da će socijalnu ekonomiju učiniti efikasnim instrumentom za postizanje određenih ciljeva javne politike u opštem interesu i cilja vrijednog samo po sebi kao što su zadrugarstvo, uzajamnost i inicijative civilnog društva koje su u opštem interesu, a koji je nezamjenjiv u konsolidaciji razvijenog društva i vrijednosti koje se povezuju s evropskim socijalnim modelom. [3] Socijalne finansije se mogu naći u različitim oblicima širom Evrope, kao što su Groenfonds u Holandiji, Social impact bonds u Velikoj Britaniji, etičke banke u Njemačkoj i Italiji, te finansiranje u Francuskoj koje je bazirano, pored skromne finansijske dobiti, na „dvostrukoj donjoj liniji povrata“, mjerenoj ostvarenjem određenih društvenih ciljeva i/ili zaštite životne sredine sa, prema podacima od 31. decembra 2014. godine, preko milion uključenih pojedinaca u uložni solidarnih štediša i 6,84 biliona evra ukupne aktive solidarne štednje preko štednih računa, fondova solidarnosti, direktnih investicija i sl. [13]

Istorijski posmatrano, neke značajne postulate modela solidarnog porodičnog bankarstva možemo naći u izvorima iz 19. i 20. vijeka koji govore o nastanku i egzistenciji porodičnih zadruga, kao ustanova koje su specifične za Južne Slovence, najviše kod Srba, ustanove koje su nastale u feudalizmu, ili porodičnih oblika nastalih na prelazu iz rodovskog u klasno društvo. [7]

Ključne pretpostavke modela solidarnog porodičnog bankarstva su:

- ~ Diferencijacija u užoj i široj porodici u pogledu ekonomske snage i potreba za slobodnim finansijskim sredstvima,

- ~ visok stepen socijalizacije i povjerenja u porodici (porodična bliskost),
- ~ visok stepen samosvijesti o potrebi racionalizacije u porodici (racionalna potrošnja i individualna štednja),
- ~ zakonska mogućnost zaključivanja formalnog ugovora između fizičkih lica sa supsidijarnom klauzulom i mogućnost cesije,
- ~ zakonska mogućnost bankarske garancije fizičkim licima na potpisane ugovore,
- ~ učešće banaka u solidarnom porodičnom aranžmanu u dijelu investiranja novca i servisiranja duga,
- ~ postojanje jasnog cilja i namjere u pogledu investiranja novca.

Prema svojim osnovama koncept solidarnog porodičnog bankarstva je jedan svojevrsni vid finansijske disintermedijacije kojim se na neki način „zaobilaze“ bankarske institucije kada je u pitanju finansiranje određenih investicionih poduhvata. Banke su u ovom modelu isključivo u ulozi serviser, osiguravatelja i kontrolora procesa finansiranja određenih investicionih naprezanja na osnovama poštivanja etičkih kodeksa i principa društveno odgovornog ponašanja, ali ne direktni finansijski sa unaprijed definisanim uslovima plasmana i servisiranja duga.

Model solidarnog porodičnog bankarstva predstavlja svojevrsnu kombinaciju zadrugarstva i mikrofinansiranja u čijoj osnovi može da egzistira jedna od sledeće tri institucionalne forme ili njihova kombinacija[4]:

Individualno bazirani pozajmljivači (standardni bilateralni ugovori između povjerioca i jednog dužnika). Odgovornost za otplatu duga je individualna, odnosno na dužniku, iako u nekim slučajevima još jedan pojedinac može biti garant.

Solidarne grupe pozajmljivača (zaduživanje bazirano na ugovoru o zajedničkoj odgovornosti implementiranoj u „solidarnim grupama“). Inicijalno, u svojim kreditnim aktivnostima ove ugovore su koristili The Grameen Bank iz Bangladeša i BancoSol iz Bolivije. Krediti su odobravani pojedincima, ali odgovornost za otplatu duga je i na članovima solidarne grupe koja je brojala od 3 do 10 članova.

Tzv. *Seoske banke* (*“Village banks”*) gdje svaka branša formira jednu veliku grupu kojoj je dat određen stepen samouprave i slobode u odlučivanju i u kojoj je odgovornost za vraćanje zaduženja solidarna.

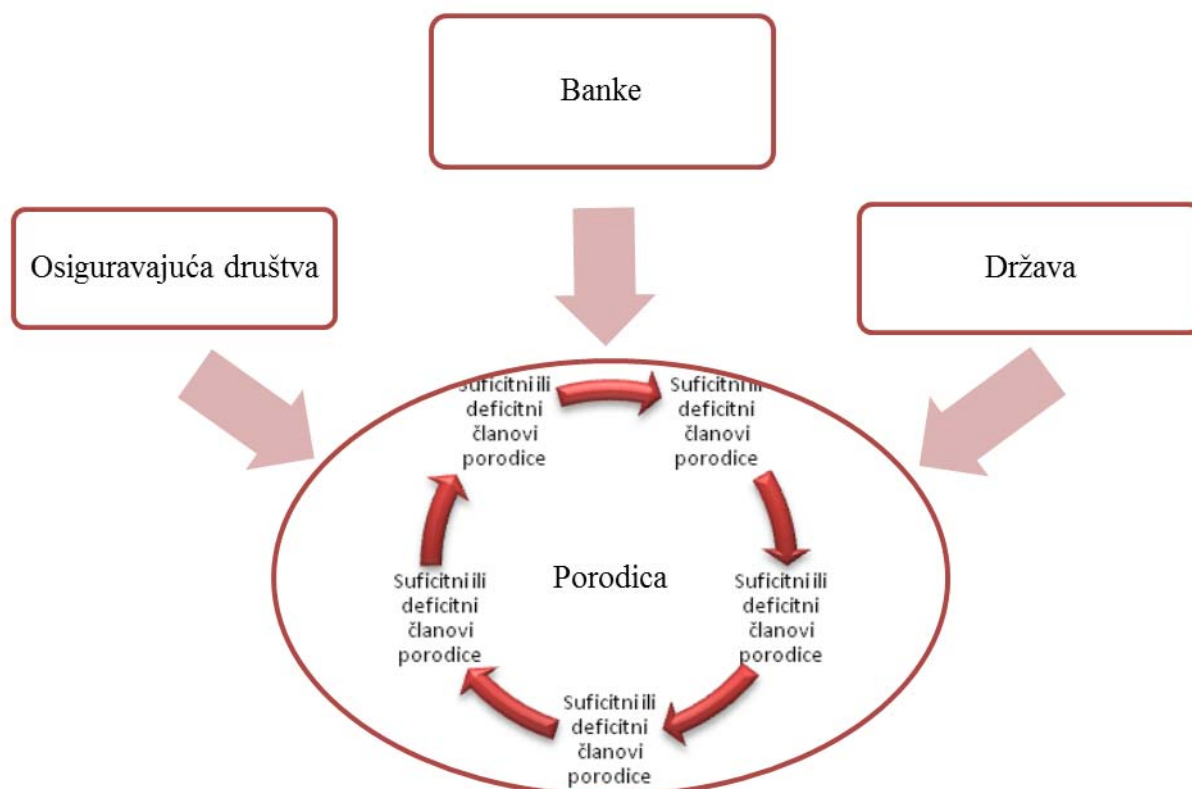
Insajderi u modelu solidarnog porodičnog bankarstva su članovi uže ili šire porodice u svojstvu novčanih deficitnih i/ili suficitnih jedinica koji formiraju formalnu ili neformalnu solidarnu grupu. Solidarnost u finansiranju i otplati duga može biti individualna ili grupna, ali najvažnije je da je aktivnost zasnovana na formalnim bilateralnim ili multilateralim ugovorima između strana koji su određenim zakonskim rješenjima regulisani (npr. ugovori o dugu između fizičkih lica sa supsidijarnom klauzulom i ugovori o cesiji).

U aktivnosti finansiranja i otplate duga moguća je i autsajderska pozicija izvan grupe od strane određenih pojedinaca ili finansijskih institucija, ali ona nosi i veći stepen rizičnosti u otplati nastalog duga.

Prema ranije navedenim postulatima, deficitni odnosno investicioni članovi porodice traže izvore finansiranja svojih projekata ili potreba unutar uže ili šire porodice, kod njenih novčano suficitnih odnosno, štednih članova koji imaju kapacitet slobodnih novčanih sredstava. Između njih se obavezno zaključuje formalni ugovor o nastanku duga, uslovima zaduženja i aspektima servisiranja, najčešće sa supsidijarnom klauzulom. Ovaj ugovor je po svojoj snazi bazičan, a na osnovu njega mogu proisteći i drugi oblici ugovora između strana u dugu koji bi pobliže regulisao i olakšao otplatu nastalog duga, ali i dodatno osigurao članove

porodice koji su u svojstvu povjerioca od nastupanja određenog kreditnog i drugih rizika (npr. Ugovor o jemstvu, bankarskoj garanciji, cesiji i sl.). Svako uključivanje dodatnih autsajdera izvan grupe se dodatno formalno-pravno reguliše.

Troškovi solidarnog porodičnog zajmovnog aranžmana se svode na troškove zaključivanja ugovora, dodatnih zajmovnih garancija i osiguranja, najčešće od strane autsajdera u modelu, i troškova servisiranja duga. Povjerilac u solidarnom porodičnom zajmovnom aranžmanu ne ostvaruje prihod od kamata niti bilo koji drugi prihod od finansiranja, već svojevrstni „porodični akcept“ u pogledu vraćanja pozajmljene kvote i podrške u finansiranju svojih budućih investicionih poduhvata.



Izvor: Autor

Slika 1: Model solidarnog porodičnog bankarstva

3. DETERMINANTE MODELA

Osim socijalne ekonomije, odnosno solidarnih finansija, model solidarnog porodičnog bankarstva je determinisan solidarnošću i kulturnim vrijednostima nacije.

Pojam solidarnost potiče iz latinskog izvora od riječi *Solidus* što znači gusto i čvrsto. “Rimsko-pravni pojam *in solidum* znači obavezivanje za cjelinu, zajedničko jamstvo, zajednički dug, solidarna obligacija: *obligatio in solidum*. Jedan za sve, svi za jednoga. Svi priskaču onome koji ne može platiti svoj dug, a on je u obrnutom slučaju obavezan svima drugima.”[1] *Bez principa solidarnosti koji je komplementaran istovremeno sa principom dobrovoljnosti nema održivosti modela solidarnog porodičnog bankarstva.*

Determinanta kulturnih vrijednosti takođe opredjeljuje održivost modela solidarnog porodičnog bankarstva. Održivost modela je moguća kod nacija koje u okviru svojih kulturnih vrijednosti gaje visok nivo socijalizacije, bliskosti i povjerenja u porodičnim zajednicama, te

spremnost za racionalizaciju, štednju i odricanje. Zatim, vrlo bitna komponenta kulturne vrijednosti nacije je šta je prioritetni kriterij u ocjeni imovinske vrijednosti, kao i stepen tolerancije rizika.

Brojne psihološke studije dokazuju uticaj kulturnih vrijednosti nacije na kriterij u ocjeni neizvjesnosti i toleranciji rizika što je veoma bitno za održivost modela solidarnog porodičnog bankarstva. Navedimo neke od njih. U svom istraživanju Solomon Tadesse i Chuck Kwok[11] navode nekoliko vrlo bitnih mišljenja autora o uticaju kulturnih vrijednosti na naše stavove, ponašanje i kriterije u donošenju odluka. Između ostalih, navode mišljenje Hofstede-a and Bond-a (1988) da je kultura “kolektivno programiranje uma koje razlikuje članove jedne kategorije ljudi od onih drugih. Kultura se sastoji od određenih vrijednosti koje oblikuju ponašanje kao i nečiju percepciju svijeta”. Zatim, navode tvrdnje i empirijske dokaze Adler-a (1997), Homer-a i Kahle-a (1988) da kultura utiče na naše vrijednosti koje utiču na naše stavove, a stavovi na ponašanje i donošenje odluka (vrijednost→stavovi→ponašanje).[11]

U svom naučnom radu “Cultural Influences on German versus U.S. Management Accounting Practices” John B. MacArthur dokazuje kako razlike u nacionalnim kulturnim karakteristikama između Sjedinjenih Američkih Država i Njemačke mogu dovesti do razlika u pristupu upravljačkog računovodstva. Kada se uporede ove dvije zemlje, jedna od ključnih kulturnih razlika je izbjegavanje neizvjesnosti. Njemačka je klasifikovana kao zemlja sa visokim stepenom izbjegavanja nesigurnosti, odnosno narod je sa niskom tolerancijom za neizvjesnost, dok se Sjedinjene Američke Države smatraju zemljom sa vrlo niskim stepenom izbjegavanja nesigurnosti, odnosno narod je sa vrlo visokom tolerancijom za neizvjesnost.[6] Širu analizu uticaja kulturnih razlika na donošenje odluka izvršio je Christoph S. Weber koji u svom istraživanju navodi da su Francuzi, Indijci, Britanci, Kinezi i Amerikanci nacije sa visokom riziko tolerancijom. Nijemci zauzimaju prosječnu poziciju, a Brazilci, Meksikanci i Španci sebe smatraju riziko averzičnim, dok su Japanci visoko averzični na rizik. Pojedinci iz Centralne Evrope su više riziko averzični od Skandinavaca, Španaca i Grka. Turci, Italijani, Grci i bivši Jugosloveni imaju tendenciju da budu više riziko averzični od drugih.[15] U svom istraživanju je došao do zaključka da kulturna pozadina zaista ima snažan uticaj na riziko ponašanje ljudi u donošenju odluka.

U svom istraživanju René M. Stulz i Rohan Williamson dokazuju uticaj kulturnih razlika, razlika u religiji i jeziku, na prava povjerilaca i zaštitu investitora. U kontekstu istraživanja navode David-ov pogled na razlike u zakonskom tretmanu ugovora u Francuskoj gdje su ugovori bazirani na principu moralnosti, odnosno obećanju “koje je grijeh ne izvršiti”, i tretmanu ugovora u engleskom zakonu koji ima karakter nagodbe koja nema karakter obećanja koje treba po svaku cijenu izvršiti ukoliko strana koja izvršava nagodbu trpi određene posljedice povrede nagodbe.[10]

U svom istraživanju nastanka i strukture porodičnih zadruga, koje smatramo istorijskim korijenima modela solidarnog porodičnog bankarstva, Nada Novaković prvi istorijski izvor nalazi u Srpskom riječniku Vuka Karadžić, objavljenog 1818. godine u kojem upoznaje “domaću i svetsku javnost sa zadrugom kod Srba”. [7] Međutim, navodi i stavove etnologa Gavazzi-ja koji je proširio “teorijski okvir istraživanja porodične zadruge tako što je naglasio da je postojala kod svih Slovena” sa čijim shvatanjem su se saglasili i Kadlec, Maitzen i u svojim prvim radovima Sicard koji zadrugu posmatra kao “zajednicu života i rada”. Zajedničko za sve autore je da su nastanak i postojanje porodične zadruge pripisivali određenoj etničkoj zajednici sa visokim nivoom socijalizacije, porodične bliskosti i solidarnosti kao kulturnih vrijednosti zajednice. Zadruga nastaje putem srodstva i privođenja, zadrugari su ravnopravni u upravljanju i zajednički rade na zajedničkoj imovini. Na njenom čelu je starješina koji predstavlja zadrugu i nastupa u spoljnom okruženju. Značajna

karakteristika porodičnih zadruga svojevremeno je bila spremnost na tzv. mobu “kao dobrovoljno, besplatno pružanje pomoći komšiji, rođaku u obavljanju različitih poslova” i na druge oblike udruženog rada kao što su pozajmice, sprege i kuluci.[14]

4. EFEKTI MODELA SOLIDARNOG PORODIČNOG BANKARSTVA

Uvažavajući polaznu hipotezu, pretpostavke i determinante modela, kao i rezultate istraživanja došlo se do zaključka da bi ključni efekat primjene modela solidarnog porodičnog bankarstva bio za društvenu zajednicu kroz ublažavanje problema visokog nivoa zaduženosti sektora stanovništva prema bankama, porast investicija i potrošnje što bi se pozitivno odrazilo na pokretanje privrednih aktivnosti, samozaposlenost i zaposlenost. Visok stepen zaduženosti stanovništva i privrede smanjuje domen kreditnog naprežanja bankarskog sektora kako zbog smanjenja mogućnosti plasmana, tako i zbog značajno narušenog kreditnog boniteta sadašnjih i budućih dužnika.

Model solidarnog porodičnog bankarstva bi omogućio finansiranje potreba stanovništva, malih i srednjih porodičnih preduzeća preko raspoloživih finansijskih sredstava unutar užih i širih porodica koja često, najčešće zbog poljuljanog povjerenja u bankarski sektor u kriznim uslovima, ostaju „blokirana“ unutar porodičnih zajednica. Modelom solidarnog porodičnog bankarstva bi se oslobodio značajan finansijski kontigent neophodan za pokretanje privredne aktivnosti i potrošnje i bar djelimično uticalo na smanjenje kontinuiranog budžetskog deficita zemlje preko povećanja javnih prihoda.

Naravno, naizgled pasivna uloga bankarskih sistema u ovom modelu ne bi bila bez pozitivnih efekata. Prihodi banaka po osnovu provizija bi se povećali zbog njihovog aktivnog učešća u servisiranju duga, po osnovu garancija i sličnih poslova podrške u solidarnog porodičnom aranžmanu. Hipotetičko smanjenje kreditnog tržišta banaka je, u svojoj suštini, aktivno učešće banaka u „vraćanju“ finansijske aktive porodica u sistem i oprihodovanje preko učešća u servisiranju duga.

Posmatrano sa aspekta dužnika u modelu, ključni efekat je njihova motivacija investiranja zbog mogućnosti finansijskog pokrivanja potreba u investiranju preko porodičnih zajednica sa istovremenom mogućnošću solidarnog učešća kako u finansiranju, tako i u otplati duga istih u budućnosti (princip dobrovoljnosti i solidarnosti). Značajan efekat bi se postigao i u domenu troškova jer su investicije rasterećene troškova kamata i drugih troškova finansiranja zbog prihvaćenog principa solidarnosti u porodičnoj zajednici u budućnosti. Imajući u vidu da banke u ovom modelu svoj odnos sa zajednicom grade na principima društvene odgovornosti i moralnim kodeksima, odnos dužnika sa bankom u modelu je prisan, zasnovan na uzajamnom povjerenju i obostranim interesima što će zasigurno otvoriti put dugoročnom jačanju povjerenja i saradnje između banaka i članova porodičnih zajednica.

Značajan pozitivan efekat modela solidarnog porodičnog bankarstva za porodicu je što, i nakon obrta, odnosno uspješnog investiranja projekata, finansijska sredstva ostaju u porodici što osnažuje njeno jezgro i jača bliskost i povjerenje unutar njenih članova, a dugoročno preko srodnika se osnažuje u svakom pogledu. *Snažna i stabilna porodica implicira i snažno i stabilno društvo.*

Svi navedeni efekti se tiču i odnosa povjerilaca u zajednici koji uvijek u budućnosti mogu za realizaciju svojih budućih projekata računati na ekonomsku snagu, bliskost i povjerenje uže i šire porodične zajednice koja je podržana stečenim povjerenjem bankarskih instituta kojima je svakako u prioritetnom interesu saradnja sa ekonomski dugoročno osnaženim porodičnim zajednicama.

5. ZAKLJUČAK

Model solidarnog porodičnog bankarstva je koncipiran sa ciljem premoštavanja opšte finansijske zaduženosti stanovništva i potrebom aktiviranja slobodnih finansijskih resursa članova porodičnih zajednica radi pokretanja privredne aktivnosti, zapošljavanja i samozapošljavanja, a uvažavajući determinante solidarne ekonomije, solidarnosti i kulturnih vrijednosti nacija.

Banke dobivaju vrlo značajnu ulogu u servisiranju duga, poslovima obezbjeđenja i drugih poslova podrške u solidarnog porodičnom aranžmanu.

Motiv ulaganja u koncipiranom modelu nije profit već osigurana solidarnost ostalih članova porodice u budućim investicionim poduhvatima, finansijsko i svako drugo osnaživanje porodične zajednice kao preduslova njene stabilnosti i dugoročnosti.

Među bitnim ograničenjima održivosti koncipiranog modela solidarnog porodičnog bankarstva može se istaći stepen bliskosti, povjerenja i solidarnosti u porodici, spremnost članova porodica za racionalizaciju, štednju i odricanje i opšte prihvaćeni stepen tolerancije rizika ulaganja bez motiva profita.

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ANALYSIS OF THE ATTRACTIVENESS OF THE MARKET AT MACRO LEVEL

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Abstract: *Today's market environment is constantly changing as a result most of the factors that are very diverse. It comes to changes in the behavior of the subjects of the market and creates opportunities to create new businesses and expand existing ones.*

A business like organizational system is in constant interaction with one's environment. This means that there are factors that affect the outside to business and business with their activities affect the environment in order to remain in dynamic balance with it.

Monitoring, analyzing and managing marketing environment is a prerequisite for action of marketing. Companies need to establish a system which will analyze the changes that occur in the environment and easier to adapt to them. External environment includes inspection of existing conditions in the environment of the organization and predicting changes that may occur in the future.

Influences from the environment and the need for adaptation are closely related to the need for decision-making of any company. Assessing the attractiveness of the market requires major macroeconomic trends or macro trends, be observed or understood.

Influences from the environment and the need for adaptation are closely related to the need for decision-making of any company.

Key words: *marketing, company, environment, macro trends*

INTRODUCTION

Market environment is constantly changing as a result most of the factors that are very diverse. Globalization, foreign competition, Internet, the diversity of the environment and the great range of products and services on the other hand caused the creation of both new behaviors of buyers, both in the purchase process and in decision-making by them which products to opt.

The management of any organization should closely monitor any changes that occur in the environment of the organization. The analysis of the external environment includes inspection of existing conditions in the environment of the organization and predicting changes that may occur in the future. The political climate, economy, human resources, technology and technological development, culture, tradition, various external stakeholders and public opinion are the ingredients that have a positive or negative impact on the organization, and especially the implementation of future strategic options for its future development.

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A business like organizational system is in constant interaction with one's environment. This means that there are factors that affect the outside to business and business with their activities affect the environment in order to remain in dynamic balance with it. Although today is difficult to determine the precise boundaries of a business can still assume that behind some imaginary boundaries there is an environment that affect the business.

Determining the strategic position of the business in terms of sales volume and market share is crucial to the overall process in the organization, and especially in the future strategic planning. In this way we can create a realistic future vision for future market positions and capabilities of their products.

Analysis of environment is not a simple process because it requires knowledge and persistence. In fact, management teams must constantly respond to a series of questions which, though repetitive, always looking for new, honest and genuine answers.

Dynamics and challenges of modern life make impossible for people to see the speed of the changes that are happening. Influences from the environment and the need for adaptation are closely related to the need for decision-making of any company. Decisions again, starting and operating a daily basis we are taken up to the strategic depend on the conditions and the nature of the environment.

The more the management of the company follows, of course, interpret and respect the environment, the company will have more or less opportunity to thrive and prosper. However, the adjustment of the environment requires companies to develop a system that will monitor all changes. In marketing this system is called a notification system or „marketing intelligence,, which incorporates all the activities undertaken by the company, relating to scanning the entire environment in order to get certain information and data are then processed and analyzed. The management of the organization should closely monitor any changes that occur in the environment of the organization. The analysis of the external environment includes inspection of existing conditions in the environment of the organization and predicting changes that may occur in the future.



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ASSESSING ATTRACTIVENESS OF QUOTED MARKET AT MACRO LEVEL

Monitoring and management of marketing environment is a prerequisite for action of marketing. Companies are obliged to establish a system which will analyze the changes that occur in the environment and easier to adapt to them. Environment containing numerous factors which are divided into two groups: micro environment and macro environment.

Macro environment constitute factors that act outside of the company and affect its operation. Consumers today have significantly more negotiating power and a large amount of information, which in turn are important for managers to learn who and what factors influence decisions about buying. On the other hand, organizations have specific goals they aspire. The objectives of the organization represent the desired state to which the organization seeks to fulfill its mission. The goals are a reflection of how the organization has understood the mission and its obligations to clients. And the vision, mission, objectives and future - oriented.

Any company that performs on the market can choose between two approaches: passive - to accept the environment and adapt to it or proactive - to work towards changing environment. Many companies see the marketing environment as an element which can not be controlled, "in which they must adjust. They passively accept environment marketing and try to change it. There are several types of companies, both create things, others see how they are made, and some wonder how they are created.

Hence, a type companies have a passive approach to the environment, and that means that they accept and adapt to it without trying to change it. They analyze all factors that act in such an environment and implement a strategy that will best adapt to them. Those companies that have a proactive approach in opposition, formulate such a strategy in which the environment should be adjusted, i.e. strategy that changes the environment to their advantage. Through aggressive actions such companies influence the general public. However, companies may not always act



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in the direction of changing factors in the environment such as the impact on geographic shift of population, economic conditions or cultural values.

In order to define the target market, we primarily have to determine the structure of the total population that surrounds. Globally, the structure is different than on individual markets. The management of the organization should closely monitor any changes that occur in the environment of the organization. The analysis of the external environment includes inspection of existing conditions in the environment of the organization and predicting changes that may occur in the future. In this regard it is recommended that an analysis of the political environment, economy, human resources, technology and technological development, culture, tradition, various external stakeholders and public opinion.

In terms of marketing several elements are of interest to marketing managers. Demography studies the characteristics of the population. Today, clearly shows a change in the age structure of the population, changing profile of families, a shift of geographical distribution and increasing the number of educated people.

Economic conditions in each country significantly affect purchasing power and buying habits of consumers. In recent years more the number of moderate or thrifty consumers seeking greater value when buying and that mean the right combination of good quality and fair price. Purchasing power of consumers is just as important as the customers. Within the economic environment includes all factors that affect consumer purchasing power and expenditure. The level of purchasing power depends on the economic stability of each country and therefore company's performance in international markets should be well to study all elements that influence the purchase. When income people grow or fall when interest rates rise or fall, when fiscal policy resulting in increased or reduced government is spending, all sectors are heavily influenced, and sometimes sudden.

Those resources are non - renewable, such as oil, coal and minerals cause some major problem for any company, especially in terms of increased purchasing costs. The second highlights the trend of increased pollution of the environment, and thus a decline in the quality of raw materials. Third, rising government intervention in the management of natural resources. Unlike developed countries where governments show great concern for nature and constantly pursued promotion of a healthy and clean environment, other poorer countries due to lack of funds very little interested in this issue.

The technological environment is extremely dramatic category that is vital for marketing. Globally, technology and innovation are one of the most important factors in the overall environment. The smaller companies are left to follow these innovations, copied or buy a license. But in practice, technological development brings problems. Taking into account the fact that year after year lifespan of the product is becoming smaller, marketing activities are constantly increasing, and this entails additional funding.

Technology can change the way they operate businesses, the way to exchange goods and services, ideas, grown fruits and the way individuals learn, earn and communicate among themselves.

Besides creating attractive new markets, technological development has a strong effect on all aspects of marketing, including communication, distribution, packaging and marketing research.

Every society has its own rules, norms and beliefs that influence the shaping of behavior, beliefs, preferences and interaction between individuals. Each individual has their own beliefs, convictions and values.

The political environment has a strong influence on marketing decisions of each company and is composed of government agencies, groups pushing for certain organizations or individuals and certainly laws. However, most analysts agree factor that the system works best when there are certain regulations that may affect the creation of good competition and fair market relations. The laws apply to different areas and thus provides standard operations, competitive performance and consistency of the products.

Analysis environment that is not a simple process because it requires knowledge and persistence in processed analysis. In fact, management teams must constantly respond to a series of questions which, though repetitive, always looking for new, honest and genuine answers. Here are some important questions:

1. What has changed in the past in our environment ?
2. What problems we had, which ones are solved and which still require attention to be solved ?
3. What lessons learned are pulled ?
4. How important has changed in our organization and what remained the same ?
5. Are the organizational changes are in line with changes in the environment ?
6. What new problems can arise if the organization does not adjust to the environment ?
7. Which potentials should be developed and used, and which not to invest ?

The attractiveness of an industry in a period of time can best be assessed by analyzing five main competing forces. The five forces competitors collectively down long-term attractiveness of the industry, constant rivalry between competitors, the threat of entry of new competitors in the industry, bargaining power of buyers and the threat of substitutes.



Img.2 The main forces that determine the attractiveness of the industry

Source: <https://nikamalfard.wordpress.com/2011/04/22/week-67-amazon>

„ RESEARCH ATTRACTIVENESS OF THE MOBILE MARKET „

Today mobile phones have become a tool „ without which he could" for businessmen who have little time for more modern teenagers and anyone who wants to be up to date and time and contact „ whole world."

The market for mobile phones is growing rapidly. In 1983 he began to work the first system for mobile telephony was estimated that by 2000 there will be less than 1 million users. As a result of the dramatic increase in business and household users the number of cell phone users by 2005 exceeded 2 billion worldwide.

Steady increase in demand for mobile communication services creates many opportunities in the industry producing mobile phones, as well as in the industry for mobile communication services. Potential entrants and existing players if considered to be aware of how these are attractive markets and industries.

In this regard has done research on attractiveness of the mobile market in Macedonia and it covers the period of 2015 when market participants were T - Mobile, VIP and One until October when he came VIP and One same company.

In this research paper is a framework for the purposes of determining the company and its people, the environment in which work, the competition faced by and the needs of consumers who want to meet.

Research was conducted through a questionnaire for mobile telephony to assess the attractiveness of the market:

- How attractive market that is serviced?
- How attractive industry companies compete?
- Are the right people available and their possibilities and connections to sit effective opportunity that is offered.

In the questionnaire cited issues relating to mobile customers, the companies that are present on the Macedonian market and issues pertaining to the attractiveness of the market.

In the questionnaire cited issues relating to mobile customers, the companies that are present on the Macedonian market and issues pertaining to the attractiveness of the market and surveyed 50 respondents.

According to the results the respondents are users of mobile phones :

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
age * sex* Phone users	50	100,0%	0	0,0%	50	100,0%

(Case Processing Summary)

Table 1. Share of Mobile Phone Users

The results showed that users talk one to two hours a day, but there are customers who discuss the day over 4 hours which is quite time spent using a mobile phone.

Part of respondents who answered that more non-users of fixed telephony and that trend, the need is to use a cell phone. The following table is shown the link between operators and the daily hours of conversation. It shows that most of them use the services of T-Mobile, and it also has the most users.

		Daily conversations				Total
		1 hour	2 hours	3 hours	More then 4 hours	
Operator	One	1	3	2	1	7
	T-Mobile	14	10	6	3	33
	VIP	2	3	3	2	10
Total		17	16	11	6	50

(Crosstabulation)

Table 2. Number of hours per day talking on mobile operators

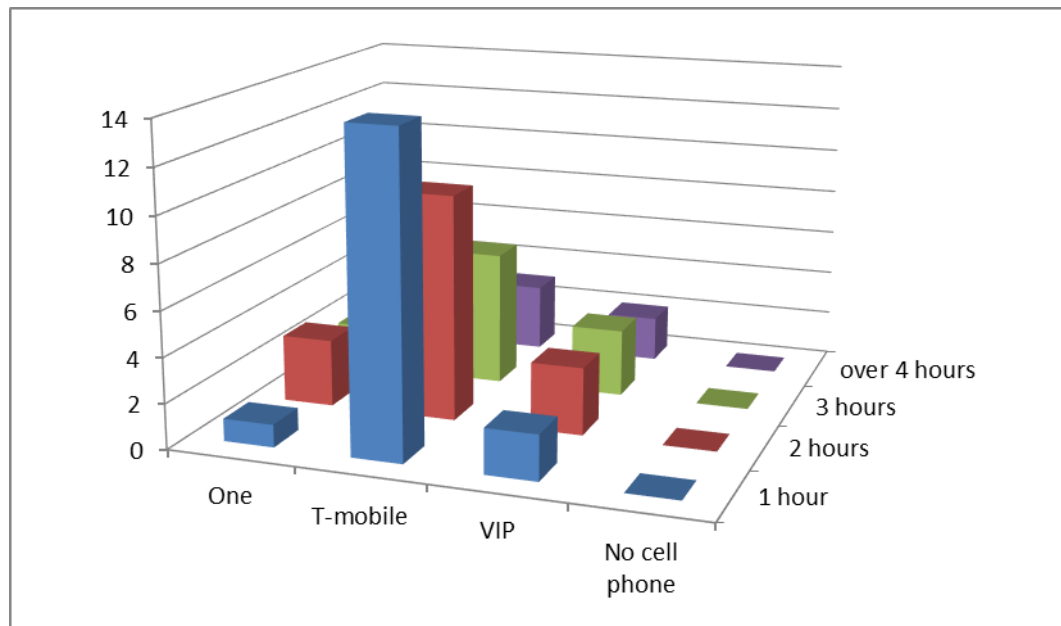


Figure 1. Graphical representation of the number of hours per day talking on mobile operators

Specific way of analyzing the five forces is a graph, which will summarize the analysis for the benefit of the five forces for providers of mobile telephony. Before, when there was no possibility of substitution of the mobile market, there were conditions in which the five powers were very favorable.

Five Forces	Score	Rational
Permanent rivals - T-Mobile, VIP, One	The rivalry is high	The products differ among themselves according to new features and services, the cost of changing the company are low
Threat of entry of new competitors	The threat of entry of new competitors is low	With the growth of technology in the market may occur and new entrants

Power of suppliers	The power of suppliers is high	High fees
Power of buyers	Buyer power in our country is low	Even large users have no power in setting market conditions.
Threat of substitutes	The threat of substitutes is high	„Pocket PCs "with Wi-Fi technology can reduce sales of 3-G mobile phones

Table 2. Analysis of the five forces of industry mobile

If you look at the analysis of the five forces affecting the industry for mobile technology, we may find that two of the five forces are favorable, the other three are unfavorable. Our market power of suppliers and the threat of substitutes is advantageous because it is more open telecommunications sector and is unlikely to join the substitutes soon.

After all bases mobile phone market is attractive. New features such as color screens, cameras and web - search engines, attract new customers and motivate the elderly to upgrade their phones. As a result, the penetration of latest phones of the third generation 3-G, seen rapid growth in the market. The market is attractive because there identified target consumers and customers needs are met. Most of them are loyal, satisfied with the prices offered, services, primarily by concern as consumers.

The offers of mobile operators who have chosen not only customers they provide certain benefits but growing number of targeted, large groups of buyers. Today none of us can not imagine life without a mobile device, as shown by survey respondents that all users of mobile devices.

Marketing manager can not always control the forces of the environment because it can affect the geography of population changes, economic environment or cultural values. But should not be reconciled with simply watching, but to take action and respond. Because smart marketing managers will take a proactive rather than reactive approach to marketing environment.

Thus, T-Mobile, VIP and One are good at building relationships with customers, according to the survey and closely follow all the forces of the environment surrounding them. Forefront of the response of participants T-Mobile in offering services and opportunities both by marketing and by marketing management, followed by Vip and One.

The application of disciplinary methods - marketing research and marketing intelligence constantly gather information about marketing environment and the attractiveness of the market and adapt their strategies to the new market challenges and opportunities. Therefore it is necessary in the future to follow the forces of the environment that affect the ability of companies to serve their clients.

Follow special environment as demographics are constantly changing family profiles, to shift the population constantly creates a better educated and more intellectual population and increased diversity.

We need to focus on offering the right combination of good quality and service at a fair price as today's depleted consumers demand more value, to identify major trends and changes in consumer tastes and quickly react to changes, to take a proactive stance, working on it can change the environment, rather than react to it.

CONCLUSION

Today's market environment is constantly changing as a result most of the factors that are very diverse. It comes to changes in the behavior of the subjects of the market and create opportunities to create new businesses and expand existing ones. The management of any organization should closely monitor any changes that occur in the environment of the organization.

Marketing environment contains all the elements and forces that act outside of the company and affect its operations, success and establish contact with its customers, as well as creating and delivering value.

Analysis environment that is not a simple process because it requires knowledge and persistence in porcesot analysis. In fact, management teams must constantly respond to a series of questions which, though repetitive, always looking for new, honest and genuine answers.

The attractiveness of an industry in a period of time can best be assessed by analyzing five major competing forces. The five forces competitors collectively long-term attractiveness of the industry, constant rivalry between competitors, the threat of entry of new competitors in the industry, bargaining power of buyers and the threat of substitutes.

The application of disciplinary methods - marketing research and marketing intelligence constantly gather information about marketing environment and the attractiveness of the market and adapt their strategies to the new market challenges and opportunities.

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After all bases mobile phone market is attractive.

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KORPORATIVNA KOMUNIKACIJA U FUNKCIJI TRANSFORMISANJA JAVNE MEDIJSKE USTANOVE RADIO- TELEVIZIJA VOJVODINE

CORPORATE COMMUNICATIONS IN FUNCTION OF TRANSFORMATION OF PUBLIC MEDIA INSTITUTION RADIO TELEVISION OF VOJVODINA

Sonja Kokotović, mr¹⁶⁴

Miodrag Koprivica, dr¹⁶⁵

Sadržaj: *Osnova efikasnog funkcionisanja medija uporedo sa promenama u okruženju, je u permanentnom razvoju menadžmenta u okviru medijskih kuća, a samim tim i korporativnog komuniciranja kao osnovne alatke ovog razvoja. Menadžment JMU RTV u novom (multi) medijskom okruženju treba da uspostavi sistem efikasnog upravljanja tehničkim, organizacionim, kao i inovacijama u oblikovanju i distribuciji medijskog sadržaja, težeći da nađe ravnotežu između potreba tržišta i nezasitih apetita medijske javnosti, promena u tehnologiji, medijskoj regulativi i opštim društvenim tokovima.*

Ključne reči: *korporativna komunikacija, organizaciono učenje, javni servis, promene*

Abstract: *The basis of the effective functioning of the media along with the changes in the environment is in a constant development of management within the media, and therefore the corporate communication as a basic tool of development. Management JMU RTV broadcasting in the new (multi) media environment should establish a system of effective management of the technical, organizational, as well as innovation in the design and distribution of media content, aiming to find a balance between the needs of the market and the insatiable appetite of the media to the public, changes in technology, media legislation and general social trends.*

Key words: *corporate communications, organisational learning, public service, changes*

1. UVOD

Uspesh organizacije u današnjem vremenu zavisi u dobroj meri od nje same, ali je i u direktnoj sprezi sa inovativnošću, kreativnošću i prilagodljivošću. Preduslov za to je dobra korporativna komunikacija, jer je jedino tako moguće shvatiti različite želje, zahteve i potrebe gledalaca/slušalaca/korisnika portala i adekvatno programsko-produkciono-tehnološki odreagovati u cilju zadovoljenja njihovih potreba. Zato organizacija mora da podstiče permanentno obrazovanje zaposlenih i međusobnu razmenu informacija, čime će

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stvoriti visoko obrazovani kadar koji je u stanju da razume i prati promene koje se permanentno dešavaju u okruženju i stavljaju kao zahtev pred nju.

Cilj rada je pokazati važnost uloge permanentnog obrazovanja, primenjujući sve alate korporativnog komuniciranja u okviru poslovanja modernih organizacija kao što je Javna medijska ustanova Radio-televizija Vojvodine. Intenzitet kao i brzina transformisanja u organizaciju koja oči, u dobroj meri zavisi od vrste i načina komuniciranja, a to može biti i izvor konkurentske prednosti organizacije iako je u pitanju Javni servis.

2. TEORIJSKI OKVIR

Shvatanje uloge komunikacija za tržišni uspeh organizacije, dovelo je do visokog pozicioniranja ove poslovne funkcije u organizacionoj strukturi utičući tako na strateške odluke. Istovremeno, naučni radnici počinju da izučavaju strateški značaj korporativnih komunikacija i njihovu ulogu u građenju konkurentne prednosti,[1] i definišu ih kao planirano dolaženje do informacija iz okruženja i njihove razmene unutar organizacije, kao i razmene između organizacije i različitih segmenata okruženja u kom ona posluje. Komunikacija je jako važna, kako bi org.¹⁶⁶ mogla što uspešnije da ostvari svoje predviđene ciljeve. Što je ona funkcionalnija, to je ostvarenje cilja izvesnije, pa se zato broj komunikacionih prenosnih mesta svodi na najmanju moguću meru. Rukovodioci zapošljavanjem kvalitetnih kadrova, razvojem znanja, inovacija, kreiraju adekvatnu strategiju korporativnih komunikacija i rešenja u cilju stvaranja održive konkurentske prednosti na tržištu.

Ideja o organizaciji koja uči - OKU¹⁶⁷, sazrevala je godinama a razvijali su je



Sonja Kokotović

Od srednje škole, paralelno sa fakultetom, bavila se novinarstvom (prvenstveno televizijskim, iako poseduje i radijsko iskustvo). U JMU RTV Vojvodine prošla je sve faze, od novinara-saradnika preko odgovornog urednika, do projekt menadžera RUV RTV. O njenom radu svedoče brojne emisije, reportaže, kao i realizovani projekti.

Član je više udruženja: od 1993. godine UDRUŽENJA FILMSKIH RADNIKA VOJVODINE kao scenarista, a od 1995. godine UDRUŽENJA FILMSKIH I TV RADNIKA SRBIJE, od 1999. godine UDRUŽENJA NOVINARA SRBIJE.

Od 1996. godine do danas bila je nosilac projekata u domenima kulture, umetnosti, sporta, zabave, urednik EXIT-a za RTV šest godina za redom. Od 2000. godine do 2004. urednik Omladinskog programa, realizovani su brojni projekti u saradnji sa Sterijinim pozorjem, INFANTOM, IMAFOM, KCNS, TRENCH TOWN, i dr.

Radila je na više međunarodnih projekata, a izdvaja one u saradnji sa Kabinetom za evropske integracije Vlade Republike Srbije.

Učestvovala je i realizovala projekte sa EU konferencija iz Budimpešte, Brisela, Ulma, Peruđe, Kopaonika, Zlatibora,...

Permanentno obrazovanje uz rad je nastavila i nakon završetka osnovnih studija, te je magistarski rad na temu „Upravljanje razvojnim promenama“, odbranila 2008. god. u Novom Sadu.

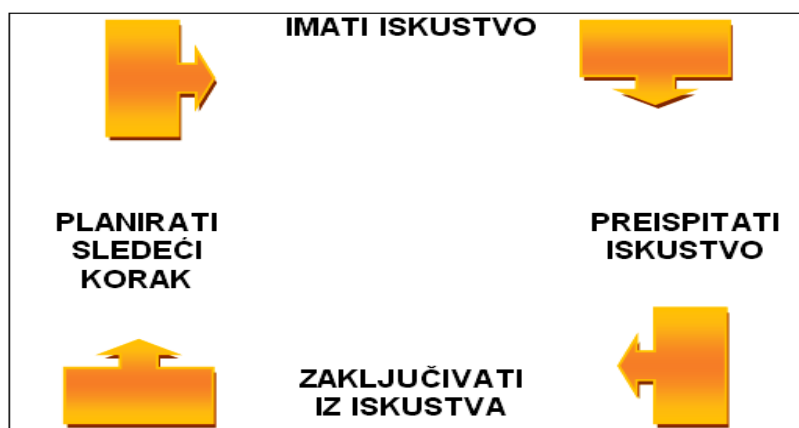
Trenutno je na doktorskim studijama, smer Projektni menadžment u Novom Sadu.

¹⁶⁶ Org – skraćenica za organizaciju

¹⁶⁷ OKU – skraćenica za organizaciju koja uči

brojni autori u svojim radovima, pristupima i teorijama. Želja za stvaranjem org. koja se permanentnim učenjem može nositi sa promenama javlja se još 1947.[2] Kao pojam pojavljuje se izlaskom knjige P. Sengea, 1990. gde je definisana kao: „organizacija gde ljudi neprestano razvijaju svoje mogućnosti kako bi došli do rezultata koje zaista žele, gde neguju novi i otvoreni model mišljenja, gde su grupni ciljevi slobodno postavljeni i gde ljudi neprestano uče kako učiti zajedno“.[3] Nonaka i Takeuchi koriste pojam „preduzeće koje stvara znanje“[4] tj. ono koje nova znanja neprestano širi po celoj org. i brzo ga ugrađuje u nove tehnologije i proizvode.

Na osnovu različitih koncepata, možemo zaključiti da je to org. koja teži stvaranju vlastite budućnosti, a proces učenja shvata kao neprestanu i kreativnu aktivnost kojom će ostvariti taj cilj, omogućavajući zaposlenima na svim nivoima – individualnom, timskom i kolektivnom – da permanentno unapređuju svoje sposobnosti kako bi stvarali rezultate do kojih im je stalo. Ako su zaposleni pojedinačno ili u timu u međusobnoj i/ili interakciji sa okolinom naučili nešto, a org. to nije primenila i nije se promenila, nije iskoristila to znanje, onda organizacija nije naučila.[5]-[6]



Slika 1. Cikličnost učenja

Organizacije koje žele da postanu OKU organizuju rad u timovima, oblikuju više manjih PJ¹⁶⁸ ili centara od kojih se traži sakupljanje i razmena znanja, donošenje neophodnih odluka u cilju poboljšanja usluga korisnicima i/ili kvalitet proizvoda. Učenje koje org. mora da usvoji mora biti: usredsređeno na problem, ciklično (naučeno znanje se dopunjuje prolaženjem kroz njegove strukture i povezivanjem sa novim saznanjima - Slika 1.) i učenje radom, uz efikasno korporativno komuniciranje koje jača uzajamno poverenja unutar org., kontinuirano nastoji da se pronađu novi sadržaji i oblici komuniciranja, neguje stil komunikacije i koristi dobre osobine neformalne komunikacije i dr.

3. SPECIFIČNOST JMU RTV VOJVODINE

„Javni servis je neprofitna, nezavisna radio-televizijska organizacija, osnovana u ime opšte javnosti i finansirana iz javnih prihoda, koja raznovrsnim, uravnoteženim, visoko-kvalitetnim programima zadovoljava potrebe najvećeg mogućeg broja građana, odnosno najšire javnosti, nepristrasno i bez diskriminacije“.[7]

¹⁶⁸ PJ – skraćenica za poslovnu jedinicu



Miodrag Koprivica

Fakultet političkih nauka završio u Beogradu 1975. godine. Na Evropskom centru za mir i razvoj, Univerzitetu UN u Beogradu, magistrirao je 2003. god., teza: Organizaciona i upravljačka struktura sajamskih organizacija. Doktorirao je 2005. god. na Fakultetu za menadžment u Novom Sadu sa tezom: Razvoj strateškog koncepta organizacija u sajamskoj industriji. Izabran je u zvanje docenta na istom fakultetu 2006. god., a posle prelaska na rad na Fakultet za pravne i poslovne studije u Novom Sadu obnovljen mi je izbor u zvanje docenta 2008. za oblast opšteg menadžmenta.

Predaje uslužni menadžment, menadžment događaja i marketing.

Do 1991. god. bio je generalni direktor RTNS, a posle do 1998. god. bio je direktor marketinga RTNS.

Bio je član: Organizacionog odbora Samita nesvrstanih u Beogradu i kolegijuma JRT.

Predsednik UO Tanjuga, UO Srpskog narodnog pozorišta i Elektrovojvodine u Novom Sadu.

Od 1998. do 2000. g. bio je generalni direktor AD Novosadskog sajma, zatim komercijalni direktor i direktor marketinga.

Funkciju saveznog narodnog poslanika i člana Odbora za ekonomske odnose sa inostranstvom Savezne skupštine obavljao je u dva mandata. Član je stalne delegacije Interparlamentarne unije.

Član je Međunarodne menadžerske akademije.

JMU RTV je naslednik RTV Novi Sad, koja je 1945. počela da emituje radijski, a 1975. i televizijski program. Osnovana je 26.05.2006. na osnovu člana 94. Zakona o radiodifuziji¹⁶⁹, a od 13.08.2014., prema Zakonu o javnim medijskim servisima¹⁷⁰, nastavlja rad pod nazivom Javna medijska ustanova Radio-televizija Vojvodine. Osnovna delatnost RTV¹⁷¹ je proizvodnja, kupovina, obrada i emitovanje televizijskih i radijskih programa informativnog, kulturnog, obrazovnog, dečjeg, zabavnog, sportskog i drugih sadržaja na 11 jezika, 24 časa dnevno, koji zadovoljavaju potrebe širokog auditorijuma u AP Vojvodini i van nje.

U toku 2013. usvojena je Strategija¹⁷² RTV koja definiše viziju, misiju i opšte pravce delovanja i razvoja: „RUV¹⁷³ RTV je javni radiodifuzni servis za područje APV koji emituje celodnevni program na 2 televizijska i 3 radijska kanala kao i preko internet portala. Sa oko 18.000 sati godišnje emitovanog programskog sadržaja (od toga 51% sopstvene proizvodnje), ova kuća spada u „zlatnu sredinu“ programske ponude evropskih javnih nacionalnih servisa, a u poređenju sa regionalnim servisima nalazi se među prvih pet u Evropi.“

¹⁶⁹ Zakon o radiodifuziji, Službeni glasnik RS, br. br. 42/2002, 97/2004, 76/2005, 79/2005 – dr. zakon, 62/2006, 85/2006, 86/2006 – ispr. i 41/2009: Beograd

¹⁷⁰ Zakon o javnim medijskim servisima -

<http://www.parlament.gov.rs/upload/archive/files/cir/pdf/zakoni/2014/2513-14.pdf>

¹⁷¹ RTV – skraćenica za JMU RTV Vojvodine

¹⁷² Strategija RTV Vojvodine, dostupno na: <http://static.rtv.rs/pdf/2013/10/29/strategija-razvoja-ruv-rtv-2013-2017-pdf.pdf>

¹⁷³ RUV – radio difuzna ustanova, do avgusta 2014. godine i upotrebe Zakona o radiodifuziji, ovo je bio naziv, apromenom Zakona i naziv je promenjen u JMU – Javnu medijsku ustanovu.

Narodna skupština RS donela je 2014. godine set novih važnih zakona¹⁷⁴ koji se odražavaju na nova medijska programska, organizaciona i tehnološka rešenja i nove tehnologije emitovanja koje sa sobom donose dinamične i brze promene u okviru delovanja i funkcionisanja medijskog sektora.

Za funkcionisanje i obavljanje osnovne delatnosti medijskog servisa (proizvodnja i distribucija sadržaja) kao što je RTV, izuzetno je važno tehničko funkcionisanje. Tokom godina usled embarga, osipanja kadrova, situacije u državi, bombardovanja '99.godine, tehničko funkcionisanje osposobljeno je preostalim delom opreme i privremenim instaliranjem u iznajmljenom prostoru sa neadekvatnim uslovima za funkcionisanje profesionalne TV. Proces digitalizacije (prelazak sa analognog na digitalno emitovanje) u skladu sa zakonom završen je 18.05.2015.godine. U pripremi je i digitalni arhivski sistem digitalizacijom postojeće audio i video arhive.

Trenutni sistemi su multifunkcionalni, sa visokim stepenom integrisanosti radija, TV, interneta i mobilnih aplikacija, koji omogućavaju interaktivnost, pouzdanost, ekonomičnost, modularnu i etapnu izvodljivost, proširivost, održivost i koherentnost.

4. ISTRAŽIVANJE

Proces neprestanog unapređenja i permanentnog učenja za RTV je prirodno stanje. Kao org. čija je tehnologija proizvodnje sadržaja i emitovanja direktno vezana za permanentni razvoj i usavršavanje od nastanka pa do danas (ponekad je tehnološki razvoj bio brži od razvoja programskih formata i sadržaja), RTV je bez obzira na voljnost morala da kreira znanje, odnosno da bude OKU. Prethodnih decenija često je to učenje bilo isključivo tacitno, pa zato i govorimo o korporativnom komuniciranju.

Efektivna korporativna komunikacija uspešno komunicira na svim nivoima, stiče uvid u sve vidove pisane komunikacije, rad u timu i primenu različitih alata, otkrivajući važnost i neverbalne komunikacije. Prepreke u komunikaciji mogu biti različite: fizičke, kulturološke, iskustvene, percepcione, motivacione i emocionalne, tehničke, organizacione, jezičke prepreke. Zato, ako top menadžment ne shvati važnost pravilne, sistematizovane i organizovane korporativne komunikacije, kao i važnost njene integrisanosti i primene, neće se moći uklopiti u savremene tržišne trendove.

Transformisanje org. pa i javnog servisa zavisi od sposobnosti menadžmenta da definisanu viziju i strategiju, dobro „iskomunicira” sa zaposlenima i uz odgovarajuće uslove u org. implementira jer neadekvatna komunikacija u org. može da izazove brojne probleme i posledice koje se odražavaju na kvalitet procesa rada kao što su: loše donete odluke, nesporazumi između pojedinaca i organizacionih celina, neshvatanje ciljeva organizacije, neshvatanje mogućnosti ostvarivanja ličnih ciljeva u okviru org., konflikti, otpor promenama, loš kvalitet proizvoda i usluga, nedovoljno angažovanje zaposlenih, loša koordinacija i dr.

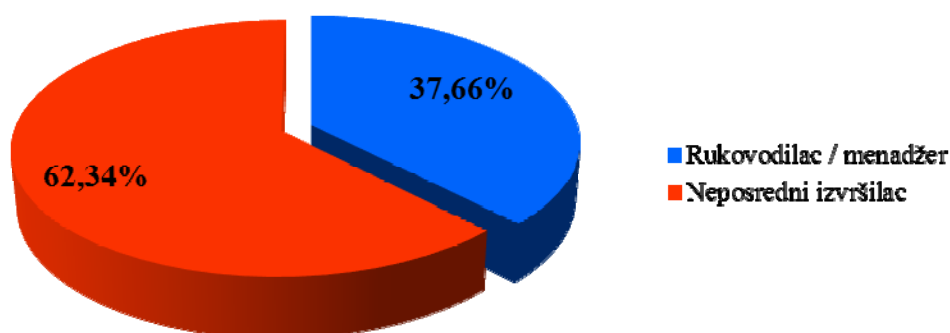
Usvajanjem Strategije RTV je krenula putem transformacije i zato mora da ima uspostavljen i dobro razvijen sistem komunikacija i informisanja. Empirijsko istraživanje sprovedeno je krajem 2015. na uzorku od 250 zaposlenih (od ukupno 1270) na različitim hijerarhijskim nivoima. Dobijena baza uključuje stepen primene funkcije ljudskih resursa u RTV, kao što su

¹⁷⁴ Zakon o elektronskim medijima, Zakon o javnom informisanju i medijima i Zakon o javnim medijskim servisima

analize odgovora zaposlenih na pitanja - stepen zadovoljstva, motivacija, dodatno obrazovanje na poslu i sve propratne aktivnosti koje zaposlenog privlače, zadržavaju ili odvlače od pojedinog radnog angažmana. Kroz nju je prikazan nivo korporativnih komunikacija, odnosno na čega se treba dodatno usmeriti kako bi se postigli maksimalni rezultati.

Najviše ispitanika je u starosnoj dobi od 35-45 god. (53,25%), zatim do 35 god. (27,27%), pa starosna grupa od 45-55 god. (15,58%). Najveći broj ispitanika je sa VSS, čak 53,25% što i nije iznenađujuće jer je realizovan funkcionalni cilj Strategije kada je u pitanju upravljanje ljudskim resursima: „Radnici će potpisivati ugovore o radu, uz jasnu definiciju radnih zadataka i obaveza, SS¹⁷⁵ i funkcionalnih znanja,....Posebnu pažnju posvetićemo sistemu stalnog obrazovanja koji će biti sastavni deo godišnjih PP¹⁷⁶ planova. Svako od zaposlenih imaće radnu obavezu periodičnog učešća u sistemu osposobljavanja (sistemski pristup), uz najbolje stručnjake iz kuće, domaće i strane stručnjake.”

U istraživanju je učestvovalo 37,66% rukovodilaca i 62,34% neposrednih izvršilaca.

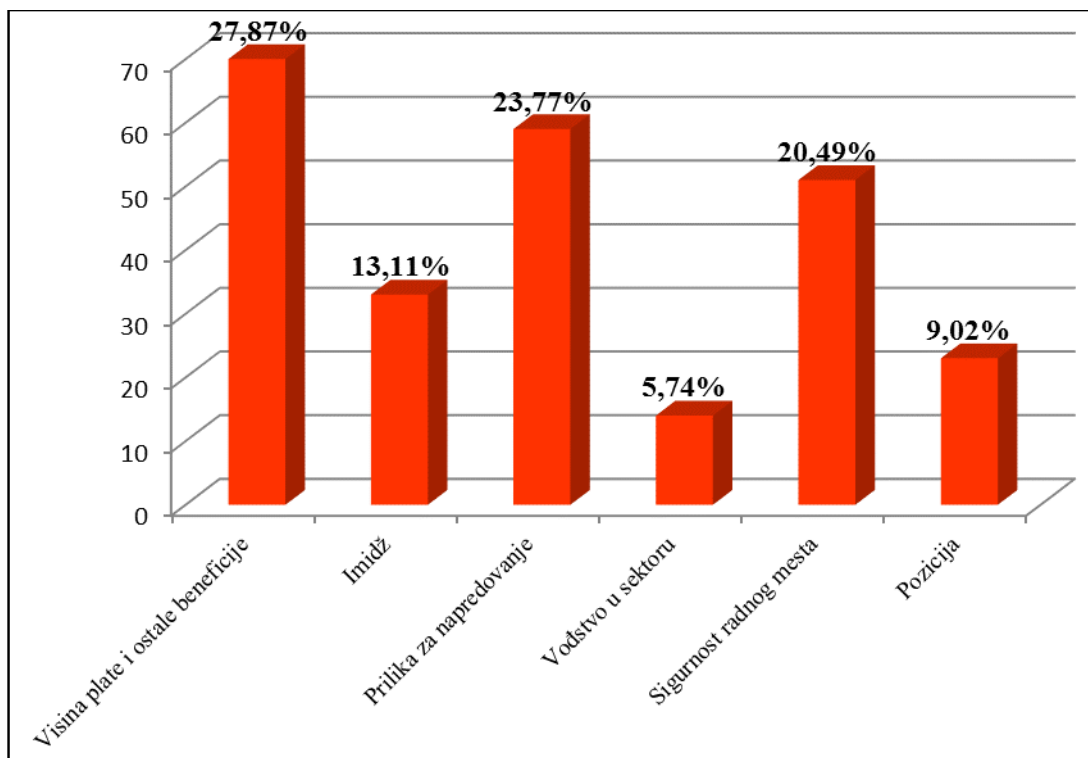


Slika 2. Uzorak – prikazan po funkciji u preduzeću

Analizom odgovora ispitanika došli smo do podatka da se u RTV neko najčešće zapošljava zbog sigurne plate i beneficija (27,87%), zbog prilike za napredovanjem (23,77%), sigurnim radnim mestom (20,49%)... Slika 3.

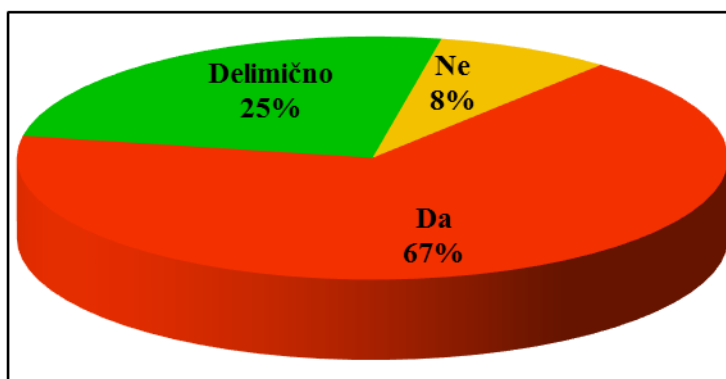
¹⁷⁵ SS – skraćenica za stručnu spremu

¹⁷⁶ PP – skraćenica za poslovni plan



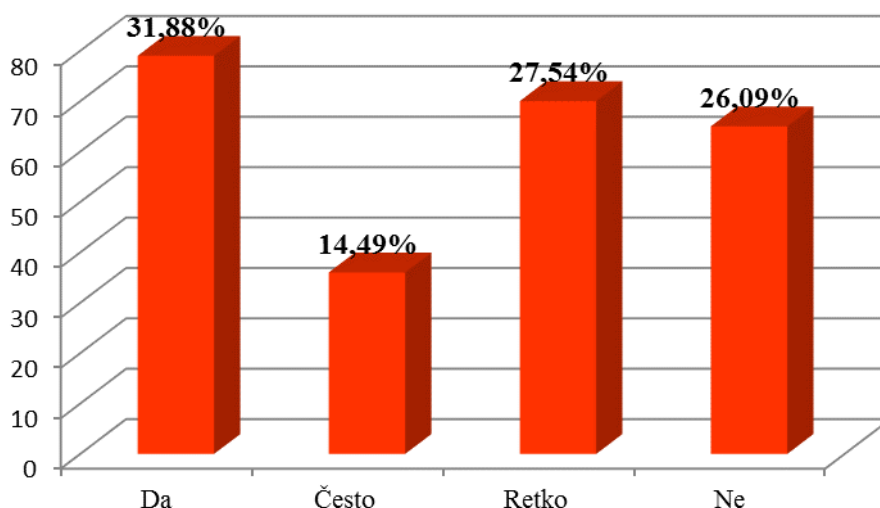
Slika 3. *Odgovori na pitanje: zbog čega ste zaposleni u Vašoj kompaniji?*

Čak 66,67% ispitanika smatra da je profesionalno usavršavanje dobar stimulans za zaposlenog da više zaradi, 25,33% se delimično slaže, dok se samo 8% ne slaže.



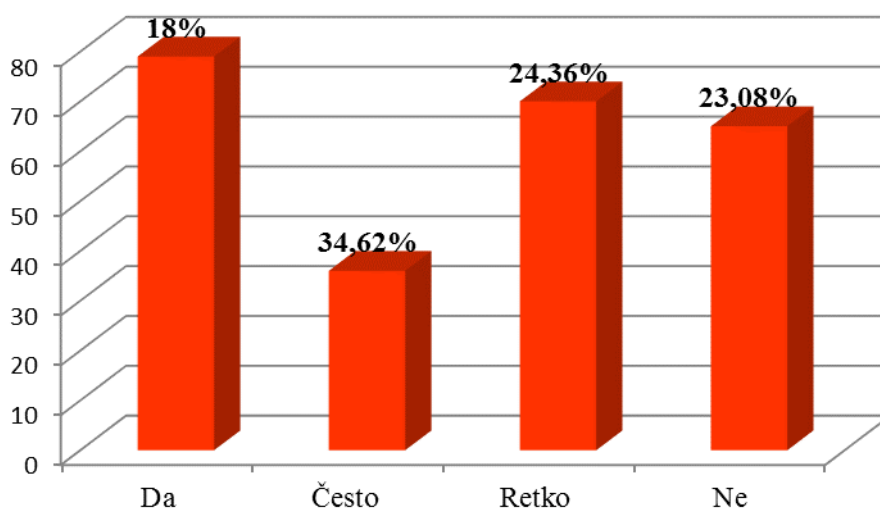
Slika 4. *Odgovori na pitanje: da li smatrate da je profesionalno usavršavanje dobar stimulans za Vas da više zaradite?*

Zbog pozicije koju ima 9,02% ispitivanog uzorka radi u org. Da bi zaposleni mogli da se profesionalno usavršavaju, neophodno je da im Sektor za ljudske resurse omogući dodatnu edukaciju. Najveći broj ispitanika 31,88% traži priliku za dodatnim usavršavanjem, dok 26,09% nikada ne traži ovu mogućnost.



Slika 5. Odgovori na pitanje: da li od Sektora za ljudske resurse tražite mogućnost za dodatnu edukaciju?

34,62% ispitanika smatra da je delimično kreiran plan razvoja i treninga koji je prilagođen potrebama svakog zaposlenog, 47,44% nije upoznato/misli da ne postoje planovi u org., a samo 18,0% ispitanika je potvrdno odgovorilo na ovo pitanje.



Slika 6. Odgovori na pitanje: postoji li plan razvoja i treninga za sve zaposlene koji je prilagođen potrebama svakog zaposlenog u Vašoj firmi?

Cilj istraživanja bio je da pokaže šta zaposleni u RTV misle o obrazovanju u org., da li su zainteresovani za dalje usavršavanje, čime možemo videti i nivo tj. kvalitet korporativne komunikacije. 2/3 učesnika istraživanja zainteresovan je za dalju edukaciju jer smatraju da je profesionalno usavršavanje dobar stimulans za bolju zaradu. Nešto manje od 1/2 smatra da nema uslova za dodatno obrazovanje jer nisu upoznati ili misle da ne postoje planovi za usavršavanje u org. Ova „neobaveštenost“ oslikava kvalitet korporativne komunikacije, na koju direktno utiče rasutost org. na više punktova (problem zgrade JMU RTV). Usled fizičko-tehničke onemogućenosti za maksimalnu upotrebu svih komunikacionih alata, kao prelazno rešenje za podizanje kvaliteta i nivoa korporativnog komuniciranja do rešavanja zgrade RTV,

uvodi se Intranet (koji će omogućiti lakši i brži protok informacija neophodnih za rad, ali i podići kvalitet komunikacije) čiji se probni period završava ovih dana.

I pored ovih nedostataka trend obrazovanja permanentno je prisutan u JMU RTV, pa je u 2015. godini Sektor za ljudske resurse nastavio sa sprovođenjem aktivnosti dodatnog obrazovanja i stručnog osposobljavanja za zaposlene: 4 zaposlena je diplomiralo, 7 privodi osnovne i master studije kraju, 6 je steklo neophodne certifikate. Stručnu praksu obavilo je 55 studenata sa 8 fakulteta, kao i srednjoškolci novosadskih škola. Organizovano je više poseta: dečijih vrtića, osnovnih i srednjih škola, Gradske biblioteke i dr. U saradnji sa DWA¹⁷⁷ Centar za razvoj je u toku 2015. organizovao 3 treninga, kao i 4 ciklusa predavanja „Org. kultura i org. promene“, a samostalno je realizovao 6 treninga za učenike i zaposlene. Zaposleni stižu određena znanja koja su preduslov za dalje napredovanje u karijeri, a samo org. sa obrazovanim i stručnim kadrovima mogu pratiti razvojne tokove na tržištu.

5. ZAKLJUČAK

Veoma je značajna uloga koju interna komunikacija ima u organizaciji. Formalni aspekti komuniciranja često su u prvom planu koji funkcionišu u sprezi sa veoma raširenim neformalnim tokovima informacija, koji mogu da pomognu pojedincima i grupama da ostvare svoje ciljeve. Komunikacija u hijerarhijskim grupama je izuzetno složena. Zajedničkim naporima svih zaposlenih koji su svesni njenog značaja i neophodnosti i koji ulažu odgovarajuće napore u pravcu njenog poboljšanja, može se ostvariti potrebni i željeni optimum komuniciranja i stvoriti skladna radna atmosfera. Razmenom informacija uz upotrebu svih alata korporativnog komuniciranja se obezbeđuje entuzijazam za obrazovanje i učenje, kao i rešenost da se naučeno ne zaboravi, nego da se primenjuje uprkos mogućim preprekama.

Prelazak sa koncepta tradicionalne na koncept organizacije koja uči, za JMU RTV Vojvodine predstavlja veliku promenu ali i izazov. Ovo je i očekivana obaveza, jer poslednjih decenija mediji imaju veliku društvenu ulogu u kreiranju javnog mnjenja u svetu, ali i u oblikovanju najvažnijih političkih odluka i na globalnom planu. Postali su značajan faktor uticaja zbog ukupnog sadržaja, znanja, informacija, kao i novih tehnologija. Zato ako menadžment pri komunikaciji sa zaposlenima ima „jednosmernu“ komunikaciju bez deljenja informacija, ako zaposlenima nisu jasni ciljevi, vizija i misija organizacije, edukovanje je nepotreban trošak jer se ništa neće promeniti.

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¹⁷⁷ DWA – skraćenica za Dojče Vele

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DETERMINANTS OF PROFITABILITY (ROA) IN ALBANIAN BANKING SYSTEM

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Abstract: *Banks are the most crucial financial intermediaries in the economy and the economies that have profitable banking industry are better able to withstand negative shock and contribute to the stability of the whole economy. The purpose of this study is to investigate determinants of profitability in commercial banks in Albania by using panel data of sixteen commercial banks from the year 2009 to 2014. The study has used a mixed research approach and the secondary financial data are analyzed by using multiple linear regression model for the bank profitability measure (Return on Asset). Fixed effect regression model was applied to investigate the impact of bank size, asset management, credit risk, asset liquidity, operational efficiency, equity ratio, financing cost, concentration, economic activity, inflation and exchange rate on Return on Asset (ROA).*

The findings of the study show a positive relationship of capital adequacy and profitability with strong statistical importance. While, resulted a negative relation between operational efficiency and profitability. Natural logarithm of total assets had a positive impact on profitability but with low level of importance for the model. Also, it was found a negative and irrelevant relationship between assets liquidity and profitability.

Key words: *Albania, Commercial Banks, External Factors, Internal Factors, Profitability, Return on Assets.*

Introduction

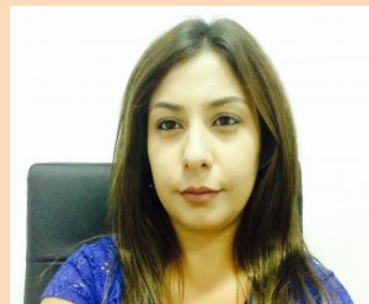
The international financial system is changing rapidly, while the economies and financial systems are undergoing traumatic years. Globalization and technology are developing rapidly continuously, and the financial arenas is becoming more open for new products and services (Sandeep, Patel and Lilicare, 2002; Guntz, 2011). A wave of international mergers and acquisitions has involved the banking industry, and this made the borders between financial sectors and products to be dramatically unclear (Aminu, 2013). Therefore, there is a need to have sound banking systems, which can strengthen and improve institutions to survive in such a complex environment (Bhuyan and Williams, 2006). Factors affecting the profitability of the banks are important to many stakeholders as central banks, governments, associations of bankers, other financial authorities and managers of banks (Zainol and Kassim, 2010). It's a known fact that banks are the main factor that contributes in the economic development in each country, as they stand in the center of the economy because of their role as financial intermediaries (Rime and Stiroh, 2003). The banking sector can be regarded as a derivative for future progress and development of domestic and international economies (Kyj and Isik, 2008). During the past two decades, the banking sector has undergone major transformations worldwide in its operating environment. Both the

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external and internal factors had affected the structure and performance (Fries and Taci, 2005). Determinants of profitability are empirically studied, although the definition of profitability varies between studies. No matter there are different ways of measuring profitability, in most studies is observed that the bank's capital ratio, loan loss provision and operational efficiency are the most important indicators for a high profitability (Lee and Hsieh, 2013). In this study, the factors to be considered are divided into two categories ie endogenous and exogenous factors or factors of profitability.

There are many aspects of banks that can be analyzed, but this study will focus specifically on the profitability of banks. Profitability is a reflection of the banks approach, given the environment in which they operate. More specifically, it reflects the quality of bank management and conduct of shareholders, the bank's competitive strategies, efficiency and risk management skills (Allen, Shaik, Myles and Yeboah, 2011). Profits in banks affect the cost of raising capital in two ways, as a direct contributor to the financing of capital and as an indicator for foreign investors evaluating the financial strength of the bank. Low profitability weakens the capacity of the bank to absorb negative shocks, which will eventually affect solvency. In summary, in the literature review was observed that most of the foreign studies on the determinants of profitability are concentrated in developed countries, while very few studies have been conducted in developing countries to examine the profitability of banks. While the topic of bank profitability for Albania is little discussed, in a time where Albania's banking sector has changed radically after the reforms. Therefore this study, in a modest way is intended to analyze the bank profitability and its determinants in the Albanian context, by seeing in a wider perspective the situation. For this reason, it is hoped that the empirical results of this paper can contribute to some actors. In the context of the above discussion, the aim of this study is to evaluate the factors affecting financial performance (profitability) of banks in Albania.



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Literature review

Short (1979) and Bourke (1989) undertook the first study to analyze the bank's profitability. Following their early work, further several studies have tried to identify some of the main determinants of bank profitability. Relevant empirical studies have focused their analysis on specific countries and/or between countries. Many studies have focused on the banking sector to identify the most important factors of bank profitability eg Demircuc-Kunt and Huizinga

(1999); Mamatzakis and Remoundos (2003); Micco et al., (2007); Pasiouras and Kosmidou (2007); Naceur and Goaied (2001, 2008); Athanasoglou et al., (2008); Garcia-Herrero et al., (2009); Fadzlan (2010); Alper and Anbar, (2011); Suminto and Yasushi (2011); Dietrich and Wanzenried, (2011); Kanas et al., (2012); Ani, Ugwunta, Ezeudu and Ugwuanyi (2012); Bolt et al., (2012).

Dietrich and Wanzenried (2009) to analyze the profitability of commercial banks in Switzerland took a sample of 453 banks with 1919 observations for period 1996 - 2006. The aim of the authors was to determine the relationship between the profitability of commercial banks and some macroeconomic variables and bank specific variables. ROAA and ROAE were used as dependent variables, while as bank specific variables were used equity to total assets, cost income ratio, provisions to total loans, the annual growth of deposits, bank size, ownership of the bank, nationality, region, category banking and as macroeconomic variables such as tax rates, real GDP growth, the market capitalization of the stock, concentration were used as independent variables. Finally, it was observed that the banks were profitable and well capitalized.

Foreign banks were less profitable than Swiss banks and private banks were more profitable than state-owned banks. GDP growth was positively associated with ROAA and ROAE while the effective tax rate and degree of market concentration had a negative impact on the profitability of banks.

Graham and Bordeleau (2010) examined the impact of liquidity on 55 American banks and 10 Canadian banks from 1997 to 2009. For the study are use the panel data and the linear regression model with SPSS software. The regression results showed that the profitability of some banks that had liquid assets improved. However, this came until a certain point, because there was a point in which the holding of liquid assets can reduce the banks profitability.

Deger and Adem (2011) reviewed the bank specific determinants and macroeconomic determinants of profitability in Turkey during the period 2002-2010. The profitability of banks was measured by return on assets (ROA) and return on equity (ROE), as a function of bank specific and macroeconomic determinants. It uses a balanced panel data, the results showed that the size of the bank had a significant positive impact on the profitability of banks. However, the size of the loan portfolio had a significant negative impact on the profitability of banks. Regarding macroeconomic variables, the interest rate impact positively on the performance of banks.

Hasan et al., (2013) have studied the impact of macroeconomic and bank specific components in the return on equity (ROE), for ten Malaysian banks for the period 2004-2012. The



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evaluation results showed that the operational efficiency ratio, liquidity ratio, index of consumer prices and the financial crisis were related inversely with profitability of banks in Malaysia.

Methodology

This study examines the determinants of profitability of commercial banks in Albania. These determinants are categorized into two groups, internal factors that are the bank specific factors and external factors that are further divided into macroeconomic factors and industry specific factors. A panel data with 16 commercial banks in Albania is analyzed for the period 2009-2014. ROA is used as a measurement of profitability. Banking specific factors that are used in this study include variables such as bank size, asset management, credit risk, liquidity of assets, capital adequacy, operational efficiency and cost of financing, concentration as a industry specific factor and macroeconomic factors such as GDP, inflation and exchange rate. To meet the main object of the research, the study is based mainly on quantitative research method, which is supplemented by a qualitative method. Quantitative data were obtained mainly from the financial statements of commercial banks, by INSTAT, Bank of Albania and World Bank, in order to make empirical analysis needed to identify and measure the determinants of bank profitability. In particular, multiple regression analysis was used to measure the impact of the determinants of bank profitability. To realize empirical analysis is used the software Eviews 7.

Empirical results

Before proceeding further with econometric analysis of the data, the first step to be taken is testing the validity of the model (ROA), verifying between the respective tests if they are fulfilling the assumptions of the classical model of linear regression (CLRM) . In the table below are presents the results of tests for the validity of the model.

Table 1. Tests for the validity of the model.

Tests	Type of test	Statistics	Hypothesis
Test for normality	Jarque - Bera	JB=2.36 Prob 0.306790	The distribution of error terms is normal.
Testi i heteroskedasticitetit	White Test	Obs*R-squared=0.2713	The variance of the errors is constant.
Test for Autocorrelation	Durbin Watson	d>dU 2.039>1.930	The errors are uncorrelated with one another.
The test for functional form	Ramsey RESET	Prob 0.0861	The functional form is linear.

Source: Author.

The results of the regression analysis model with panel data used are shown in Table 2. From the results to generated by the Eviews software we can see that R² and R² adjusted statistics are 56.6% and 50.9% respectively. The result shows that changes in the independent variables explain 50.9% of changes in the dependent variable (ROA). Take in consideration that the independent variables used in the analysis are bank size, asset management, credit risk, asset liquidity, operational efficiency, equity ratio, financing cost, concentration, economic activity, inflation rate and exchange rate which explain 56.6 % of changes in the profitability of banks as measured by return on assets. The remaining 49.1% of the variance is explained by other

factors not included in the model. So these variables together, seems to be the best explanatory variables of profitability of commercial banks in Albania.

Table 2. Regression analysis.

Dependent variable: ROA

Method: Panel Least Squares

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.026813	0.025354	-1.057544	0.2933
MADH	0.001949	0.001068	1.825340	0.0715
MAK	0.058057	0.021729	2.671866	0.0091
RKR	-0.013100	0.005839	-2.243605	0.0275
LIK	-0.009329	0.006910	-1.350195	0.1806
EOP	-0.005847	0.010994	-0.531782	0.5963
KAP	1.064200	0.381358	2.790557	0.0065
KFN	-0.216281	0.191121	-1.131645	0.2610
PRQ	-0.055812	0.044213	-1.262357	0.2103
AEK	0.081546	0.020542	3.969718	0.0002
INF	0.011908	0.007973	1.493613	0.1390
NKK	0.001398	0.001232	1.134442	0.2598
R-squared	0.566116	Mean dependent var	0.023710	
Adjusted R-squared	0.509298	S.D. dependent var	0.009657	
S.E. of regression	0.006765	Akaike info criterion	-7.037617	
Sum squared resid	0.003844	Schwarz criterion	-6.717073	
Log likelihood	349.8056	Hannan-Quinn criter.	-6.908048	
F-statistic	9.963662	Durbin-Watson stat	1.975234	
Prob(F-statistic)	0.000000			

Source: Author.

Regarding the statistical significance of Fisher value it is (0.000), indicating strong statistical importance of the estimated model, which extends the reliability and validity of the model.

Based in the results presented in Table 2, in the group of independent variables, asset management and equity ratio have a statistically significant impact on bank profitability, respectively with 1% level of significance. Independent variable, asset management has a positive impact on profitability, supported also by studies of other authors like Miller and Noulas (1997); Chirwa (2003); Sufian and Habibullah (2009); (Indranarain, 2009).

On the other hand, the equity ratio and profitability have a positive relationship, as expected also from studies of other authors as Spathis, (2002), Athanasoglou, Brissimis, and Delis (2002); Naceur (2003); Kosmidou, (2008); Wanzenried (2010); Karkrah and Ameyaw, (2010); Syafri, (2012); Obamuy, (2013); Ongore and Kusa (2013). It is expected that the higher is the equity ratio to total assets, the most capitalized the bank is, therefore banks face lower costs to bankruptcy, since there is less risk, and the lower is the need for foreign funds and therefore the higher is the benefit of the bank.

Credit risk (0.0275) is important in the study with the significance level 5% and there is a negative relationship between it and the bank profitability. Credit risk, is the most important risk that face the banks and their business success depends on accurate measurement and its efficient management, in a greater extent than any other risk (Giesecke, 2004). Growth of

credit risk will increase the marginal cost of debt and equity, which in turn increases the cost of funds for the bank (Agoraki, Delis and Pasiouras, 2011).

The results of empirical analysis show that between bank size and profitability (ROA) has a significant correlation (0.0715) at 10%, and they are positively correlated between them. A positive correlation indicates that the bank enjoys economies of scale, which reduces the cost of collecting and processing information. This conclusion also is according with studies of other authors as Hanweck and Humphrey (1987); Boyd and Runkle (1993); Miller and Noulas, (1997); Athanasoglou, Brissimis and Delis (2008); Sufian et al., (2008), Srairi, (2008); Andreas and Gabrielle (2011).

Economic activity (0.0002) as a macroeconomic factor in the study is statistically significant at 1% level of significance and was positively associated with profitability (ROA) as evidenced by empirical evidence of other authors like Alexiou and Sofoklis (2009); Zainol and Kassim (2010).

Based on the regression analysis of the model, the asset liquidity is insignificant and is negatively correlated with profitability. Keeping assets in a highly liquid form tends to lower revenues, as liquid assets are linked to lower rates of return. Also according to research literature from Heffernan and Fu (2008) and Syafri (2012) is expected an inverse relationship between asset liquidity and profitability.

Empirical data analysis for cost-income ratio (0.5986) indicates that this variable is insignificant, but that is negatively related to profitability. This factor is used as an indicator of the ability of management to control costs and as expected it has a negative relationship with the profit, because the improved management of these expenditures will increase efficiency and therefore will increase profits in the bank. And according to other studies Agusma, Monroe, Gasbarr and Zumwalt (2008); Davcev and Hourvouliades (2009) and Ponce (2012), is expected a negative relationship between the variables.

Concentration (0.2103) as the only industry-specific variable is not statistically significant with the profit in the commercial banks and has a negative relationship with it, similar conclusion with the study of Berger (1995). In the literature is not a clear conclusion about this relationship. As for macroeconomic factors, inflation (0.1390) and exchange rate (0.2598) are not statistically significant and there is a positive relationship between them and profitability.

Econometric model (ROA):

$$ROA_{it} = -0.026813 + 0.001949 (MADH)_{it} + 0.058057 (MAK)_{it} - 0.013100 (RKR)_{it} - 0.009329 (LIK)_{it} - 0.005847 (EOP)_{it} + 1.064200 (KAP)_{it} - 0.216281 (KFN)_{it} - 0.055812 (PRQ)_{it} + 0.081546 (AEK)_t + 0.011908 (INF)_t + 0.001398 (NKK)_t + \varepsilon_{it}$$

where,

ROA_{it} – the dependent variable (return on assets) of a bank i in a given year t ;

c – intercept;

X_{it} - represents bank specific, industry specific and macroeconomic factors of the bank i during the year t ;

β - coefficients of the function, respectively, bank specific, industry specific and macroeconomic factors;

ε_{it} - represents the error term.

Conclusions/recommendations

The empirical findings for determining factors that affect profitability suggest the following conclusions.

First, as expected, The result showed a positive relationship of capital adequacy and profitability for the model, with strong statistical significance. The capital ratio is relatively high compared with other variables, indicating that an increase of this variable will result in increased profitability. This is in the line with the expectations, since a bank with a strong capital position is able to pursue business opportunities more efficiently and have more time and flexibility to deal with problems arising from unexpected losses .

Secondly, the results showed a negative correlation between operational efficiency and profitability (ROA), but not with strong statistical significance. This shows that the minimize of the operational costs in the commercial banks certainly improves the performance of banks. Operational efficiency is used to show how the cost changes compared with the changes in income, to show how quickly increase or decrease the expenses, when changes in income incurred.

Thirdly, the natural logarithm of total assets has a positive impact on profitability (ROA), with low level of importance for the model. This direct relationship between bank size and profitability shows that large commercial banks outperform better than small commercial banks because big banks can benefit from economies of scale and also with the increased of the size they can reduced the costs. Otherwise, it said that big banks have the advantages of their size to generate more returns.

Finally, credit risk has an inverse relation with profitability and is statistically important by 5% level of significance. The relationship between credit risk and profitability (ROA) was expected to be negative by interpreting the concept that the bad loans of the banks reduce its profitability.

Below are listed some recommendations based on the research and findings of the study:

The power of bank-specific explanatory variables is very important to explain the variability in the ROA model for commercial banks in the Albania than external factors. But among the external factors involved in this study, the economic activity is a key gauge of profitability Albanian banks. This is a clear signal to all Albanian commercial banks that they can not ignore the macroeconomic indicators when develop strategies to improve their profits or performance. Thus, banks in the Albania do not have to worry only about internal structures and policies, but they must take into account the macroeconomic environment in developing strategies to improve their performance or earnings in the particular.

The economies of scale derived from the size of the bank that plays a crucial role in the profitability of banks. The benefit from the size is reflected in the ability to reach wider markets. Therefore, banks should be encouraged to look beyond the local market and expand their operations in the other geographical markets and other sectors of the economy. Location of bank branches is strategically priority if banks aim to maximize return on investment. The agricultural sector is still a potential market for banks. In connection with the expansion of branches, banks should consider diversifying the portfolio with products. In this way banks can use their assets to provide other ancillary services and to maximize the return.

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STRATEGIJE REVITALIZACIJE RURALNOG PROSTORA - PRIMJER REPUBLIKE HRVATSKE I REPUBLIKE SRBIJE

REVITALIZATION STRATEGY OF RURAL AREA - CASE OF THE REPUBLIC OF CROATIA AND THE REPUBLIC OF SERBIA

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Sadržaj: *Poljoprivredna proizvodnja i ruralno područje Hrvatske i Srbije opterećeni su istim nasljeđem i razvojnim problemima. Cilj rada je identificiranje ograničavajućih čimbenika ruralnog područja. Rezultati rada upućuju da je revitalizacija ruralnog područja moguća je uz zajedničko poduzimanje mjera u zaustavljanju negativnih demografskih kretanja, okrupnjavanja posjeda uz primjenu društvenih inovacija i ICT tehnologija.*

Ključne riječi: *poljoprivredna proizvodnja, ruralni razvoj, mjere revitalizacije*

Abstract: *Agricultural production and rural areas in Croatia and Serbia are burdened with the same heritage and development issues. The aim is to identify the limiting factors of rural area. The research results indicate that the revitalization of rural areas is possible with the joint measures in stopping the negative demographic trends and the implementation of social innovation and ICT in rural development.*

Key words: *agricultural production, rural development, revitalization measures*

UVOD

Osnovni ciljevi Zajedničke poljoprivredne politike i politike ruralnog razvoja EU temelje se na poticanju konkurentnosti poljoprivrede, osiguranju održivog upravljanja prirodnim resursima, aktivnostima protiv klimatskih promjena te postizanju uravnoteženog teritorijalnog razvoja ruralnih gospodarstava i zajednica, uključujući stvaranje i zadržavanje radnih mjesta. [1] Značaj poljoprivrede strateška je odrednica gospodarstva EU. Proizvodnja hrane i pića u EU ostvaruje 14,9% ukupnog prihoda prerađivačke industrije te zapošljava 4,5 milijuna zaposlenih. [2] Poljoprivreda kao djelatnost izuzetno je važna ekonomska i društvena dimenzija gospodarstva Hrvatske i Srbije. [3] Poljoprivredna proizvodnja, stanje agrara, ruralnog razvoja i demografska kretanja u Republici Hrvatskoj i Republici Srbiji bilježe isto naslijeđe, slične negativne makroekonomske razvojne tendencije te negativna demografska kretanja u ruralnim sredinama. Posljednjih dvadeset godina hrvatska i srpska poljoprivrede bilježe stalni pad proizvodnje te probleme s globalizacijskim tržišnim okolnostima. Kao strateški važna djelatnost, poljoprivredna proizvodnja ima veliki značaj u nacionalnom gospodarstvu.

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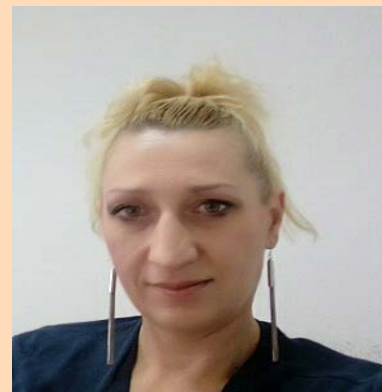
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• MAKROEKONOMSKI POKAZATELJI POLJOPRIVREDE U HRVATSKOJ I SRBIJI

Na području Hrvatske prema modelu izdvajanja ruralnih područja 99,24% područja definirano je kao ruralna i mješovita, dok je u Srbiji 96,9% teritorija ruralnih područja. Negativne demografske tendencije izražene su kroz migracije ruralnog stanovništva u urbana središta, što dovodi do opadanja broja ruralnog stanovništva. U Hrvatskoj i Srbiji prisutan je trend nepovoljne starosne strukture. Posebno se ističe nepovoljna obrazovna struktura ruralnog stanovništva, prema kojoj 95% ruralnog stanovništva RH posjeduje samo praktična znanja i vještine te 97% ruralnog stanovništva RS, gdje je i 66% informatički nepismeno. U strukturi poljoprivrednih gospodarstava dominantna su gospodarstva ispod 2 ha (52,5% u RH i 48,8% u RS). Prosječna veličina posjeda je 5,6 ha, što je znatno manje od prosjeka gospodarstava EU(27) s prosjekom od 14,4 ha. Osnovna obilježja poljoprivrednih posjeda su mali i isparcelirani posjedi što rezultira neučinkovitosti poljoprivredne proizvodnje.

Ukupna vrijednost bruto dodane vrijednosti (BDV) u primarnom sektoru u ukupnom je u RH 7% te 11,4% u RS. Udio primarnog sektora u ukupnoj zaposlenosti u RH iznosi 4,7%, dok je u RS jedna od najviših u Europi s čak 21,3%. U Hrvatskoj je prisutan kontinuirani deficit trgovinske bilance. Pokrivenost uvoza izvozom je 63,2% u 2012. godini. Srbija ima konstantno povećanje izvoza i uvoza te je najveći suficit ostvarila 2013. godine u iznosu od 927,1 milijuna eura. Pokrivenost uvoza izvozom poljoprivredno prehrambenih proizvoda iznosi 216,2%.

Trgovina poljoprivrednim proizvodima uglavnom se temelji na razmjeni primarnih poljoprivrednih proizvoda. Biljna proizvodnja je relativno niska kao rezultat nedovoljnog navodnjavanja, u RH 1,44% te 1,25% navodnjavanih površina u RS. [4], [5]



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• MOGUĆE STRATEGIJE REVITALIZACIJE RURALNOG PODRUČJA

Prema D. Znaoru i Landau, S. [6] poljoprivredna proizvodnja temelji se na usporednim sistemima koji čine: „mali“ seljaci, poljoprivrednici izvan sistema, poljoprivredna gospodarstva i agrobiznis. „Mali“ seljaci čine tradicionalni sistem poljoprivredne proizvodnje

malih razmjera (1-3 ha). Najčešće djeluju u ekstenzivnoj poljoprivrednoj djelatnosti, za svoje potrebe, starije su dobi, slabog obrazovanja i slabe financijske moći. Poljoprivrednici izvan sistema djeluju najčešće za potrebe svojih obitelji, nisu u sustavu gospodarskih i upravnih sistema te izvan financijskog sustava (ne moraju voditi knjigovodstvo, ne izdaju račune, nisu u sustavu PDV-a niti obveznici poreza na dohodak) te proizvode prodaju za gotovinu. Poljoprivredna gospodarstva djeluju na tržišnim osnovama, srednje su dobi, obrazovaniji, orijentirani na poljodjelstvo s visokim inputima. Čine bazu poljoprivredne proizvodnje te posjeduju 80% poljoprivrednih površina i zapošljavaju 95% radne snage u poljoprivredi. Agrobiznis čini veliki konkurentni gospodarski subjekti koji proizvode na bivšoj državnoj zemlji (ili su ih otkupili ili zakupili) te su specijalizirani za proizvodnju s visokim inputima.

Obzirom na navedeno, strategije razvoja prvenstveno su vezane za države mjere u otklanjanju razvojnih poteškoća poljoprivredne proizvodnje, poljoprivredno-prerađivačke industrije, implementiranju tehnologija. Razvojni potencijal leži i na lokalnim zajednicama koji u sklopu LEADER programa i djelovanja LAG-ova usmjerava na stvaranje infrastrukturnih predispozicija za modernizaciju poljoprivrede, razvoj ruralnih sredina i aktivnog sudjelovanja u podizanju kvalitete ruralnog života kroz sinergijske učinke zajedničkog djelovanja lokalnih vlasti, stanovnika i civilnog društva.

Strategije razvoja odnose se na istovremeno poduzimanje određenih mjera u ruralnim sredinama te zaustavljanja negativnih demografskih trendova. Strateški usmjeren ruralni razvoj možemo gledati kroz zajedničko poduzimanje demografskih mjera (zaustavljanja negativnih demografskih trendova, podizanja obrazovne strukture ruralnog i poljoprivrednog stanovništva te implementaciju inovacija u društvenoj zajednici ruralnih sredina), zemljišnih mjera (sprječavanje daljnje parcelizacije zemljišta te njegovo okrupnjavanje, navodnjavanje); tržišnih mjera u smislu povećanja konkurentnosti poljoprivredne proizvodnje na globalnom tržištu te implementaciju tehnologije i inovativnih rješenja.

- Zaustavljanje negativnih demografskih tendencija na ruralnom prostoru treba se usmjeriti kroz zajednički obuhvat što šireg spektra mjera državne politike od porezne politike i radnog zakonodavstva, politike zapošljavanja, politike rodne ravnopravnosti



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i poticanje ženskog poduzetništva, stambene politike, dječjeg doplatka i potpore majkama, odnosno naknade za porodični dopust te učinkovita mreža obiteljskih servisa.

- Edukacija poljoprivrednih proizvođača temeljna je predispozicija stvaranja konkurentne poljoprivredne proizvodnje i razvoja ruralnih sredina. Samo praktično iskustvo ima 95% ruralnog stanovništva u RH te 97% u RS. Sustav obrazovanja usmjeren promjeni obrazovne strukture poljoprivrednika treba biti sveobuhvatan kroz sustav formalnog, neformalnog i informalnog načina podizanja obrazovne strukture uz naglasak na obvezu dodatnog školovanje nositelja obiteljskih poljoprivrednih gospodarstava u sklopu cjeloživotnog obrazovanja poljoprivrednika. Pored klasičnih obrazovnih i visokoobrazovnih programa, poljoprivredna savjetodavna služba osnovna je institucija za savjetovanje i informiranje poljoprivrednika individualnim, skupnim i masovnim metodama. [7] Neformalni i informalni načini obrazovanja nisu u službenoj primjeni niti postoji sustav prepoznavanja i vrednovanja tih načina obrazovanja. [8] Obrazovni problemi poljoprivrednika detektirani su u pogledu nedovoljnih managerskih znanja, poznavanja i primjene marketinga, poznavanje financija, zakonodavnog i institucionalnog okvira te EU fondova. Kroz IPARD program, sufinanciraju se aktivnosti LAG-ova za specijalizaciju, obrazovanje, izradu razvojnih studija, promotivne aktivnosti, plaće zaposlenika, operativne troškove, uredski materijal i opremu te čine značajni potencijal u edukaciji poljoprivrednika. [9]
- Društvene inovacije (social innovation) u ruralnom području temelje se na uspješnim rješenjima različitih društvenih, gospodarskih, političkih i ekoloških pitanja. [10] Društvene inovacije čine skup novih ideja (proizvoda, usluga i modela) koje usporedno zadovoljavaju društvene potrebe (znatno uspješnije od ostalih mogućnosti) i kreiraju nove društvene veze i zajedničku suradnju [11] Implementacija društvenih inovacija u ruralnim područjima znatno je širi od jednostavnog zadovoljenja društvenih potreba te uključuje brojne izazove (npr. energetska učinkovitost, sigurnost hrane, rastuća nejednakost, rastuće stope siromaštva, nestabilnosti ekonomije, dugoročna nezaposlenost, klimatske promjene, uništavanje okoliša i dr.), a usmjerena je ispunjavanje svih ciljeva društva ruralne zajednice kao jedne cjeline. Primjenjujući Schumpeterovu klasifikaciju inovacija na društvene inovacije u ruralnim sredinama, možemo razlikovati pet različitih društvenih inovacija koje za cilj imaju razvoj ruralnih područja, kako slijedi: 1. Novi rezultati bilo da su u pitanju novi proizvodi i usluge, novi gospodarski subjekti i organizacije; 2. Novi pristupi stvaranju novih politika i novih vrijednosti kroz uključivanja sasvim novih dionika; 3. Iskorištavanje novih tržišta u smislu zadovoljenja potreba lokalnih zajednica, 4. Maksimiziranje upotrebe lokalnih resursa, uključujući ljudski i društveni kapital te 5. Organizacijske inovacije u smislu umrežavanja različitih dionika i inovativnih partnerstva. [12]
- Okrupnjavanje poljoprivrednih parcela nužna je zbog usitnjenosti i rascjepkanosti kao pretpostavka racionalne proizvodnje. Republika Srbija provodi postupak komasacije u skladu sa Zakonom o poljoprivrednom zemljištu te brani usitnjavanje obradivih površina manjih od pola hektara te onih površina nad kojima je provedena komasacija na manje od jedan hektar. [13] U Republici Hrvatskoj nije se vodila briga o okrupnjavanju posjeda do donošenja Zakona o komasaciji poljoprivrednog zemljišta. [14]
- Navodnjavanje poljoprivrednih površina u Hrvatskoj i Srbiji jedno je od najnižih u Europi te zahtijeva hitno povećanje jer bez njega nema konkurentne i ozbiljne poljoprivredne proizvodnje.
- Proizvodnja i zaštita tradicijskih i autohtonih proizvoda te proizvodnja proizvoda sa zaštitom geografskog podrijetla veliki je potencijal za brendiranje konkurentih

proizvoda na međunarodnom tržištu. U Srbiji tri proizvoda već imaju međunarodnu oznaku kvalitete (homoljski med, bermet i leskovački domći ajvar) kao i 46 proizvoda sa zaštitom geografskom podrijetla. U Hrvatskoj je zaštićeno sedamdesetak proizvoda kao „izvorno hrvatskih“. Bez osiguranja njihove primarne proizvodnje otežat će se plasman i prepoznatljivost na međunarodnom tržištu.

- Ekološka poljoprivredna proizvodnja u Europi bilježi tendenciju stalnog rasta. U EU ima 5,6% poljoprivrednih površina pod ekološkom proizvodnjom. U Hrvatskoj je u 2012. godini zabilježeno 2,4% površina pod ekološkim uzgojem te 0,2% u Srbiji. [15] Područje pod certificiranim ekološkim uzgojem u Hrvatskoj i Srbiji bilježi značajan trend rasta. Prednost ekološke poljoprivrede očituje se u većem zapošljavanju radne snage i premijskoj cijeni ekoloških proizvoda te očuvanje biološke raznolikosti i smanjenje onečišćivača na okoliš.
- Uvođenje tehnoloških inovacija i investicija u povećanje efikasnosti poljoprivredne proizvodnje kroz korištenje EU fondova i iz privatnih izvora.
- Proizvodnja biomase i poticanje energetske učinkovitosti pruža značajan potencijal za proizvodnju biogoriva i zadovoljenje obveza EU da biogoriva do 2030. godine zamijene 25% potrošnje nafte. Energetski potencijal biomase u Srbiji iznosi 1,7 mil. tona, od toga 1,7 miliona tona u ostacima poljoprivrednih proizvoda i oko 1 mil. tona u drvenoj masi. Potencijal proizvodnje bioplina od ostataka životinjskog podrijetla može nadomjestiti 20% uvoznog prirodnog plina. [16] Prema Tomiću, u Hrvatskoj se danas koristeći postojeće zalihe u poljoprivredi i šumarstvu može proizvesti 1.273.530 tona godišnje biogoriva, što premašuje za 2,8 puta potrebnu količinu koju će Hrvatska koristiti 2030. godine u prometu umjesto fosilnih goriva. [17] Biomasa iz poljoprivrede i šumarstva predstavlja značajan ekološko prihvatljiv, lako dostupan i pouzdan izvor energije.
- ICT aplikacije u poljoprivredi omogućavaju kvalitetan sustav informiranja i olakšavanja donošenja poslovnih odluka poljoprivrednih proizvođača. Implementacija ICT-a u agrosustavu umrežava sve dionike agrobiznisa, poljoprivredne proizvođače, ruralno stanovništvo, vladine institucije i druge dionike te premošćuje ograničavajuće čimbenike (slaba informatička pismenost poljoprivrednika). Na tržištu su dostupne mnoge aplikacije npr. GoGreen koja olakšava proizvodnju i plasman, pružaju potporu poljoprivrednicima od oblikovanja idejnog projekta, odnosno sjetve s podacima o kvaliteti zemljišta, agroklimatskih uvjeta, pa sve do plasmata na burzi. Aplikacija ERP rješava probleme upravljanja i planiranje procesa u poljoprivredi. Razvoj i primjena ICT u poljoprivredi pruža kvalitetan, pouzdan i efikasan sustav informiranja koji uvelike olakšava donošenje poslovnih odluka.

ZAKLJUČAK

Ograničavajući čimbenici ruralnog razvoja je loša posjedovna struktura poljoprivrednih površina i negativne demografske tendencije ruralnog stanovništva. Politika ruralnog razvoja EU, kroz LEADER program i aktivnosti LAG ova omogućava umrežavanje ruralnog stanovništva, lokalnih vlasti i civilnog društva s ciljem podizanja kvalitete života. Poljoprivredna djelatnost kao temeljni pokretač razvoja ruralnih sredina može pokrenuti dodatne djelatnosti na ruralnom području. Predložene mjere usmjerene su kroz zaustavljanje negativnih demografskih tendencija prvenstveno kroz obrazovanje, osnaživanje poduzetničkih vještina ruralnog i poljoprivrednog stanovništva uz korištenje modernih ICT tehnologija u poljoprivrednoj proizvodnji. Povećanje investicija u poljoprivredi, okrupnjavanje zemljišta,

navodnjavanje ali i drugačije usmjeravanje u poljoprivrednoj proizvodnji s većom dodanom vrijednosti ostvarit će sinergijske učinke i osnažiti ruralna područja.

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ZNAČAJ POLJOPRIVREDNO-PREHRAMBENIH PROIZVODA U SPOLJNOJ TRGOVINI REPUBLIKE SRBIJE¹⁸²

IMPORTANCE OF AGRI-FOOD PRODUCTS IN FOREIGN TRADE OF THE REPUBLIC OF SERBIA

Milan Marković, master ekonomista¹⁸³

Sadržaj: Cilj ovog istraživanja jeste sagledavanje mesta i značaja sektora poljoprivredno-prehrambenih proizvoda u spoljnotrgovinskoj razmeni Republike Srbije. Kako u Srbiji postoji potreba za permanentnim povećanjem izvoza, ovaj sektor može značajno doprineti smanjenju deficita trgovinskog bilansa. Međutim, potencijali još uvek nisu u potpunosti iskorišćeni. Zato je povećanje konkurentnosti i stepena obrade ovih proizvoda od ključnog značaja za povećanje vrednosti izvoza. Istraživanje pokazuje da izvoz ovih proizvoda čini dominantno mesto u strukturi ukupnog izvoza, znatno veći izvoz u odnosu na uvoz, kao i izvoz pretežno neprerađenih proizvoda.

Ključne reči: poljoprivredno-prehrambeni proizvodi, izvoz, spoljna trgovina, Republika Srbija.

Abstract: The aim of this research is to review the place and importance of the sector of agri-food products in foreign trade of the Republic of Serbia. As in Serbia, there is a need for a permanent increase in exports; this sector can significantly contribute to reducing the trade balance deficit. However, the resources have not yet been fully utilized. Therefore, the increase of competitiveness and the level of processing of these products are of crucial importance for increasing the value of exports. The paper shows that the export of these products makes it the dominant place in the structure of total exports, significantly higher exports than imports and exports mainly unprocessed products.

Key words: agri-food products, export, foreign trade, Republic of Serbia.

1. UVOD

Republika Srbija duži niz godina ostvaruje deficit spoljnotrgovinske razmene sa inostranstvom. Za razliku od ostalih, sektor poljoprivredno-prehrambenih proizvoda u strukturi ukupne spoljne trgovine ostvaruje pozitivan saldo, što utiče na smanjenje ukupnog deficita u trgovinskom bilansu. Iako je sa stanovišta doprinosa povećanju vrednosti ukupnog izvoza važniji izvoz industrijskih proizvoda, osnovni problem jeste nepostojanje

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dovoljnih domaćih inputa za industrijsku proizvodnju. Zato je, u krajnjoj instanci, neto devizni efekat od spoljnotrgovinske razmene industrijskih proizvoda vrlo mali.

Sve visoko razvijene zemlje imaju dobro razvijenu poljoprivrednu proizvodnju, iako sektor agrara u tim zemljama ne učestvuje značajno u ukupnoj zaposlenosti i stvaranju bruto domaćeg proizvoda. Manje razvijene zemlje kroz razvoj poljoprivrede vide šansu za smanjenje uvozne zavisnosti, povećanje izvoza i stope privrednog rasta. Time obezbeđuju značajna sredstva za uvoz energenata, kapitalne opreme i drugih industrijskih proizvoda.

Agrarni sektor ima značajno učešće u strukturi ukupne spoljnotrgovinske razmene, pa ostvareni rezultati u ovom sektoru mogu uticati na poboljšanje spoljnotrgovinskog bilansa i ravnoteže ukupne nacionalne ekonomije [3]. Indirektno, porast izvoza stabilizuje i devizni kurs i inflaciju, tako da se može reći da povećanje izvoza poljoprivredno-prehrambenih proizvoda doprinosi ostvarenju ukupne makroekonomske stabilnosti. Republika Srbija upravo najveći suficit spoljnotrgovinske razmene ostvaruje u ovoj oblasti. Zahvaljujući tome, ostvaruje se manji deficit trgovinskog bilansa usled uvoza industrijskih i ostalih proizvoda.

2. UČEŠĆE POLJOPRIVREDNO-PREHRAMBENOG SEKTORA U UKUPNOM IZVOZU SRBIJE

Sektor poljoprivredno-prehrambenih proizvoda je prema raspoloživim resursima veoma važan sektor privrede Srbije. Poljoprivreda predstavlja razvojnu šansu imajući u vidu tendenciju porasta cena hrane na svetskom tržištu [8]. Njen značaj ogleda se u učešću poljoprivrede u izvozu, bruto domaćem proizvodu, bruto dodatoj vrednosti i ukupnoj zaposlenosti. Zato ovaj sektor može imati značajan doprinos u stabilizaciji ekonomskih trendova u zemlji.



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Tokom studija više puta je bio nagrađivan za postignute akademske rezultate: Srebrni znak Univerziteta u Nišu, Svetosavska nagrada - plaketa najboljem studentu Grada Niša, nagrada najboljem diplomiranom studentu osnovnih akademskih studija od strane Ekonomskog fakulteta u Nišu. Korisnik je stipendija Ministarstva prosvete Republike Srbije i Fonda za mlade talente.

Bio je angažovan na projektu „Open IT” u organizaciji studentske organizacije „Aiesec”, na istraživačkom projektu „Aktivni potrošači” u organizaciji Centra za zaštitu potrošača FORUM iz Niša.

Ključne oblasti interesovanja obuhvataju ekonomsku politiku, agrarnu i međunarodnu ekonomiju. Od 2014. godine objavio je 10 naučnih radova, iz ovih oblasti, u časopisima međunarodnog i nacionalnog značaja (od toga 5 radova u kategoriji M24).

Agrarna spoljna trgovina Srbije, čineći jednu četvrtinu ukupnog izvoza, sa vrlo visokom pokrivenošću uvoza izvozom i pozitivnim saldom koji čini oko jednu desetinu celokupnog izvoza, uz vrlo dinamično povećavanje vrednosti izvoza nekih značajnih robnih grupa, nesumnjivo predstavlja ozbiljan potencijal razvoja, bilansnih uravnoteženja i ukupne makroekonomske i socijalne stabilnosti [5]. Poljoprivreda, zajedno sa prehrambenim sektorom, učestvuje u izvozu Republike Srbije sa prosečno 23% ukupnog izvoza poslednjih nekoliko godina (*Tabela 1*).

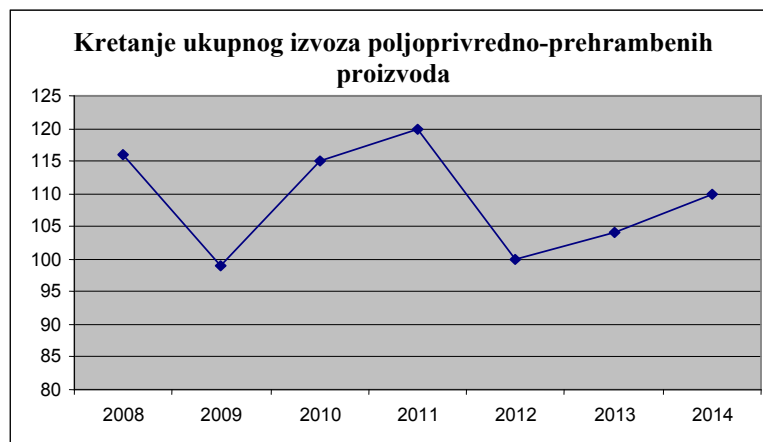
	2008	2009	2010	2011	2012	2013
Učešće poljoprivrede u ukupnom izvozu Srbije (u %)	18	23,4	23	23,2	24,1	23,4
Učešće poljoprivrede u ukupnom uvozu Srbije (u %)	6,5	8,7	6,6	7,4	8,3	8,2
Pokrivenost uvoza izvozom (u %)	126,5	140,8	207,6	185,8	147,5	178,8

Tabela 1: Učešće poljoprivredno-prehrambenog sektora u trgovinskom bilansu Republike Srbije u periodu od 2008. do 2013. godine

Izvor: [10].

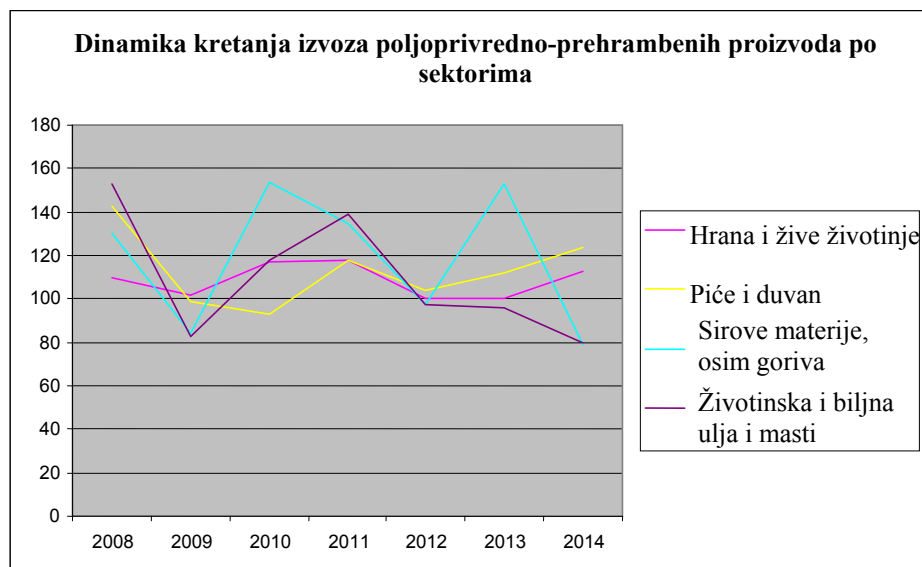
3. DINAMIKA KRETANJA, ROBNA I GEOGRAFSKA STRUKTURA IZVOZA POLJOPRIVREDNO-PREHRAMBENIH PROIZVODA

Svetska trgovina poljoprivredno-prehrambenim proizvodima obuhvata visoko kvalitetne i bezbedne proizvode sa stanovišta zdravlja potrošača, kao i ponudu hrane po cenama prihvatljivim za potrošače. Značaj poljoprivredno-prehrambenog sektora u spoljnoj trgovini Srbije veoma je veliki. Na *grafikonima 1 i 2* prikazana je dinamika kretanja izvoza poljoprivredno-prehrambenih proizvoda. Usled ekonomske krize 2009. godine došlo je do značajnog smanjenja izvoza, dok su glavni faktor smanjenja u 2012. godini bile vremenske neprilike. *Grafikon 2* prikazuje dinamiku kretanja izvoza ovih proizvoda posmatranih po sektorima, a prema klasifikaciji Republičkog zavoda za statistiku Srbije.



Grafikon 1: Kretanje ukupnog izvoza poljoprivredno-prehrambenih proizvoda Republike Srbije

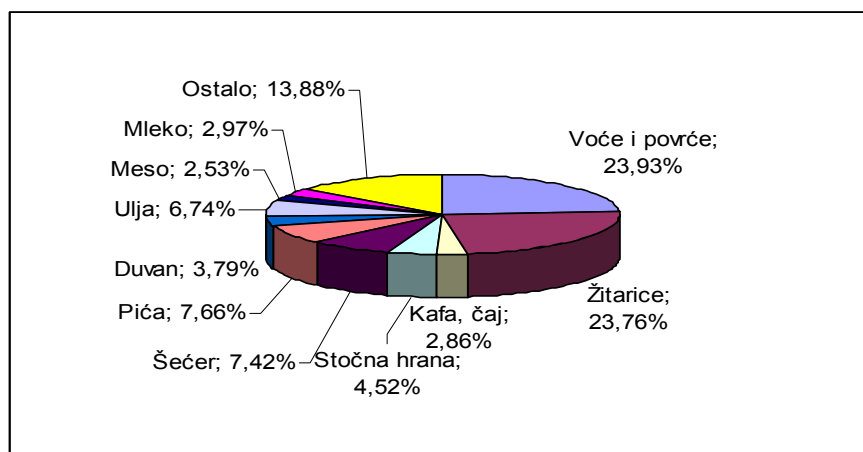
Izvor: Računanje i prikaz autora na osnovu [9].



Grafikon 2: Dinamika kretanja izvoza poljoprivredno-prehrambenih proizvoda Republike Srbije po sektorima

Izvor: Računanje i prikaz autora na osnovu [9].

U strukturi izvoza poljoprivredno-prehrambenih proizvoda Republike Srbije najviše su zastupljene žitarice i kategorija voće i povrće sa učešćem u ukupnom izvozu ovog sektora od blizu 24% (*Grafikon 3*). Udeo kategorija meso, ulja, mleko jeste veoma nisko, što govori o proizvodnji i izvozu sirovina, tj. proizvoda nižih faza obrade. To je veoma negativna činjenica koja srpsku poljoprivredu kvalifikuje kao snabdevača sirovinama. To dalje znači da se proizvodi viših faza finalizacije uvoze, što nepotrebno smanjuje trenutni suficit u trgovinskom bilansu poljoprivredno-prehrambenih proizvoda Republike Srbije. Kukuruz, šećer i jagodičasto voće smatraju se značajnim izvoznim potencijalima u narednom periodu.

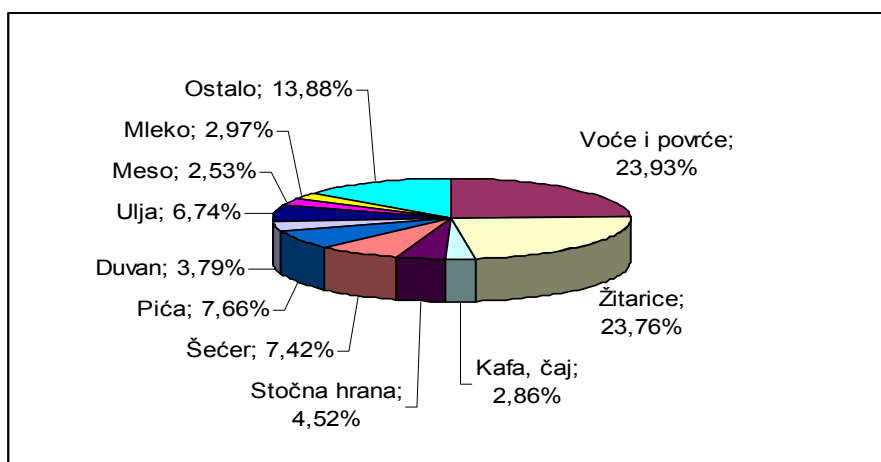


Grafikon 3: Struktura izvoza poljoprivredno-prehrambenih proizvoda Republike Srbije u 2014. godini

Izvor: [7].

Najvažniji uvozni proizvodi jesu voće i povrće (pre svega citrusi), kao i kafa i čaj (*Grafikon 4*). Prikazana struktura uvoza poljoprivredno-prehrambenih proizvoda upravo pokazuje veću

raznovidnost proizvoda sa stanovišta uvoza. Glavni faktor koji, na neki način, ne dozvoljava povećanje uvoza proizvoda viših faza prerade jeste niska kupovna moć stanovništva. U ovom slučaju to je bitan faktor realizacije značajnog suficita u razmeni poljoprivredno-prehrambenih proizvoda.



Grafikon 4: Struktura uvoza poljoprivredno-prehrambenih proizvoda Republike Srbije u 2014. godini

Izvor: [7].

Spoljnotrgovinska razmena poljoprivredno-prehrambenih proizvoda Republike Srbije odvija se uglavnom sa Evropskom unijom i zemljama CEFTA sporazuma, kao i manjim delom sa Ruskom Federacijom. Prema podacima iz 2014. godine, Srbija u zemlje Evropske unije plasira oko polovine ukupnog izvoza hrane (49,05%). Zatim u okviru CEFTA sporazuma 33,38%, dok u Rusiju izvozi 10,17% [9]. U ostale zemlje izvozi svega preostalih 7,4% izvoza. To govori o veoma niskoj geografskoj diverzifikaciji izvoza i ogromnoj zavisnosti od ekonomsko-političkih prilika u Evropskoj uniji, kao najznačajnijem spoljnotrgovinskom partneru Republike Srbije. Iako je Evropska unija odobrila Srbiji ukidanje svih kvantitativnih ograničenja, carina i dažbina na uvoz (osim telećeg mesa, šećera i vina), Srbija ne uspeva da poveća stepen finalizacije proizvoda koje izvozi u ovu ekonomsku integraciju. Uglavnom su to sirovine, tj. sveže i zamrznuto voće i povrće, kao i žitarice, iako postoji platežno sposobna tražnja na nivou Evropske unije.

Sledeći bitan spoljnotrgovinski partner jesu zemlje potpisnice CEFTA sporazuma (sve bivše jugoslovenske republike izuzev Slovenije i, od skora, Hrvatske, a uključujući Albaniju i Moldaviju). U te zemlje Republika Srbija plasira jednu trećinu ukupnog izvoza poljoprivredno-prehrambenih proizvoda. Struktura spoljnotrgovinske razmene, kada govorimo o ovim zemljama, daleko se razlikuje od razmene sa Evropskom unijom, jer je reč o proizvodima relativno višeg stepena finalizacije. Bitna činjenica je i to što je Srbija u odnosu na sve zemlje potpisnice CEFTA sporazuma neto izvoznik hrane, dok glavni izvozni proizvod jesu žitarice, tj. prerađevine od žita.

U spoljnotrgovinskoj razmeni hrane sa Ruskom Federacijom postoji ključni problem – nemogućnost popune kvota i zadovoljenja velikog kontingenta robe koji se traži od trgovinskih lanaca u ovoj zemlji. Sa druge strane, Republika Srbija ima značajnu šansu imajući u vidu potpisan sporazum o slobodnoj trgovini sa Rusijom koji omogućava slobodan pristup ogromnom tržištu za srpske poljoprivredne i prehrambene proizvode. U strukturi

razmene sa Rusijom primetno je veće učešće proizvoda viših faza prerade, tj. prehrambenih proizvoda.

4. PREDLOG MERA ZA DINAMIZIRANJE IZVOZA

Privredni rast na dugi rok trebalo bi da se zasniva na izvozu proizvoda viših faza obrade. Bruto domaći proizvod poljoprivrede je veći od onog u prehrambenoj industriji što govori o pretežnom izvozu sirovina i nedovoljnoj preradi u domaćoj industriji. Pored proizvodno-strukturne ekstenzifikacije (sa dugoročnim trendom smanjivanja udela stočarstva), karakteristična je i ekstenzifikacija strukture spoljnotrgovinske razmene, uz povećanje udela sirovina i primarnih neprerađenih proizvoda u izvozu ali i uz povećavanje uvoza finalnih proizvoda koji bi mogli biti proizvedeni od domaćih izvezenih sirovina [5]. Takođe, potrebno je favorizovati razvoj stočarske proizvodnje, koja, angažovanjem prirodnih i ljudskih resursa, može da stvori znatno veću dodatnu vrednost za razliku od biljne proizvodnje [4].

Da bi se dalje povećao izvoz mora se poboljšati kvalitet izvozne ponude tj. kvalitet proizvoda izvozno orijentisanih sektora. Kako je u Republici Srbiji poljoprivredno-prehrambeni sektor značajan izvozni sektor, to je povećanje konkurentnosti ovih proizvoda od esencijalnog značaja. Kvalitet jeste glavna determinanta konkurentne prednosti. U cilju povećanja konkurentnosti srpske poljoprivrede predlaže se sledeće [6]:

- rast učešća većih gazdinstava u strukturi ukupne poljoprivrede, kako bi se istovremeno povećala i produktivnost sektora agrara,
- reorganizacija tržišta poljoprivrednih proizvoda u cilju smanjenja monopola na strani tražnje, u cilju obezbeđenja cenovne stabilnosti i izvozne konkurentnosti,
- povećanje agrarnog budžeta sa mnogo većom participacijom subvencija.

Rast produktivnosti i unapređenje konkurentnosti domaće poljoprivredne proizvodnje i prehrambene industrije, predstavlja osnovu za održavanje i poboljšanje pozitivnog spoljnotrgovinskog bilansa u segmentu poljoprivredno-prehrambenih proizvoda [2]. Liberalizacija tržišta dovela je do rasta spoljnotrgovinske razmene poljoprivredno-prehrambenim proizvodima, pa će u tom kontekstu, unapređenje konkurentnosti domaće poljoprivredne proizvodnje i prerađivačke industrije povećanjem produktivnosti, efikasnosti, kao i tehnoloških standarda proizvodnje, predstavljati osnovu za održavanje i poboljšanje pozitivnog spoljnotrgovinskog bilansa u segmentu poljoprivredno-prehrambenih proizvoda [1].

ZAKLJUČAK

Uprkos činjenici da se poslednjih godina povećava učešće sektora usluga u kreiranju bruto domaćeg proizvoda Srbije, sektor poljoprivredno-prehrambenih proizvoda se i dalje smatra generatorom bruto dodate vrednosti. Beleži se visok udeo poljoprivrede u osnovnim makroekonomskim agregatima u odnosu na druge zemlje što se objašnjava kako bogatim prirodnim resursima, tako i povoljnim klimatskim uslovima za proizvodnju.

Sektor hrane jeste okosnica ekonomske aktivnosti Srbije koja generiše suficit u spoljnoj trgovini. Analiza spoljnotrgovinske razmene poljoprivredno-prehrambenih proizvoda veoma je bitna imajući u vidu značaj ovih proizvoda u ukupnom izvozu Republike Srbije. Ne samo da je neto izvoz pozitivan, već se beleži tendencija stalnog povećanja izvoza u odnosu na

uvoz. Izvoz jeste osnovni pokretač razvoja skoro svake ekonomije. Na taj način, izvoz obezbeđuje stabilnost na deviznom tržištu, rast proizvodnje, zaposlenosti.

Pošto se Republika Srbija susreće sa dugoročnim deficitom trgovinskog bilansa, poboljšanje spoljnotrgovinske razmene poljoprivredno-prehrambenih proizvoda postaje neminovnost. Na tom putu potrebno je radikalno izmeniti strukturu izvoza kako bi se poboljšala konkurentnost ovih proizvoda.

Sektor poljoprivredno-prehrambenih proizvoda je izuzetno značajan sa stanovišta unapređenja spoljnotrgovinskih tokova Republike Srbije. Mogućnosti povećanja izvoza zavise u prvom redu od stimulativnosti mera agrarne politike. Šanse za povećanje izvoza postoje zahvaljujući relativno visokom nivou poljoprivredne tehnike i tehnologije, kao i raspoloživim poljoprivrednim prirodnim i ljudskim resursima. Međutim, ograničenja dolaze usled niskog stepena produktivnosti rada, neadekvatne agrarne politike u protekloj deceniji i nedovoljnih sredstava za ulaganje u sektor agrara.

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UTICAJ VREDNOSNIH STAVOVA ZAPOSLENIH NA ORGANIZACIONO UČENJE I ODRŽIVI RAZVOJ – FAKTORSKA ANALIZA

ORGANIZATIONAL DEVELOPMENT AND LEARNING FOR SUSTAINABILITY - FACTOR ANALYSIS OF EMPLOYEES' VALUES

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Sadržaj: *U savremenoj privredi znanje ima centralnu ulogu. Stvaranje društva zasnovanog na znanju predstavlja osnovu za postizanje održivog razvoja. Ključni faktori koji utiču na stvaranje društva zasnovanog na znanju su, pored ulaganja u obrazovanje, istraživanja i razvoja i primene novih tehnologija, i vrednosni stavovi zaposlenih koji utiču na njihovo opredeljenje za kontinuirano usavršavanje i učenje. U radu su faktorskom analizom identifikovane osnovne karakteristike vrednosnih stavova zaposlenih, koje mogu imati važnu ulogu u kreiranju društva znanja za održivi razvoj.*

Ključne reči: *znanje, društvo znanja, ekonomija zasnovana na znanju, održivi razvoj, učenje i usavršavanje*

Abstract: *Knowledge based economy has been an important concept in modern society and sustainable development for many years. Main factors contributing to the creation of knowledge based economy are education, science and research, innovations and new technologies. But in the same time, very important factor for organizations is potential for organizational development and learning, based on national characteristics and values of the employees. Authors are presenting the results of the factor analysis of the survey of values of the employees in certain companies in Serbia. The aim of this investigation is to define major groups of factors important for organizational learning and sustainable development.*

Key words: *Knowledge, Knowledge based economy, organizational learning, sustainable development*

1. DRUŠTVO ZNANJA I EKONOMIJA ZASNOVANA NA ZNANJU

Termin „knowledge based economy“ se često nalazi u literaturi u poslednjih petnaestak godina. Lisabonska deklaracija (EU) iz 2000. preporučuje da EU treba da postane vodeća svetska ekonomija i da to treba da se ostvari tako što će privrede zemalja-

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članica postati "knowledge based economies" (ekonomija zasnovana na znanju). [1]

Zbog toga su nauka, istraživanje i tehnološki razvoj određena kao tri prioriteta zadatka politike Unije. Kako bi ostvarila ove zadatke, EU u svim državama članicama podstiče mala i srednja preduzeća, istraživačke centre, fakultete i univerzitete u različitim istraživačkim i tehnološko-razvojnim delatnostima, kao i njihovu međusobnu saradnju.

Osim zemalja Evropske unije, investicije u obrazovanje i razvoj ljudskog kapitala, u istraživanje i razvoj, podsticanje kreativnosti i preduzetništva i drugih inovativnih aktivnosti, prioriteti su razvojnih politika i država OECD-a i BRIK zemalja čije su ekonomije u usponu.

Karakteristika ekonomije zasnovane na znanju je da se u njoj ekonomski tokovi sve više zasnivaju na korišćenju novih ideja, informacija, sticanju novih znanja i veština i transferu znanja, a manje na materijalnim izvorima. Stalno ulaganje u znanje, kreativnost i inovativnost zaposlenih i razvoj ljudskog kapitala predstavlja bitan uslov za opstanak organizacija na savremenom tržištu. Savremeno društvo postavlja određene uslove, prema kojima se proces učenja ne završava nakon obrazovanja i sticanja određenog iskustva. Granice znanja se svakodnevno proširuju pa se zbog toga sve češće spominje termin celoživotnog učenja. Koncept doživotnog učenja je nastao kao odgovor na sve veću potrebu za kvalifikovanim kadrovima i potrebu prekvalifikacije i dokvalifikacije. Konstantno i doživotno učenje postaje strateški cilj menadžmenta svake organizacije. Investiranje u obrazovanje predstavlja presudni faktor funkcionisanja organizacije. Posledice neulaganja u znanje mogu biti pogubne po organizacije i po društvo u celini.

Ključni faktor razvoja društva predstavljaju ljudi i njihove ideje. Ono što zaista vredi u jednoj organizaciji je nemerljivo. To su veze između ljudi (međuljudski odnosi), znanje koje postoji u kompaniji i razmena znanja, koncepti i ideje. Zbog toga je osnovni zadatak menadžera savremenih organizacija da podstiču zaposlene da razvijaju ideje i sposobnosti da inoviraju. I menadžeri i zaposleni moraju brzo da ovladavaju novim znanjima, da koriste savremene tehnologije, da budu spremni za brzo prikupljanje informacija kako iz organizacije, tako i iz okruženja.



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Danas se znanje vezuje za ličnost, ono je postalo resurs, javno dobro. Primena znanja je dovela do revolucije produktivnosti. U društvu znanja menadžeri i lideri imaju važan zadatak da utvrde kako postojeće znanje može najbolje da se iskoristi da bi se ostvarili rezultati. Moderne organizacije predstavljaju svojevrsna skladišta znanja. Njihova uloga jeste da pomognu proces stvaranja novih lidera na svim hijerarhijskim nivoima. Rutine koje poseduje jedna organizacija postaju znanja preduzeća koja mu omogućavaju razvoj i stvaranje konkurentne prednosti na tržištu. Prema Kaplanu i Nortonu sposobnost brzog sticanja znanja i njegovog pretvaranja u proizvode i usluge postaje glavni vodič ka uspehu” [2]. Neke organizacije nemaju mogućnost ulaganja u istraživanja i razvoj kako bi stvorila vlastita znanja. Zbog toga dolazi do stvaranja partnerstva i umrežavanja, odn. stvaranje alijansi na globalnom tržištu.

Obrazovne ustanove, istraživački centri, same kompanije kao i teoretičari, shvatili su da moraju jačati veze između ekonomije i znanja radi održivog napretka i opstanka. Davenport i Prusak navode tri glavna cilja za sticanje i prenos znanja kroz organizacijsku saradnju:

1. pronalaženje potrebnog znanja do koga se nije moglo doći iskustvom;
2. povezivanje različitih subjekata privrede i društva,
3. razvoj i poboljšanje mehanizama organizacionog učenja za sprovođenje akcija radi zaštite životne sredine i ostvarivanja održivog razvoja [3].

Ekonomisti OECD razaznaju četiri tipa znanja:

- a) skup činjenica ili informacija, tj. znati šta (know what),
- b) znanje kao uzrok ili osnova koja čini predmetnu oblast, tj. znati zašto (know why), koje se odnosi na naučno znanje,
- c) znanje kao skup specijalnih veština i sposobnosti da se nešto napravi, tj. znati kako (know how) i
- d) znanja koja identifikuju individualnog nosioca – znati ko (know who).” [4].

U ekonomiji znanja, znanje se posmatra kao skup relevantnih informacija koje su potekle od pojedinaca i koje su oličene kroz gotov proizvod ili usluge. Međutim, kako uči pojedinac tako isto mora učiti i preduzeće. Ova neophodnost stalnog učenja koja je ključna za opstanak kompanije, dovodi do nastanka novog koncepta organizacije koja uči (learning organization). To znači da se i sama organizacija mora truditi da prati nove trendove i stekne znanja koja će omogućiti njen dalji razvoj, koji pre svega mora biti održiv. Organizacije koje uče predstavljaju osnovu za razvoj društva znanja i ekonomije zasnovane na znanju. U organizacijama koje uče podstiče se rad u timovima kao i deljenje informacija među zaposlenima sa različitih hijerarhijskih nivoa u organizaciji. Na taj način se povećava korisnost znanja.



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U nekim izvorima se navodi da stvaranje društva zasnovanog na znanju i održivom razvoju podrazumeva podsticanje koordinacije između ključnih faktora kao što su: ulaganje u obrazovanje, istraživanje i razvoj i praktičnu primenu rezultata istraživanja, kao i korišćenje informaciono-komunikacionih tehnologija [5]. U društvu znanja važno je da menadžeri poseduju veštine i sposobnosti za efektivno upravljanje organizacionim znanjem jer na taj način oni podstiču kreativnost zaposlenih koja se ostvaruje kroz različite inovacije. Sposobnost inoviranja je jedan od značajnih faktora promena i uspeha. U ekonomiji zasnovanoj na znanju inovacije su neophodne za opstanak i vitalnost preduzeća, ali i nacionalnih ekonomija i društva u celini.

2. ZNANJE I ODRŽIVI RAZVOJ

Ideja održivog razvoja nastala je krajem dvadesetog veka. Iako ne postoji jedinstvena i opšteprihvaćena definicija održivog razvoja, definicije ovaj koncept dovode u vezu sa zaštitom životne sredine, planiranjem društvenog razvoja, ekonomskim i političkim pitanjima. Najviše korišćena i najčešće navođena definicija održivog razvoja nalazi se u izveštaju „Naša zajednička budućnost“ (Our Common Future), koju je sačinila Svetska komisija za životnu sredinu i razvoj 1987. godine i glasi „Održivi razvoj je razvoj koji zadovoljava potrebe sadašnjice, a istovremeno ne ugrožava mogućnost budućih generacija da zadovolje svoje potrebe“ [6].

Pojava energetske probleme, oskudica većine prirodnih resursa, zagađenje i degradacija životne sredine postali su kritični za opstanak ljudske populacije i održivi razvoj. Znanje kao bitan faktor savremene ekonomije može da doprinese boljem i efikasnijem korišćenju prirodnih resursa - vode, energije, prostora, zemljišta i dr. S tim u vezi, poseban značaj ima ekološko znanje. Ono može da doprinese tome da čovek i njegova zajednica smanje ekološki pritisak i podrže ekološku ravnotežu proizvodnih i ostalih procesa



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života, ljudi i ekosistema. Ovo ukazuje na činjenicu da je pored tri stuba održivosti – ekonomskog, socijalnog i ekološkog, koji su ključni za uspostavljanje modela održivog razvoja, važne faktore predstavljaju i obrazovanje i znanje koje se obrazovanjem stiče.

Prema nobelovcu Džejsmu Tobinu, u naprednijim ekonomijama već sedamdesetih godina XX veka doprinos radne snage i kapitala ekonomskom rastu bio svega 12%, a znanje je produktivnosti doprinosilo preko 80%. Ta tendencija je bila najprisutnija u Japanu gde je preko 95% rasta dolazilo od znanja, a samo 5% od ostalih faktora [7]. U literaturi [8] je navedeno da su istraživanja ključnih faktora rasta najrazvijenijih zemalja tokom druge polovine XX veka ubedljivo pokazala da je u njihovoj strukturi došlo do bitne promene. Promene su ukazale na to da su klasični materijalni faktori kao što su rad i kapital smanjili učešće u vrednosti angažovanih faktora, ali ne zbog oskudice, već zbog činjenice da su nematerijalni faktori kao što su znanje, naučna istraživanja i informacije dali daleko veći doprinos ekonomskom rastu i razvoju. Znanje je namenjeno unapređenju ljudskog faktora proizvodnje, a ulaganje u ljudske resurse ima presudni uticaj na održivost. Bolju budućnost zajednice, u interesu sopstvene i budućih generacija mogu graditi samo obrazovani, socijalno i ekološki svesni i odgovorni ljudi. Međutim, za široko društveno prihvatanje tih ideja presudne su društvene institucije, kao i znanje, obrazovanje i kultura ljudi.

U strategiji održivog razvoja Republike Srbije navodi se da je izbor Republike Srbije danas opredeljenje za ekonomiju zasnovanu na znanju koja će već sutra dominirati njenom privredom. Srbiji je potrebno široko korišćenje znanja u svim aspektima života. Takvu ekonomiju Republika Srbija može da zamisli i sprovodi kao strateški zadatak, definišući područja i pravce promena u cilju održivog razvoja društva među koje spadaju i:

- privreda zasnovanu na znanju, kao kvalitativna odrednica strateškog razvojnog procesa i
- unapređenje sistema obrazovanja i vaspitanja [9].

3. VREDNOSNI STAVOVI, KULTURA I ODRŽIVI RAZVOJ

Smenjivanjem različitih epoha i promena tipa dominantne delatnosti, od poljoprivrede preko industrijske revolucije, do razvoja "trećeg sektora" i "ekonomije zasnovane na znanju" dolazi i do drugih važnih promena. Menjaju se i osnovne vrednosti i vrednosti stavovi ljudi. Rišar [10] navodi da novu svetsku privredu odlikuju radikalno drugačiji sistemi poslovanja. „Nova svetska privreda je pre nov način razmišljanja koji su omogućili privredna i tehnološka revolucija.“ Ovakav nov način razmišljanja zahteva i postojanje određenih vrednosnih stavova ljudi. Nekada, na klasičnom radnom mestu, zaposleni su kao izvršioc i samo realizovali aktivnosti zadate od strane nadređenih, a rukovodioci su odlučivali, kontrolisali i ocenjivali rad radnika. Danas, u ekonomiji zasnovanoj na znanju, potrebna je dvosmerna vertikalna komunikacija i razmena informacija. Zaposlenima je potrebno omogućiti veći uticaj u odlučivanju, a poslovi postaju fleksibilniji.

Promene koje donosi ekonomija zasnovana na znanju imaju značajne posledice po zaposlene. Oni su suočeni sa svakodnevnim promenama, osećaju pritisak da razvijaju nove veštine i sposobnosti znatno brže i češće nego ranije. Ukoliko nisu spremni da uče, postaju sporiji, nekvalifikovani i hendikepirani. Preti im opasnost da ih poslodavac zameni sa onima koji brzo uče, a ostali budu izopšteni iz poslovnih procesa. U ekonomiji znanja, radnik nije samo vredan već i zainteresovan za posao. On mora da razmišlja i kreira. Zato je potrebno da kod zaposlenih postoji pozitivan stav prema učenju i kontinuiranom obrazovanju i usavršavanju.

Postojanje određenih vrednosnih stavova zavisi od nacionalne kulture. Osim na vrednosne stavove ljudi, nacionalna kultura utiče i na organizaciju, upravljanje i organizaciono ponašanje. Najpotpunije odgovore na pitanje uticaja nacionalne kulture na organizaciju, upravljanje i ponašanje ljudi u organizaciji dao je Gert Hofšted [11]. Prema Hofštedu, kultura predstavlja “kolektivno programiranje uma koje razlikuje članove jedne grupe ili kategorije ljudi od druge” [12]. Hofšted je identifikovao i najpoznatije i najkorišćenije dimenzije nacionalnih kultura [11], [12]. Osnovne vrednosti i pretpostavke koje dele članovi jednog društva, a koje se odnose na ključna pitanja sa kojima se svako društvo suočava, predstavljaju dimenzije nacionalne kulture. Na osnovu ovih dimenzija moguće je objasniti organizacionu kulturu koja dominira u organizacijama, a koja ima veliki uticaj na vrednosne stavove zaposlenih.

4. ISTRAŽIVANJE

Cilj ovog istraživanja je bio da se ispituju vrednosni stavovi zaposlenih u određenim organizacijama i da se nakon toga, faktorskom analizom, izdvoje grupe faktora koje ispitanici smatraju značajnim. Krajnji cilj istraživanja bio je da se na osnovu dobijenih grupa faktora zaključi da li kod ispitanika postoje vrednosni stavovi koji ukazuju na njihovu zainteresovanost za učenje i usavršavanje. Istraživanjem je obuhvaćeno 54 ispitanika koji su zaposleni u kompanijama iz rudarskog sektora i nalaze se na teritoriji opštine Bor. Tokom razgovora prilikom istraživanja ispitanici su bili zamoljeni da u anketnom upitniku ocene na skali od 1 do 5 ponuđena pitanja. Anketni upitnik je urađen po metodologiji koju su autori ranije koristili u svojim istraživanjima [13] i [14].

5. REZULTATI ISTRAŽIVANJA I DISKUSIJA

Da bi identifikovali faktore koji reprezentuju osnovne ideje, a u cilju nalaženja najvažnijih komponenti i vrednosti ispitanika, koristi se faktorska analiza. U sledećim tabelama prikazana je deskriptivna statistika sa prosečnom ocenom i standardnom devijacijom za oba preduzeća zajedno, kao i korelaciona matrica između varijabli.

Pitanja iz ankete	Prosečna ocena	Std. Deviation
Podrška od strane pretpostavljenih	4,60	0,634
Učešće pretpostavljenih	2,73	1,050
Dobijanje jasnih uputstava od pretpostavljenih	4,62	0,661
Nezavisnost u radu	4,29	0,800
Samostalno odlučivanje	4,17	0,734
Dobri odnosi sa kolegama na poslu	4,83	0,382
Dobra komunikacija sa pretpostavljenima	4,85	0,364
Potvrđivanje individualnog učinka kroz plate	3,96	1,154
Napredovanje u karijeri kroz individualni učinak	2,88	0,784
Podrška za stručno usavršavanje	4,48	0,804
Planiranje unapred budućih događaja	4,15	0,937

Briga o sadašnjosti bez razmišljanja o budućim događajima	2,85	0,978

Tabela 1: Deskriptivna statistika

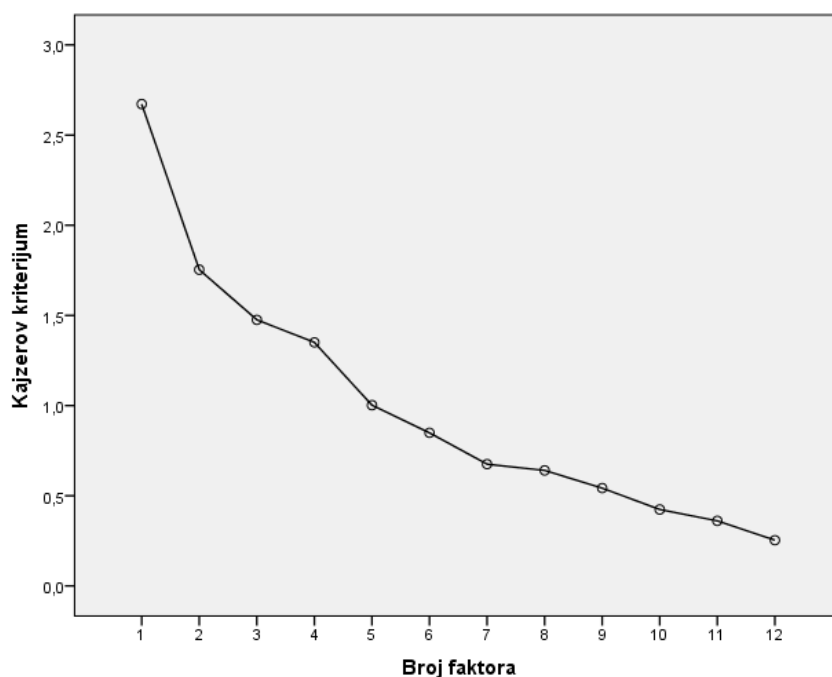
Nivo koeficijenta zavisnosti među varijablama za ovu analizu je preko $\pm 0,3$. Iz tabele se vidi da postoje koeficijenti korelacije koji su veći od 0,3 i da je naredna analiza opravdana, odnosno da su podaci pogodni za odlučivanje. Koeficijenti korelacije veći od 0,3 između varijabli P1 i P3, P1 i P7 i između varijabli P1 i P11.

Nakon sprovedenih propusnih testova za analizu glavnih komponenti i izračunavanja zajedničkog variranja preko ekstrakovane varijanse, utvrđeni su pokazatelji koji istovremeno variraju i na taj način u stvari koreliraju do nove dimenzije koja formira grupu zajedničkih faktora. Za izračunavanje količine zajedničkog varijabiliteta korišćen je Kajzerov kriterijum. Nakon primene tzv. rotacije faktorskog prostora čiji je krajnji cilj olakšanje interpretacije rezultata, dolazi se do zaključka koji se pokazatelji mogu zadržati u analizi. To su prve četiri komponente kod kojih je Kajzerov kriterijum veći od 1 i koje su prikazane na grafiku br.1.

		P1	P2	P3	P4	P5	P6	P7	P8	P9	P10	P11	P12
Koeficijenti korelacije	P1	1,000	,275	,324	,041	,111	,191	,405	-,075	,220	,273	,305	-,071
	P2	,275	1,000	,271	-,209	,062	-,070	,043	-,041	,105	,226	,023	-,060
	P3	,324	,271	1,000	,140	,059	,197	,482	-,200	-,049	-,014	,066	-,124
	P4	,041	-,209	,140	1,000	,481	,295	,222	,182	-,102	,176	,201	-,092
	P5	,111	,062	,059	,481	1,000	,179	,102	,193	,172	,056	,303	,065
	P6	,191	-,070	,197	,295	,179	1,000	,228	-,060	,129	,212	,350	-,230
	P7	,405	,043	,482	,222	,102	,228	1,000	-,154	,074	-,010	,243	-,068
	P8	-,075	-,041	-,200	,182	,193	-,060	-,154	1,000	,060	,126	,223	,082
	P9	,220	,105	-,049	-,102	,172	,129	,074	,060	1,000	,028	-,055	,130
	P10	,273	,226	-,014	,176	,056	,212	-,010	,126	,028	1,000	,368	-,453
	P11	,305	,023	,066	,201	,303	,350	,243	,223	-,055	,368	1,000	-,209
	P12	-,071	-,060	-,124	-,092	,065	-,230	-,068	,082	,130	-,453	-,209	1,000

Tabela 2: Korelaciona matrica između varijabli

Radi lakše interpretacije, urađena je i rotacija komponentnih zasićenja. Dobijena jačina korelacije između komponenti je uglavnom mala, što znači da te komponente nisu uzajamno zavisne i da je ispravno sprovesti „Varimax“ rotiranje i zaključiti koji su podaci nakon ove rotacije objašnjavajući u komponentama. To su zapravo vrednosti sa najvećim komponentnim težinama. Ono što je značajno za istraživanje vrednosnih stavova zaposlenih koji opredeljuju njihovo interesovanje za učenje i kontinualno usavršavanje jeste dobijena matrica rotiranih komponenti sa svojim zasićenjima po osnovu svakog pokazatelja treće komponente. Matrica je prikazana u tabeli 3.



Slika 1: Skater dijagram

Pokazatelji	Treća komponenta
Podrška od strane pretpostavljenih	0,200
Učešće pretpostavljenih	0,166
Dobijanje jasnih uputstava od pretpostavljenih	0,050
Nezavisnost u radu	0,168
Samostalno odlučivanje	-0,097
Dobri odnosi sa kolegama na poslu	0,205
Dobra komunikacija sa pretpostavljenima	0,021
Potvrđivanje individualnog učinka kroz plate	0,021
Napredovanje u karijeri kroz individualni učinak	-0,099
Podrška za stručno usavršavanje	0,950
Planiranje unapred budućih događaja	0,290
Briga o sadašnjosti bez razmišljanja o budućim događajima	-0,523

Tabela 3: Matrica rotiranih komponenti sa svojim zasićenjima po osnovu svakog pokazatelja treće komponente

Komponente sa najvećim vrednostima u tabeli su podrška za stručno usavršavanje i izbor između sadašnjosti i budućnosti. Ovo je grupa faktora koja se odnosi na usavršavanje i razvoj. Analiza je pokazala da zaposleni u kompanijama u kojima je istraživanje sprovedeno imaju pozitivne stavove prema učenju i stručnom usavršavanju što govori i prosečna ocena na ovo pitanje koja iznosi $\approx 4,5$. Mala prosečna ocena koju su dali brizi o sadašnjosti u odnosu na budućnost govori u prilog tome da im je budućnost značajna i važnija od sadašnjosti. Prema

dobijenim rezultatima može se zaključiti da postojanje pozitivnih stavova zaposlenih prema učenju i usavršavanju može pomoći organizacijama u tome da funkcionišu po principu ekonomije zasnovane na znanju. Međutim, postoji i jedan dodatni faktor. Po Hofštedu ono što je karakteristično za srpsku nacionalnu kulturu jeste visok stepen distance moći i izbegavanja neizvesnosti. Prema rezultatima istraživanja koji su i ranije opisani u relevantnim naučnim izvorima [14], a koje je potvrdilo i ovo istraživanje, ispitanici (zaposleni) najviše važnosti pridaju podršci od strane rukovodilaca i dobijanju jasnih uputstava od njih. Ovo navodi na zaključak da je postojanje pozitivnih stavova zaposlenih prema učenju i usavršavanju dobro, ali ne i dovoljno. Da bi preduzeća poslovala na principima ekonomije zasnovane na znanju, zaposlenima u organizacijama je potrebna podrška i jasna uputstva od menadžera (rukovodilaca).

6. ZAKLJUČAK

Ekonomija zasnovana na znanju predstavlja osnovu savremenog društvenog razvoja, a razvoj ljudskog intelektualnog kapitala preduslov za uspešno poslovanje u savremenom poslovnom okruženju. U teoriji i u praksi većine ekonomski relevantnih međunarodnih organizacija, realizovane su brojne studije u kojima se ukazuje na značaj društva znanja i ekonomije zasnovane na znanju. Ekonomski razvijene zemlje današnjeg sveta imaju posebne politike i strategije podsticanja ekonomije zasnovane na znanju. Prema Nacionalnoj strategiji održivog razvoja, i izbor Republike Srbije predstavlja ekonomija zasnovana na znanju. Sistematsko i kontinuirano sprovođenje procesa učenja i obrazovanja postaju jedan od najvažnijih oblika razvoja ljudskih resursa u savremenom društveno-ekonomskom okruženju. U današnjem okruženju moguć je napredak samo onog društva koje vrednuje znanje i inovacije i ulaže odgovarajuća sredstva u inovativnost, istraživanje i razvoj.

Osnovna zamisao održivog razvoja je da svaka generacija mora da reši probleme koje je sama proizvela i ne sme da ih ostavi sledećim generacijama. Ovo istraživanje je pokazalo, da kod zaposlenih u preduzećima postoji pozitivan stav prema usavršavanju i sticanju novih znanja koja mogu pomoći u rešavanju problema održivog razvoja. Takođe postoji pozitivan stav prema budućnosti, koje predstavlja jedno od osnovnih načela održivog razvoja. Ono što se očekuje na osnovu modela srpske nacionalne kulture koju karakteriše visoka distanca moći i izbegavanje neizvesnosti a što je pokazano i u našim prethodnim istraživanjima, jeste podrška i jasna uputstva o radu od strane pretpostavljenih (na nivou organizacije).

Donošenjem Strategije naučnog i tehnološkog razvoja Srbije za period 2016-2020. godine „istraživanje za inovacije“ Srbija je započela proces izgradnje sistema koji treba da omogući razvoj inovacija i transfer znanja. Ovo bi mogao biti dobar put ka ekonomiji zasnovanoj na znanju i društvu znanja koje bi doprinelo održivom razvoju srpske privrede, uz poštovanje principa kulturoloških karakteristika nacije.

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KREATIVNOST INOVACIJE I STVARALAŠTVO - FAKTORI RASTA SAVREMENOG POSLOVANJA

CREATIVITY OF INOVATION AND CREATIVE WORK - FACTORS OF THE CONTEMPORARY BUSINESS GROWTH

Branko Đedović, prof. dr.¹⁸⁷

Apstrakt: *Savremeno poslovanje i njegov menadžment, inspirisani potrebom i ciljem obezbeđivanja relevantnih prednosti, koje se, pre svega, odnose na konkurentnost na tržištu, nameću potrebu kontinuiranog rada, posloводства u celini i velikog dela zaposlenih, na stvaralačkom odnosu prema svojim zadacima. Dakle, njihovom kreativnom i inovativnom obavljanju. Da bi ovakvo poslovno ponašanje postalo i stvarnost potrebno je imati jasan stav, definicije, kriterijume i mere, a ako je moguće i planove, kreativnog i inovativnog načina poslovanja. Oni moraju biti prihvaćeni, razumljivi i podržani od strane onih koji ih primenjuju. Predmetni pristup ističe potrebu i značaj detaljnijeg i potpunijeg izučavanja, razjašnjavanja i svestranijeg pristupa osvetljavanju ovih pojmova. Saglasnost u određenju, objašnjenju i razumevanju njihovog teorijskog i iskustvenog oblika osnažiće poslovni napredak. Analizom dostupnih podataka sekundarnih izvora analizira se stanje u R. Srbiji za najnoviji period obrade i izvode zaključci tehničkog uspeha i ekonomske koristi, po organizacionim modelima privrednih subjekata.*

Ključne reči: *kreativnost, inovacije, stvaralaštvo, rast, savremeno poslovanje.*

Abstract: *Modern business and its management, inspired by the need and the aim to provide relevant benefits, which are primarily related to the competitiveness on the market, impose the need for continuous work, management as a whole, and a large majority of employees on their creative tasks, hence, their creative and innovative performance. In order for this business behavior to become reality, it is necessary to have a clear attitude, definitions, criteria and measures, plans if possible, of creative and innovative ways of doing business. They have to be acceptable, understandable and fully supported by those who implement them. Subject approach points out the need and significance of more detailed and more complete studying, clarifying and more versatile approach to clearing up these terms. Business progress will be strengthened by the agreement about the definition, clarification and understanding theoretical and empirical forms of these terms. The situation in The Republic of Serbia is examined by analyzing the available data from secondary sources for the most recent processing period. The conclusions of technical success and economic benefits are made on organizational models of economic subjects.*

Key words: *creativity, innovation, creative work, growth, contemporary business.*

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1. UVOD

Stvaralački odnos čoveka, zbog sadržaja i intenziteta života današnjeg vremena, postaje primaran, ali on je svakako vremenom i vekovima bio predmet ljudskog zanimanja, u životu i nauci. Uvek preteča pomaka napred u ljudskom delanju, što je za posledicu imalo civilizacijske pomake društvenih odnosa, ekonomije i života u celini i tehnološkog progressa posebno. „Istraživanje i stvaralaštvo su, nema sumnje, specifične ljudske delatnosti“ (Adamović i Vulović, 2011:15). U vremenu savremenog poslovanja, ovaj segment ljudskog ponašanja dobija na snažnom zamahu, ubrzanju i rezultatima. Namera predmetnog rada je da ukaže na značaj teme i pokuša dati doprinos načinu razmišljanja, u prilog napretku stvaralačkom ponašanju u poslovanju. Analizom i sintezom raspoloživih sekundarno pribavljenih podataka za R. Srbiju, ocenjuje se dostignuto i sagledava trend rasta prihoda, baziran, prvenstveno, uzročno posledničnim odnosom stvaralaštva i rasta poslovanja.

2. POJAM I ZNAČAJ STVARALAŠTVA

Kreativnost i inovativnost sadržani u pojmu stvaralaštvo, potrebno je osvetliti sa dva aspekta. Sa jedne strane spoznati sadržaj i suštinu ovakvog delovanja čoveka, a sa druge strane sagledati mogućnost unapređenja ovakvog delovanja čoveka kroz proces saznanja, dakle učenjem. Drugo pitanje danas izgleda više hitno, međutim, svakako u dobroj meri faktorski je uslovljeno sadržajem prvog pitanja. Složenost i naučna multidisciplinarnost ovog pitanja imala je za posledicu da su problematiku izučavale i izučavaju brojne filozofske, sociološke, psihološke, pedagoške, medicinske i tehničke discipline. Nužnost, potreba rada na ovoj temi danas izvire iz poslovnog nadmetanja na globalnoj društvenoj i ekonomskoj sceni čovečanstva. Napreduju oni koji su savladali upravljanje stvaralaštvom.

Leksikografski pojam *kreacija* (lat. creatio) predstavlja: stvaranje, pronalaženje, proizvođenje, delo, tvorevina (Vujaklija, 1980:476), dok pojam *inovirati* (lat. innovare) znači: uvoditi nešto novo (Vujaklija, 1980:347). Kreativnost i inovativnost u svojoj sinergiji čine stvaralaštvo. Stvaralaštvo podrazumeva dva atributa: novo i značajno (Gruevski, 1991:6). Stvaralaštvom nastaje pronalazak. Pronalazak se definiše kao novo i inventivno rešenje tehničkog problema. Pronalazak koji je industrijski primenljiv država priznaje kao patent. Prevođenje pronalaska u proizvod ili postupak koji se može plasirati na tržištu predstavlja inovaciju. (Pronalazeći budućnost 4, Zavod za intelektualnu svojinu RS, 2007:3-4). Ako se napred datim definicijama doda da se pronalazak može patentirati pod uslovima: - da je patentabilan, - da je nov, - da ima inventivni nivo, - da je industrijski primenljiv, - da je u patentnoj prijavi otkriven jasno i potpuno (Pronalazeći budućnost 4, Zavod za intelektualnu svojinu RS, 2007:10), sinteza pojmova, koji u svojoj sinergiji čine stvaralaštvo, iz ugla prakse postaje jasnija.

Profesionalizam izvršavanja poslovnih procesa doveo je do primene standarda kao okvira ponašanja. Primena standarda postala je potreba i uslov kvaliteta. Sada se otvara novi krug već poznatih, pre svega, filozofsko – socioloških istraživačkih pitanja. Kakav je odnos standardizovanog oblika poslovanja i kreativnog i inovativnog koji zahteva delo izvan granica standarda? Traga se za odnosom, u pojavnom smislu, zakonitog i slučajnog i zadire u srž njihovih protivrečnosti. Prihvatajući stvaralaštvo u svom slučajnom pojavnim obliku, savremen planski i predvidiv model poslovanja, nastoji, zahteva i insistira da stvaralaštvo isto tako postane zakonitost, dakle predvidivo, osmotrivo, ciljno i efektno. U tom obliku ga prepoznaje kao temelj rasta, profitabilnosti poslovanja i garanciju uspeha. Nije jasno na



Dr Branko Đedović, dipl. inž. maš. rođen je 1958.g. u Gornjoj Bukovici – R.Crna Gora. Diplomirao je u Zagrebu 1981.g na Tehničkoj vojnoj akademiji vojno mašinstvo. Magistarske studije završio je na Mašinskom fakultetu Univerziteta u Nišu. Doktorsku disertaciju odbranio je na Mašinskom fakultetu Univerziteta u Beogradu. Radno se angažovao u razvoju složenih tehničkih sredstava, logistici i sektoru za materijalne resurse Ministarstva odbrane. U Ministarstvu odbrane SCG obavljao je dužnosti: zamenika načelnika Uprave, načelnika Uprave, zamenika pomoćnika ministra i pomoćnika ministra za materijalne resurse. Tokom 2002. godine izabran je u zvanje docenta. Naučno i stručno se usavršavao u područjima: sistemi upravljanja, organizacija rada, modelovanje sistema, upravljanje projektima i upravljanje kvalitetom. Profesionalnu vojnu službu je završio u činu pukovnika 2006.g. Svoj rad nadalje nastavlja u visokoškolskoj nastavi. Tokom 2007. g. izabran je u zvanje vanrednog profesora u naučnoj oblasti Inforamcione tehnologije i kvantitativne metode, na Fakultetu za menadžment malih i srednjih preduzeća u Beogradu Univerziteta „Privredna Akademija“ u Novom Sadu. Tokom 2011. g. reizabran je u zvanje vanrednog profesora u naučnoj oblasti Kvantitativne metode i upravljanje na Fakultetu za menadžment u Novom Sadu Univerziteta „Alfa“, u Beogradu. U visokoškolskoj nastavi je više od 20 godina. Autor je 4 udžbenika, urednik 1 monografije, recenzent 1 monografije i autor 1 poglavlja u monografiji. Udžbenici su: Kvantitativne metode u menadžmentu, Vođenje i vrednovanje projekata, Menadžment prioizvodnje i Poslovna statistika. Urednik je monografije Metodologija poslovnog istraživanja i autor poglavlja u monografiji Kvantitativne metode i tehnike u poslovnom istraživanju i odlučivanju. Objavio je 4 rada u časopisima koji su na međunarodnoj SCI listi. Gostujući je profesor DOBA Fakulteta u Mariboru. Recenzent je u naučnim časopisima. Objavio je u međunarodnim i nacionalnim naučnim i stručnim časopisima i na naučnim skupovima sa međunarodnim učešćem oko 50 radova. Bio je mentor 2 doktorske disertacije, predsednik komisije 2 doktorske disertacije, član komisije 2 doktorske disertacije. Izvodio je nastavu na predmetima: a) na osnovnim studijama: Kvantitativne metode, Upravljanje projektima i Poslovna statistika, b) na master studijama: Metodologija NIR-a, c) na doktorskim studijama: Odlučivanje u menadžmentu. U nastavi je obavljao dužnosti: prodekan za nastavu, prodekan za nauku i razvoj; dekana fakulteta.

kom nivou opštosti rasprave je moguće razumeti ovakvo delo ljudskog uma. U kojoj meri je u poslovnom okruženju moguće prihvatiti onoga koji stvara? Svakako, delikatne istraživačke teme sapliću ova pitanja.

3. NAČIN MIŠLJENJA KAO USLOV STVARALAČKOG RADA

Društvena stvarnost današnjeg vremena život opredmećuje kroz rad – viđen u dve dimenzije: mišljenju-umu koji odaje znanje ili spodobnost i duši-srcu koja odaje volju ili želju da se pokaže. Rad, normiran i definisan sadržajima jednog poslovnog sistema, proizvodu kao rezultatu poslovanja, nudi oblik koji u formi upotrebe traži korisnika. Rad opredmećen u stvaralaštvu predstavlja vrhunski rezultat. Stvaralaštvo sadato u krajnjem rezultatu korisnik prepoznaje kao neposrednu korisnost, ispoljava svoj doživljaj, vrednuje i nagrađuje. Da li ga na vreme uočava, podstiče, dovoljno vrednuje i nagrađuje i sam poslovni sistem?

U suštini stvaralaštva leži zamisao. „Zamisao je merilo svog bivstvovanja“ (Lukač, 1973:52). U poslovnom stvaralaštvu zamisao je plod usmerenog misaonog procesa, koji sa jedne strane krase znanje i veoma dobro vladanje činjenicama i njihovim međudejstvom o predmetnom pojmu i procesu, dok sa druge strane akciju podupire um koji je u stanju da zamisao vidi u višem interesu. Zamisao je misaona akcija samo jednog dela zaposlenih, dakle pojedinaca. Proizvod je snažne misaone energije poduprte voljom, radom i vremenom, potvrđena osmišljenim i relevantnim istraživanjem a krunisana je delom. Delo nastalo u kreativnosti i inovativnosti kao rezultat stvaralaštva jeste istovremeno i rezultat svojevrsnog načina mišljenja koje je pojedinac formirao i oživeo u svojoj ideji. Takav pojedinac je napustio ponovljivi i nerizični način razmišljanja, prekoračio granicu uobičajenog, ušao u drugima nepoznato (njemu svakako poznato) nastavio i ostvario svoje delo u neuređenom ambijentu stvari i odnosa. Tvorac kreativnog i inovativnog načina mišljenja savladao je sve prepreke i iskoristio sve mogućnosti u njegovom radu, neizvesnost učinio izvesnom, prevaznašao nesigurnost i ostvario preimućstvo u očekivanjima.

Rasprava o stvaralaštvu nalaže precizniju postavku odnosa kreativnosti i inovacije. „Kreativnost znači izmišljanje novih stvari. Inovacija znači proizvodnju novih stvari“ (Gruevski, 1991:53). U složenom i konfuZnom stvaralačkom procesu, na putu od načina mišljenja, preko osobenog kreativnog razmišljanja, do inovacije prelama se sadejstvo razuma-uma i volje-srca. „Tajna poslovnog uspeha ne leži u razumu već u srcu“ (Schumer, prema Gruevski, 1991:549). Svakako, uz uvažavanje svih iskustava na ovom polju, ravnoteža mora da postoji, a iz ova dva oblika načina mišljenja stvaraoCa, koja se dopunjuju, treba da izraste spoj kao prepoznat rezultat i prihvaćen i koristan proizvod. Ovakve ljude krase postojanost osobine da kreativno razmišljaju i karaktera da zamisao opredmete inovacijom. „Karakter je sudbina čoveka“ (Heraklit, prema Popov, 2004). Dakle, kreativnost je rad misli, a inovacija rad karaktera stvaraoCa. StvaraoC misli i vidi. Vidi ono što je drugima nevidljivo i na njemu gradi. Tako pomera granice svojih htenja, kalupa do tada oivičenih standardima. U procesu svemu se poklanja dovoljna pažnja. Ne postoje unapred određene male i nebitne stvari – činjenice. U istoriji je poznato da su: „mali razlozi velikih događaja“ (Lenin, Tom 29:143).

Kod stvaraoCa je najvrednija misao. Misao je aktivnost njegovog uma i duha i ne miruje. Prikuplja podatke, izvodi analizu i sintezu, indukciju i dedukciju, prepoznaje uzroke i posledice, logikom kombinuje, istražuje i nudi rezultat – novo, „povezuje uočene pojave realnog sveta“ (Ajnštajn, prema Adamović, Vulović, 2011:10). Njemu je potrebno da ispolji svoje kreativne sposobnosti. Na taj način dostignuto vidi kao misaonu doraslost i zadovoljstvo svojih duhovnih htenja.

Ako uvažimo filozofski stav: „da stvarnost nije ni u kakvoj vezi sa mogućnostima“ (Krekegor, prema Lukač, 1973:68) preostaje nam borba da kod zaposlenih prepoznamo stvarnost i mogućnosti i damo šansu mogućnostima, kako bi one postale stvarnost. Pojedinici

koji kreativno misle imaju svoja lična svojstva i urođene predispozicije. Ceo stvaralački proces utemeljen je na saznanjima logike. Logika je učenje o saznanju. To je teorija saznanja (Lenin, Tom 29:163). Kretanjem misli stvaraoca podržava se logički proces od kreativnog do inovativnog. Kretanje nije pravolinijsko, već krivolinijsko, bliže spiralnom. Stvaraoc je već ispoljio različitost u načinu razmišljanja, konceptu rasuđivanja i modelu zaključivanja. Njegovo stvaralaštvo počinje kreativnom idejom, koja otkriva problem, a nastavlja se inovativnim razmišljanjem koje rešava problem.

Nameće se stav - imperativ poslovnog sistema da je proizvod kreativnog mišljenja nov - originalan i kao inovacija prihvatljiv za društvo, budućeg korisnika, a isto tako sazajno vredan za mislioce predmetne grane, struke i uže naučne oblasti. On je spoj nativnog (urođenog) i empirističkog (iskustvenog). Kao takav treba da postane stvarnost i u precizno definisanoj proceduri priznanja – validacije stvaralaštva dobije život i ekonomsku snagu. Zastupljenost vrste inovacija u preduzećima inovatorima u 2010. godini u R. Srbiji data je u tabeli 1.

Tabela 1. Zastupljenost vrste inovacija u preduzećima inovatorima u 2010.g. u %.

Republika Srbija – Vrste inovacija	2010.g.
Inovacije proizvoda/usluga	27,4
Inovacije procesa	28,2
Napuštene inovacije ili su još uvek u toku	15,5
Inovacije u organizaciji preduzeća	32,5
Inovacije u marketingu	29,3
Inovatori	52,1

Izvor podataka: Republički zavod za statistiku:

<http://webrzs.stat.gov.rs/WebSite/public/ReportView.aspx?rptKey=indId>

4. VALIDACIJA STVARALAČKOG RADA

Da bi se jedna misao svrstala među kreativne, a delo nazvalo inovacijom, moraju da budu validni, odnosno da zadovolje poznata i stvarnošću verifikovana merila. Dakle, merila će prihvatiti ili odbaciti stvaralačku zamisao i njene plodove. Koje je to merilo koje govori šta kreativnost jeste, šta inovacija jeste? Tako dolazimo do mere, merljivosti i merenja. Merenje treba da proveriti, otkrije ili otkrije i proveriti. Merenje je sastavni deo metode. Stvaralac svoju kreativnost prvenstveno opravdava metodom intuicije (verovanje u očigledne stavove), koju oplemenjuje opštim, posebnim i pojedinačnim istraživačkim metodama.

U poslovanju se ne može bez validacije. Za poslovni sistem primarni cilj je ekonomska, a zatim društvena validacija. Kada je pojedinac u pitanju moguće je da bi ovaj redosled trebao da bude obrnut. U poslovnom istraživanju naučna validacija nije primarna ni stvaraocu ni preduzeću. Kreativnu ideju i njenu realizaciju – inovaciju kao nužnost poslovanja treba uklopiti u dati poredak poslovnih procesa.

Novu ideju kao kreativno mišljenje pre svega treba smelo izneti i obrazlagati znajući da je u suprotnosti sa postojećim, ponovljivim, do sada proverljivim i standardnim. U kojoj meri je nova ideja rezultat talenta, a u kojoj meri rezultat rada? „Talenat je isto što i volja, a genij isto što i rad. Zato svaki čovek može da postane genij, ako voljom i radom nadmašuje drugi svet“ (Tesla, prema Popov, 2004:91). Sagledavanje ličnosti stvaraoca u svetlu ovih stavova olakšaće rad stvaraocu i pojasniti razumevanje poslovnog subjektu.

Od kreativne misli do prihvaćenih rezultata – inovacije treba proći put istraživanja. Izbor i primena adekvatne metode istraživanja podržaće odgovor o validaciji rezultata. Poslovno istraživanje, tada, ne mora da bude u potpunosti odvojeno od naučnog – akademskog istraživanja. Višestruko je korisno za stvaraoca i rezultate – inovaciju, ukoliko između ove dve oblasti ne postoje odvojive granice. „Stvaranje znanja nije ograničeno samo na akademsko istraživanje“ (Ghuri i Gronhaug, 2007:11). Poreklo i obrazovanje istraživača – stvaraoca će orijentisati istraživački proces. U kojoj meri je kreativna misao i inovacija stvar svakodnevnog razumskog znanja a u kojoj meri naučnog znanja pokazaće metode istraživanja. Proces istraživanja započinje kreativnim idejama i činjenicama u vidu hipoteze i kreće se, spiralno prema tvrdnjama, u interakciji kvalitativnog i kvantitativnog pristupa. Prikupljaju se podaci – činjenice, činjenice grade informaciju, informacija tvori znanje.

Kod osobe koja kreativno razmišlja dominantan je metod očiglednosti. Ovakav stav usložava stvari jer zaista očiglednost jednoj osobi ne podrazumeva očiglednost i drugima. Cilj je, kroz validaciju kreativne ideje i inovacije, težiti takvom načinu saznanja da svi konačni zaključci zainteresovanih strana saznanja budu isti ili slični. Delikatno pitanje perspektive procesa istraživanja predstavlja izbor početne tačke. U celini ovaj proces će zavistiti i od odnosa firme prema inovativnosti, što upućuje i na faktor organizacije firme. Čvrst oslonac na ovom putu biće povezivanje novih znanja sa prethodnim znanjima. Prednost u poslovanju svakako treba dati empirijskom istraživanju nad teorijskim. Da bi empirijsko istraživanje dobilo na snazi zaključaka i moći testova neophodno je izvesti dobro merenje. Merenjem ćemo saznati koliko smo uradili, koliko se razlikujemo od onih koji nisu uradili, obezbediti matematizaciju mišljenja i dobiti u jasnoći i istinitosti tvrdnje o rezultatima.

Konačan rezultat validacije kreativne ideje je njen fizički rezultat - patent i po tom osnovu stečena prava intelektualne svojine koja će, dalje, preduzeću predstavljati izvor dobiti. Efekti uvedenih tehnoloških inovacija koje su preduzeća inovatori u R. Srbiji ocenili kao značajni u 2008.g. u %, dati su u tabeli 2.

Tabela 2. Efekti uvedenih tehnoloških inovacija koje su preduzeća inovatori ocenili kao značajni u 2008.g. u %.

		2008. g.		
Efekti	Ukupno Republika Srbija	Mala preduzeća (10-49 zaposlenih)	Srednja preduzeća (50-249 zaposlenih)	Velika preduzeća (250 i više zaposlenih)
Povećanje asortimana	33,3	34,3	34,5	29,9
Prodor na nova tržišta I porast udela na tržištu	24,8	25,2	23,4	26,1
Poboljšanje kvaliteta	41,9	40,5	42,1	44,0
Povećanje fleksibilnosti	31,7	33,5	28,9	32,4
Porast proizvodnih kapaciteta	26,9	26,5	25,5	29,6
Smanjenje troškova radne snage po jedinici proizvoda	21,9	22,5	21,5	21,3
Smanjenje troškova materijala i energije po jedinici proizvoda	19,5	17,5	24,2	16,7
Smanjenje štetnog uticaja na okolinu	25,5	25,9	27,1	21,6
Zadovoljenje zakonskih regulativa i standarda	50,8	47,7	50,9	56,8

Povećana dodata vrednost	23,7	26,5	22,0	21,6

Izvor podataka: Republički zavod za statistiku:

<http://webzrs.stat.gov.rs/WebSite/public/ReportView.aspx?rptKey=indId>

Da bi učinili validnim novo znanje, neophodno je uvažiti postojeću klasifikaciju znanja koja će nas usmeriti i opredeliti u područje - oblast kojoj znanje pripada i time olakšati razumevanje i dalja objašnjenja. „Znanje se može klasifikovati na različite načine: teorije/modeli, pojmovi, metode/tehnike, činjenice“ (Naegel, prema Ghauri i Gronhaug, 2007:36).

Analizom podataka uočava se spremnost preduzeća da podrže stvaralaštvo, prepoznaju efekte i unapređuju svoju intelektualnu svojinu.

5. PODRŠKA STVARALAŠTVU

Opstanak, položaj i stav stvaraoca u poslovnom sistemu u vremenu današnjih zahteva konkurentnosti, brzog i nepogrešivog napretka, bivaju složeni i problematični. U takvim uslovima menadžment poslovnog sistema sistemski i kontinuirano treba da pruža punu podršku stvaraocima i njihovom radu, uz poznavanje relativne činjenične stvarnosti njihovog kreativnog razmišljanja i inovativnog rada, kako bi stvaraoci dostigli zamišljenu izvesnost oblika novog proizvoda – inovacije. Verovanje u njihov uspeh mora biti temelj podrške. U tom ponašanju ne bi trebalo biti nesigurnosti. Početna inercija stvaraoca u kreativnoj ideji ne sme biti srušena. Ona mora biti prepoznata tako da ukazuje na mogućnosti. Jedino ona može iznaći kompromis sa teškoćama koje će se, na putu do cilja, u duši stvaraoca pojaviti. Na tom trnovitom putu do konačnog inovativnog proizvoda menadžment treba uvek pravilno da ceni vreme i okolnosti. Na cilju stvaraoc će se radovati pobjedi nad teškoćama a menadžment uspehu firme, tako će napredovati i pojedinac i poslovanje.

Na putu podrške ostaje nam da tražimo odgovor na pitanje kako i kada možemo biti uvereni da je stvaraoc savladao te da poseduje veštinu kreativnog razmišljanja i inovativnog stvaranja? Da li ove sposobnosti i kroz koje oblike učenja možemo podsticati, razvijati i širiti u preduzeću? Čime se sve mogu osvojiti kreativnost i inovativnost? Da li se i od koga može dobiti odgovor na ova pitanja? Ako uvažimo iskaz: „Genije je prirodno stanje čovekovo“ (Novalis, prema Lukač, 1973:91) gotovo sigurno možemo tvrditi da unapred nismo osuđeni na neostvarljivost. Odgovor bi bio svakoj prepoznatoj misaono vrednoj ideji dati priliku.

Kreativnost podrazumeva originalnost. U literaturi se sreću podaci da 30-50% procesa razvoja proizvoda uključuje ideje koje su već razrađene. Tako se navodi: “u Finskoj, to znači da se svake godine nepotrebno potroši 1,5 do 2,5 milijardi evra” (Upravljanje intelektualnom svojinom u poslovanju, Zavod za intelektualnu svojinu RS, 2006). Da bi se izbeglo ponavljanje za poslovni sistem je potrebno da ima usvojen sistem intelektualne svojine, dakle zaštitu prava i izvore tehničkih informacija, informacije o konkurentima, što bi obezbedilo poznavanje dostignutog.

U kom procentu kreativne ideje dovode do pronalaska govore nam podaci: “U Finskoj, za 25% prijava patenata koje su podnela fizička lica u periodu 1992. do 2001. godine, odobren je patent. Oko 60% respektivnih prijava koje su podnela privredna društva vodila su priznanju patenta. Generalno, oko 47%, svih prijava patenata dovelo je do priznanja patenta (Upravljanje intelektualnom svojinom u poslovanju, Zavod za intelektualnu svojinu RS, 2006).

Pronalazači tako, na bazi svog talenta, u radu prednost daju idejnom i intelektualnom, što se od strane posloводства treba prepoznati i podržati. „U životu u kojem samo na talentu zasnovana plodnost može čoveku dati spoljašnjeg značenja i unutrašnjeg oslonca težište života pomera se sasvim u pravcu upravo talenta“ (Lukač, 1973:106). Posloводство, u trci za konkurentnošću jedino zadovoljavaju rezultati. Neophodno je prihvatiti činjenicu da rezultati zasnovani na kreativnosti i inovacijama isto tako počivaju na radu.

Dakle rad podrazumeva, pre svega misaoni istrajnost na ideji, a zatim, iskustveni na realizaciji i komercijalizaciji. Njih treba tražiti i podržavati, pre svega kod zaposlenih. „Od svih odobrenih patenata, u Finskoj, više od 80% spada u kategoriju pronalazaka zaposlenih“ (Upravljanje intelektualnom svojinom u poslovanju, Zavod za intelektualnu svojinu RS, 2006). „Na osnovu Konvencije o Evropskom patentu patenti se priznaju samo za pronalazke koji su novi, koji imaju inventivni nivo i koji su industrijski primenljivi“ (Zavod za intelektualnu svojinu RS, 2010), što i pronalazač i posloводство moraju imati u vidu. U tom procesu potrebno je afirmisati inovacionu delatnost. Da stvaralaštvo kao produkt kreativnog ponašanja nadmašuje i mnoga društvena poslovna – ekonomska ograničenja govori primer privrede R. Srbije. Prema podacima iz 2009. godine bilo je ukupno 4.618 prijava patenata, kojima je zatražen patent. Od tog broja 320 prijava patenata je podneseno Zavodu za intelektualnu svojinu RS, a 4.258 predstavljaju prijave koje su podnesene Evropskom zavodu za patente ili su međunarodna prijava patenata (Strategija razvoja intelektualne svojine RS, 2011- 2015:16).

6. KOMERCIJALIZACIJA STAVRALAŠTVA

Polazeći od stava da je u kreativnom radu i stvaralaštvu inovacija snažan cilj pojedinca „da zadovolji svoje fizičke potrebe, da ispolji svoje intelektualne, emotivno-voljne i kreativne sposobnosti i da potvrdi svoju ličnost u društvu“ (Adamović i Vulović, 2011:16), isto tako primarno se mora naglasiti da kao krajnji cilj pojedinca i poslovnog sistema sledi ekonomska korist, dakle komercijalizacija inovacije. Time se zatvara ciklus oživotvorenja kreativne zamisli, opravdava ideja, potvrđuje hipoteza, ostvaruju cilj i zadaci istraživanja. Komercijalizacijom inovacija ulazi u fazu eksploatacije u kojoj će ocenom vrednosti korisnika dobiti novu vrednost i tako postati faktor napretka i konkurentske prednosti poslovnog subjekta.

U cilju sagledavanja ekonomskih efekata komercijalizacija inovacija u poslovnim subjektima posmatraju se dostupni podaci za R. Srbiju. Udeo prihoda od inovacija proizvoda/usluga u ukupnom prihodu preduzeća inovatora u 2008. i 2010. g. u R. Srbiji u %, dat je u tabeli 3.

Tabela 3. Udeo prihoda od inovacija proizvoda/usluga u ukupnom prihodu preduzeća inovatora u 2008. i 2010. g. u %.

	2008.				2010.			
	Ukupno Republika Srbija	Mala (10-49 zaposlenih)	Srednja (50-249 zaposlenih)	Velika (250 i više zaposlenih)	Ukupno Republika Srbija	Mala (10-49 zaposlenih)	Srednja (50-249 zaposlenih)	Velika (250 i više zaposlenih)
Ukupno Republika Srbija	100,0	100,0	100,0	100,0	100,0	100,0	100,0	100,0

Inovacije proizvoda/usluga novih za tržište	3,0	0,9	0,9	3,9	4,4	3,6	5,4	4,2
Inovacije proizvoda/usluga novih za preduzeće	7,0	1,6	2,2	9,0	7,3	6,5	8,8	7,1
Od nepromenjenih proizvoda usluga	90,0	97,5	96,9	87,1	88,3	90,0	85,9	88,7

Izvor podataka: Republički zavod za statistiku:

<http://webrzs.stat.gov.rs/WebSite/public/ReportView.aspx?rptKey=indId>

Analiza podataka ukazuje da, u datom periodu 2008-2010. g, poslovni subjekti nisu ostvarili značajniju komercijalizaciju stvaralaštva. Međutim svakako je uočen trend porasta, što opominje da je u ukupnom prihodu prepoznat značaj ove komponente, te da su preduzeća spremnija da podrže kreativan rad i inovativnu delatnost, očekujući dobit.

7. ZAKLJUČAK

Kreativni rad i inovativna delatnost u poslovnim subjektima poznati kao stvaralaštvo predstavljaju intelektualnu svojinu pojedinca i poslovnog sistema koja je snažan faktor napretka, razvoja i konkurentske prednosti preduzeća. Stvaralaštvo je, primarno, lični odnos pojedinca prema stvarima, rezultat njegovih karakternih osobina, pa tek spoljašnjih uticaja i interesa. Međutim, svaka podrška okruženja može značajno unaprediti i pomoći ovaj proces, a naročito u fazi nastanka inovacije i njenog priznanja. Zakonsko i regulativno priznanje inovacije kao intelektualne svojine, olakšava rad i garantuje uspeh, pre svega kao ličnu satisfakciju, konkurentsku prednost, poslovnu osobenost i na kraju korist i dobit. Poslovni subjekti prepoznaju efekte stvaralaštva kao ekonomsku kategoriju i u značajnoj meri računaju na njih. Analizom dostupnih sekundarnih podataka za R. Srbiju, sagledavaju se ekonomski efekti i može se dati stav da komercijalizacija kreativnog rada i inovacija nije u punoj meri opravdala očekivanja, ali trend kretanja ukazuje značajan napor poslovnih sistema i države u ovoj oblasti. Podsticaj kreativnim pojedincima opravdaće ulaganja i doprineti društvenoj opravdanosti.

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SIVA EKONOMIJA - UZROCI I MOGUĆA RIJEŠENJA

SHADOW ECONOMY - CAUSES AND POSSIBLE REMEDIES

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Sadržaj: U ovom radu govori se o problemu sive ekonomije. Siva ekonomija predstavlja djelatnosti koje ne plaćaju poreze i parafiskalne namete državama u kojima su prisutne te koje zbog toga trpe gubitak prihoda. Također prikazat ćemo i različite uzroke nastanka sive ekonomije u različitim državama. U radu se također razmatraju moguća rješenja problema sive ekonomije poput uvođenja poreznog rasterećenja gospodarstvu i povećavanja efikasnosti pravosuđa u borbi protiv sive ekonomije. Na kraju rada osvrćemo se na problem sive ekonomije i njeno moguća rješenja u Republici Hrvatskoj.

Ključne riječi: siva ekonomija, uzroci sive ekonomije, posljedice sive ekonomije, porezno opterećenje, efikasnost pravosuđa.

Abstract: This paper deals with the problems of the Shadow Economy. Shadow Economy represents firms and citizens which engage in illegal activity and do not pay the taxes to the states where they operate which causes the loss of tax revenue to these states. We will try to show different reasons why Shadow Economy emerges in different states. Also we will try to show different ways how to deal with the problem of Shadow Economy in different states. In the end we will try to show why Shadow Economy is present in Croatia and offer some solutions to this problem.

Key words: Shadow Economy, causes of Shadow Economy, problems that are caused by Shadow Economy, tax burden, judicial efficiency.

1. UVOD

Predmet ovog rada je istraživanje fenomena sive ekonomije, njezinih uzroka te mogućih rješenja (prije svega ovo se odnosi na situaciju u Republici Hrvatskoj). Siva ekonomija prisutna je u svim zemljama svijeta, te nije u korelaciji s dostignutim stupnjem gospodarskog razvoja. Siva ekonomija vrlo je složen fenomen, o čijoj kompleksnosti svjedoči nepostojanje suglasnosti autora u njezinoj definiciji, postojanju mnogih metoda procjene sive ekonomije bez točnih rezultata. Problem sive ekonomije vezan je uz problem slobodnog jahača osobe koja ne plaća korištenje javnog dobra [1]. Naime takvi poslovni subjekti imaju konkurentne prednosti budući da izbjegavanjem porezne obaveze mogu biti cjenovno konkurentniji od onih koji posluju u skladu sa zakonom.

¹⁸⁸ Odvjetnička vježbenica, odvjetnički ured Alan Hranilović, Zagreb. Trg Antuna, Ivana i Vladimira Mažuranića 4

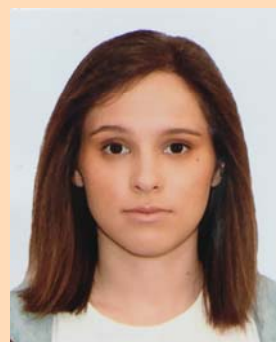
¹⁸⁹ Katedra za ekonomske znanosti Pravnog fakulteta, Sveučilišta u Zagrebu. Trg Maršala Tita 14

2. POJAM SIVE EKONOMIJE

Danas široko prihvaćen i raširen pojam sive ekonomije teško je precizno definirati obzirom da se iskazuje nizom pojavnih oblika obavljanja ekonomske aktivnosti ili transakcija na načine koji odstupaju od legitimnih normi[2]. Definiranje ovog, danas nažalost vrlo raširenog fenomena, ovisno je o polaznim točkama koji različiti autori o izabranim kriterijima i aspektima promatranja, koji mogu sezati od ekonomskih i pravnih sve do socijalnih i psiholoških. Pod tim pojmom podrazumijevaju se sve one aktivnosti koje iz različitih razloga izlaze iz okvira službenog gospodarstva, usmjerene stjecanju koristi u svoje ime, a na štetu drugih subjekata, pojedinaca, gospodarskih subjekata ili države. Riječ je o ekonomskim aktivnostima pojedinaca, neformalnih skupina ili organizacija koje se javno ne deklariraju (nedeklarirana ekonomija), ne evidentiraju (neregistrirana ekonomija) ili ne oporezuju (evazija).

J.J. Thomas smatra kako sivo gospodarstvo čine aktivnosti koje nisu evidentirane u sustavu nacionalne statistike. Takve aktivnosti prema Thomasu odvijaju se u četiri različita sektora proizvodnje: u domaćinstvima, u neformalnom sektoru, u iregularnom sektoru i u kriminalom sektoru [3]

L. Edgar Feige se pri definiranju sivog gospodarstva koristi se klasifikacijom zasnovanom na kriteriju prema kojem sivo gospodarstvo predstavlja nepoštivanje institucionalnih pravila u određenim oblicima gospodarske djelatnosti. Ovaj autor pod pojmom podzemno gospodarstvo podrazumijeva četiri različita oblika: ilegalno, neprijavljeno, neregistrirano i neformalno gospodarstvo [4] [5].



Petra Gustinčić (1990.) diplomirala pravo na Pravnom fakultetu Sveučilišta u Zagrebu 2015. godine. Tijekom studija demonstratorica na katedri za Ekonomske znanosti, trenutno odvjetnička vježbenica u odvjetničkom uredu u Zagrebu. Jezične vještine: engleski, njemački, španjolski i francuski jezik. Područje interesa: pravo i ekonomija.

OECD je u svom priručniku „*Mesuring the Non-Observed Economy*“ dao primjer „razgranate“ definicije sive ekonomije koja se zasniva na analitičkom okviru postavljenom od strane talijanskog državnog instituta za statistiku. Naime, pojam koji je središte definicije je *Non-Observed Economy*, odnosno neopažena ekonomija, odnosno neopaženo gospodarstvo. Neopažena ekonomija dijeli se na neformalnu, nezakonitu i skrivenu proizvodnju. Nadalje, skrivena proizvodnja dijeli se prema razlozima nastajanja što u konačnici rezultira sa sedam tipova neopažene ekonomije (T7) [6].

3. METODE PROCJENE SIVE EKONOMIJE

Obzirom da je siva ekonomija izraz koji u svom najširem opsegu obuhvaća ekonomske aktivnosti nad kojima država nema odgovarajući nadzor pri pokušajima određivanja udjela sive ekonomije u pojedinim gospodarstvima smatramo kako je ispravnije govoriti o procjeni nego o mjerenju istoga. Naime, sama priroda sive ekonomije ukazuje na to da se radi o nečemu što nije mjerljivo, odnosno da se radi o ekonomskom fenomenu koji je moguće samo

približno procijeniti. Ne postoji univerzalan način procjene neslužbenog gospodarstva jer su gospodarstvo, porezni i pravni sustav svake zemlje specifični. Najčešće se obujam sive ekonomije procjenjuje pomoću sljedećih metoda: detaljnije kontrole poreznih obveznika i poreznih prijava; ispitivanje mišljenja stručnjaka; metoda uzroka; metoda neusklađenosti poreznih statistika i nacionalnih računa; stope aktivnosti stanovništva; monetarni pristup; metoda potrošnje električne energije; podaci dobiveni iz obračuna nacionalnih računa; razlika između ostvarenih prihoda i realizirane potrošnje [7].

4. UZROCI SIVE EKONOMIJE – SOCIOKULTURNA DIMENZIJA

Uzroci sive ekonomije su mnogobrojni. Naime, svatko tko izađe iz okvira formalnog gospodarstva to čini iz nekog svog posebnog i osobnog razloga. No, unatoč njihovoj raznolikosti i mnogobrojnosti većina autora smatra kako ih možemo grupirati u tri temeljne skupine. Radi se o psihološki, ekonomskim te faktorima oportuniteta.

U psihološke faktore najčešće se ubrajaju povećana nejednakost među ljudima, njihovo nepovjerenje u državu i njezine ekonomske mjere, neslaganje s ciljevima i sredstvima ekonomskih politika te stajalište prema riziku. Povećana nejednakost najviše je došla do izražaja u procesu tranzicije što je izravno utjecalo na dinamiku nastajanja sive ekonomije, odnosno neslužbenog gospodarstva. Naime, obzirom da je bogaćenje „preko noći“ postalo učestala pojava niži društveni slojevi nastojali su oponašati to „uspješno“ ponašanje. To je neminovno dovelo do povećanja stope sive ekonomije obzirom da se takvi spektakularni efekti u tako kratkom roku nikako ne mogu ostvariti u sferi legalnog. Zadovoljstvo stanovništva državom, ekonomskim mjerama te ciljevima i sredstvima ekonomske politike također je jedan od faktora koji utječe na pojavu sive ekonomije. Okretanje ljudi sivoj ekonomiji obrnuto je proporcionalno njihovim zadovoljstvom spomenutim. Što ljudi smatraju da je rizik da će biti uhvaćeni i kažnjeni za svoja nedjela koja izlaze iz okvira formalnog gospodarstva manji, to se više odvažuju na poduzimanje takvih radnji. Iz navedenog je vidljivo kako počinitelji snose neznatan rizik da će biti procesuirani [8].

Kao ekonomski faktori koji najčešće rezultiraju pojavom sive ekonomije navode se osiromašenje, odnosno financijski problemi, visoki porezi te očekivani profit. Poput psihološkog faktora povećane nejednakosti osiromašenje je faktor koji također do izražaja najviše dolazi u procesu tranzicije. Stoga se za veliki dio siromašnih neslužbeno gospodarstvo najčešće čini jedinom dostupnom mogućnošću preživljavanja. Gledano u tom kontekstu ovo je jedan od uzroka okretanja ljudi sivoj ekonomiji koji bi se najlakše mogao opravdati. Danas se glavnim ekonomskim uzrocima siromaštva u nekim tranzicijskim državama smatraju ograničene mogućnosti zapošljavanja te neprikladna mreža socijalne zaštite. No, nažalost, siromašni građani u neslužbenom gospodarstvu i dalje sudjeluju manje od onih koji to nisu. Iznimno visoki porezni teret potiče neprijavljivanje poslovanja, odnosno prijavljivanje u manjem obujmu od stvarnog. Navedeno, uz neuređenost poreznog sustava i nedostatne institucije, dovodi do toga da se velik dio poslovnih aktivnosti obavlja bez odgovarajuće dokumentacije i evidencije.

Kao najvažniji faktori oportuniteta navode se radno iskustvo i obrazovanje značajno za nalaženje posla i njegovo uspješno obavljanje izvan okvira zakonske regulative. Pri spomeni oportunizma polazi se od teorijske pretpostavke da se dinamika društvenog oportunizma podudara s dinamikom neslužbenog gospodarstva, da širenje oportunizma smanjuje moralne troškove, povećava spremnost na zaobilaženje ili kršenje normi te prođe li nekažnjeno potiče širenje ovoga fenomena. Šulhofer oportunizam mjeri kao jednostavnu aritmetičku sredinu

stava prema poreznoj evaziji i mitu. Pri tome mladi ispitanici pokazuju veću toleranciju prema poreznoj evaziji i mitu te sklonost oportunističkomu. Istraživanja A. Šulhofera pokazuju kako u Hrvatskoj postoji visoka razina oportunističkog. Naime, vrlo velik broj ispitanika smatra kako je većina javnih djelatnika upletena u korumpirane radnje što njih same ohrabruje na sudjelovanje u istima. Vrlo često na zaobilazanje zakona se ne gleda kao na kriminal već kao na nešto pozitivno. [9].

5. SUZBIJANJE SIVE EKONOMIJE

Posljedice sive ekonomije ogledaju se prije svega u smanjenim proračunskim prihodima zbog porezne evazije i rada na crno te veće „konkurentnosti“ poduzeća u sivoj zoni koja u pravilu imaju nepošteno prednosti u cijeni prema onima koje posluju na legalan način. Siva ekonomija se prije svega suzbija kvalitetno osmišljenom ekonomskom politikom koja u sebi sadrži kvalitetne mjere kako porezne politike (optimiziranje poreznog opterećenja), politike zapošljavanja te kvalitetne politike nadzora. Reforma poreznog sustava je mjera koju neophodno treba provesti. Naime, porezi i doprinosi za socijalno osiguranje visoko opterećuju plaće radnika što vrlo često dovodi do okretanja pojedinaca sivoj ekonomiji jer kada bi platili sva predviđena davanja mnogi od njih bili bi na rubu egzistencije. Smanjenjem poreznih stopa bila bi na dobitku i sama država. Tome u prilog govori Lafferova krivulja prema kojoj povećanje poreznih stopa iznad određene granice rezultira time da ubrani državni prihodi počinju opadati. Naime, kada su porezi visoki ljudi odlučuju manje raditi pa se smanjuje i porezna osnovica na koju se visoke stope primjenjuju.

Država članica	Super snižena stopa	Snižena stopa	Standardna stopa	Prijelazna stopa*
Belgija	-	6/12	21	12
Bugarska	-	9	20	-
Češka	-	10/15	21	-
Danska	-		25	-
Njemačka	-	7	19	-
Estonija	-	9	20	-
Grčka	-	6,5/13	23	-
Španjolska	4	10	21	-
Francuska	2,1	5,5/10	20	-
Hrvatska	-	5/13	25	-
Irska	4,8	9/13,5	23	13,5
Italija	4	10	22	-
Cipar	-	5/9	19	-
Latvija	-	12	21	-
Litva	-	5/9	21	-
Luksemburg	3	8	17	14
Mađarska	-	5/18	27	-
Malta	-	5/7	18	-
Nizozemska	-	6	21	-
Austrija	-	10	20	12
Poljska	-	5/8	23	-
Portugal	-	6/13	23	13
Rumunjska	-	5/9	24	-
Slovenija	-	9,5	22	-

Slovačka	-	10	20	-
Finska	-	10/14	24	-
Švedska	-	6/12	25	-
Velika Britanija	-	5	20	-

Tablica 1. Stope PDV-a u državama EU

Izvor: Europska komisija [13]

Države s visokim stopama PDV-a u EU najčešće tim stopama pokušavaju putem oporezivanja potrošnje oporezovati dio gospodarske aktivnosti koji je u sivoj zoni (s izuzetkom skandinavskih država)[12]. Hrvatska i Mađarska predvode tranzicijske članice EU-a s standardnom stopom PDV-a od 25 i 27 %.

Pomoćne mjere za suzbijanje sive ekonomije bile bi one statističke prirode budući da je od iznimne važnosti znati pravilno procijeniti udio sive ekonomije u gospodarstvu države kako bi se mogle odrediti te pravilno usmjeriti ostale mjere protiv sive ekonomije.

Povezanost između neučinkovitosti sudbene vlasti i sive ekonomije neminovno postoji. Dapače, neučinkovitost sudbene vlasti jedan je od najzastupljenijih uzroka ovog, danas vrlo raširenog, negativnog fenomena. Neučinkovitost sudstva odražava se na sve oblike sive ekonomije jer ne izostaje samo kaznenopravno sankcioniranje kažnjivih djela, već i povjerenje u sudbenu vlast te su zbog toga pojedinci mišljenja da svoja prava ne mogu ostvariti legalnim putem. Stoga je na području sudbene vlasti potrebno poduzeti određene mjere kako bi se njezina učinkovitost povećala. Povećanje učinkovitosti sudstva rezultiralo bi razmjernim povećanjem povjerenja, povećanjem pravne sigurnosti te u konačnici smanjenjem stope sive ekonomije.

Primjerice u Republici Hrvatskoj rad na crno reguliran je mnogim zakonima. Na primjer pojedinim člancima Zakona o radu[14], Zakona o mirovinskom osiguranju[15], Zakona o obaveznom zdravstvenom osiguranju[16], Zakona o zabrani i sprječavanju obavljanja neregistrirane djelatnosti[17], Zakona o obrtu[18], Zakona o ugostiteljskoj djelatnosti[19] te Zakona o trgovini[20].

Kao rezultat povreda odredaba spomenutih zakona primjerice na Visokom prekršajnom sudu u razdoblju od 1.1.2010. do 31.12.2014. zaprimljen je i riješen sljedeći broj predmeta.

ZAKON	čl./st./t.	UKUPNO PREDMETA U RADU	NERJEŠENO NA KRAJU	TRAJANJE POSTUPKA				BROJ OKRIVLJENI H
				Do 1 mj.	1-2 mj.	2-4 mj.	Preko 4 mj.	
Zakon o radu	čl. 229. st. 1. t. 3.	2	2	-	-	-	-	-
Zakon o mirovinskom osiguranju	čl. 172.	2	2	-	-	-	-	-
Zakon o obaveznom	čl. 151.	1	1	-	-	-	-	-

zdravstvenom osiguranju								
Zakon o zabrani i sprječavanju obavljanja neregistrirane djelatnosti	čl. 10.	184	149	-	-	7	26	36
Zakon o obrtu	čl. 93. st. 1. t. 2.	-	-	-	-	-	-	-
	čl. 95. st. 1. t. 1. i 3.	-	-	-	-	-	-	-
Zakon o ugostiteljskoj djelatnosti	čl. 44.	1153	375	3	-	27	740	1060
	čl. 46.	1	-	-	-	-	1	2
	čl. 47.	551	100	2	-	3	445	455
Zakon o trgovini	čl. 70. st. 1. t. 1.	83	16	-	-	-	64	67

Tablica 2. Statistički podaci o zaprimljenim predmetima na Visokom prekršajnom sudu RH u razdoblju od 1.1.2010. do 31.12.2014.

Izvor: Statistika Visokog prekršajnog suda [21]

Iz navedenih podataka vidljivo je kako opseg zaprimljenih predmeta na Visokom prekršajnom sudu ne odgovara stvarnom opsegu rada na crno u Republici Hrvatskoj. Rezultat je to činjenice da se građani rijetko odlučuju prijaviti isti. Razlog tome prvenstveno je bojazan da će se njihov identitet saznati te da će zbog toga snositi neke štetne posljedice unatoč tome što institucije njihov identitet štite, a prijave je moguće podnijeti i anonimno.

6. ZAKLJUČAK

Siva ekonomija prisutna je u svim državama svijeta te ovisno o njihovoj ekonomskoj snazi predstavlja veći ili manji problem. Prikazali smo psihološke, ekonomske te faktore oportuniteta zbog kojih se pojedinci odlučuju na poslovanje u sivoj zoni. Kako riješiti problem sive ekonomije? Univerzalni odgovor na ovo pitanje ne postoji a odgovor ovisi i o uzrocima sive ekonomije u pojedinoj državi. Kvalitetni zakoni te učinkovitost sudbene vlasti u rješavanju svih vrsta predmeta pa tako i onih vezanih uz sivu ekonomiju predstavlja snažnu branu takvom ponašanju. Racionalni pojedinac ako smatra da će za svoje nezakonito ponašanje biti kažnjen ponašat će se u skladu sa zakonima[22]. No ovo je liječenje posljedica a ne prevencija istih. Uzroci sive ekonomije razlikuju se od države do države pa tako i načini njezinog rješavanja.

U Republici Hrvatskoj najbolji način prevencije sive ekonomije bio bi putem provođenja porezne reforme u smjeru rasterećenja poslodavaca budući da s trenutnim poreznim opterećenjem prema KPMG Global Tax Rate Survey spada među porezno najopterećenije države svijeta[23]. Jedno od temeljnih načela ekonomije je da ljudi reagiraju na poticaje te da svoje ponašanje prilagođavaju njima [24]. Kao što smo pokazali rad na crno a posredno i problem sive ekonomije reguliran je velikim brojem zakona što može stvoriti problem u uspješnoj borbi protiv sive ekonomije. Poznata je rimska pravna sentenca *legum copia iustitutia inopia*-obilje zakona nestašica pravde [25]. Dakako ovdje nam nije cilj preporučiti

donošenje jedinstvenog zakona kojim bi se regulirao problem (to bi samo povećao broj zakona) ali sigurno bi borbu protiv sive ekonomije olakšala preglednija zakonska regulativa iste.

Ukoliko ljudi žive u uređenoj državi s normalnim poreznim opterećenjem te sa sviješću da njihov novac koji država prikuplja putem poreza troši racionalno i na njima važne stvari time će i udio sive ekonomije u pojedinoj državi biti manji.

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DEFINISANJE PROSTORA ODRŽIVOG RAZVOJA

IDENTIFYING SUSTAINABLE DEVELOPMENT SPACE

mr Viktorija Petrov¹⁹⁰

Sadržaj: *Održivi razvoj predstavlja koncept baziran na težnji da se stvori bolji svet i da se izbalansiraju socijalni, ekonomski, kao i faktori zaštite životne sredine. Brojnost postojećih indikatora održivog razvoja može doprineti slabijem razumevanju trenutnog stanja privrede i stoga se preporučuje kreiranje prostora održivog razvoja spajanjem odabranih indikatora u višedimenzionalni prostor.*

Ključne reči: *Održivi razvoj, Indikatori održivog razvoja, Prostor održivog razvoja*

Abstract: *Sustainable development is a concept based on a desire to create a better world balancing social, economic and environmental factors. The number of existing indicators of sustainable development can contribute to a weaker understanding of the current state of the economy and therefore it is recommended to create the sustainable development space, connecting selected indicators in a multidimensional space.*

Key words: *Sustainable Development, Indicators of Sustainable Development, Sustainable Development Space*

1. UVOD

Definisanje održivog razvoja omogućava bolje razumevanje koncepta koji je u žiži javnosti. Svetska komisija za životnu sredinu i razvoj, u svom izveštaju pod naslovom *Our Common Future* 1987. godine navodi da „čovečanstvo ima mogućnosti da razvoj učini održivim – da omogući razvoj kojim se ispunjavaju potrebe sadašnjosti, bez uskraćivanja mogućnosti budućim generacijama da zadovolje svoje potrebe“ (World Commission on Environment and Development, 1987, p. 43). Drugim rečima, održivi razvoj se vidi kao skladan odnos privrede i ekologije kako bi se prirodno bogatstvo naše planete sačuvalo i za buduće naraštaje. Održivi razvoj predstavlja koncept baziran na težnji da se stvori bolji svet i da se izbalansiraju socijalni, ekonomski, kao i faktori zaštite životne sredine.

Praćenje napretka u ostvarivanju smernica za održivi razvoj nije moguće bez prethodno ustanovljenih indikatora koji pružaju podatke na osnovu kojih se mogu donositi validni zaključci i davati realno primenljive preporuke daljih aktivnosti, po pitanju ekonomskih, društvenih i ekoloških stanja i tokova. Centralna uloga indikatora održivog razvoja jasno je naglašena još na Konferenciji Ujedinjenih nacija o životnoj sredini i razvoju 1992. godine u Rio de Žaneiru, gde se apelovalo na „(40.6) zemlje na nacionalnom nivou, međunarodne

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vladine i nevladine organizacije da razviju koncept indikatora održivog razvoja koji će poboljšati informacionu bazu za donošenje odluka na svim nivoima (United Nations, 1992, p. 347)“. Od sredine 1990-tih godina nastalo je mnoštvo lista indikatora. Inicijativa prikupljanja indikatora održivog razvoja napravila je direktorijum koji je po različitim tipovima, lokacijama, temama i okvirima zabeležio 500 indikatora, inicijativa, izveštaja i smernica 2007. godine, dok se taj broj povećao na 895 2015. godine (International Institute for Sustainable Development, 2015). Iste, 2015. godine identifikovano je 173 različita indikatora održivog razvoja.

2. KREIRANJE PROSTORA ODRŽIVOG RAZVOJA

Jedan od načina korišćenja datih indikatora je i kreiranje prostora održivog razvoja spajanjem odabranih indikatora u višedimenzionalni prostor. Kao osnovni doprinos ekonomista debati održivog razvoja Viktor navodi ideju o istovetnosti pustošenja prirodnih resursa zarad sticanja ekonomske koristi i življenja od kapitala, a ne kamate (Victor, 1991). Polazimo od definicije po kojoj je održivi razvoj maksimalan razvoj koji se može ostvariti bez pustošenja kapitalne baze jedne nacije, a pod kapitalnom bazom podrazumevaju se stvoreni kapital, prirodni, ljudski i moralno – kulturni kapital.



Viktorija Petrov rođena je 16. 9. 1979. godine u Subotici. Diplomirala je na Ekonomskom fakultetu u Subotici, Univerziteta u Novom Sadu, 2002. godine. Tokom studija nagrađena je specijalnom nagradom studenta generacije.

Postdiplomske studije na Ekonomskom fakultetu u Beogradu, Univerziteta u Beogradu završila je sa prosekom 10,00. Akademski naziv magistra ekonomskih nauka stekla je januara 2007. godine odbranivši tezu „Modeli partnerstva javnog i privatnog sektora sa akcentom na koncesije u Srbiji“ pod mentorstvom prof. dr Ljubicke Joksimović.

Od 2003. godine zaposlena je na Ekonomskom fakultetu u Subotici kao asistent. Angažovana je na predmetu Mikroekonomija na osnovnim studijama i na predmetu Mikroekonomski modeli na master studijama.

Od 2002. godine angažovana je na brojnim međunarodnim projektima finansiranim od strane Evropske komisije, a značajni su i projekti koji se rade za potrebe: Ministarstva za nauku i životnu sredinu, Autonomne pokrajine Vojvodine i kroz saradnju sa Nemačkom organizacijom za tehničku saradnju GTZ, odnosno GIZ.

U periodu od 2004 – 2008. godine obavila je nekoliko stručnih usavršavanja, među kojima su najvažniji oni u Portlandu, Sjedinjene Američke Države (Portland State University), Beču, Austrija (Wirtschaftsuniversität) i Kopenhagenu, Danska (TESA Training).

U periodu od 2009. do 2011. gostovala je kao predavač sa master kursom „Savremena pitanja održivosti“ (Contemporary Issues of Sustainability) na prestižnoj poslovnoj školi EADA u Barseloni (Španija), koja je 2014. i 2015. godine rangirana kao 24. poslovna škola od 80 ocenjivanih u Evropi. Međunarodno iskustvo u predavanju obogatila je i gostovanjem na Univerzitetu u Gracu marta 2013. godine.

Autor je brojnih radova iz oblasti održivog razvoja i promovisanja univerzitetskog preduzetništva, od kojih je većina, od preko dvadeset, objavljenih radova prezentovana na inostranim naučnim konferencijama.

Kao poseban uspeh se izdvaja osvajanje nagrade za drugi najbolji rad na konferenciji u

Minsteru, Nemačka, 2012. godine i prezentacija rada na prestižnom Masačusetskom tehnološkom institutu (MIT) u Bostonu, SAD, iste godine.

Za svaku dimenziju određena je željena vrednost 2030. godine, što je predstavljeno tabelom broj 1.

Dimenzija	Indikator	Prag
(1) očuvanje dugoročne ekološke održivosti	Ekološki otisak (<i>EF</i>)	maksimalno 2,3 gha po stanovniku ¹⁹¹
(2) zadovoljenje osnovnih potreba	Indikator ljudskog razvoja (<i>HDI</i>)	minimum 0,630 ¹⁹²
(3) zastupanje intergeneracijske jednakosti	Džini koeficijent	maksimum 40 ¹⁹³
(4) zastupanje međugeneracijske jednakosti	Odnos obnovljive energije i ukupne primarne energije	minimum 27% ¹⁹⁴

Tabela 1: Pretpostavke za kreiranje prostora održivog razvoja

Izvor: Holden, Linnerud & Banister; Sustainable development: Our common future revisited, 2014, p 133

Pod pretpostavkom da su stvoreni i prirodni kapital više komplementarni nego supstituti dolazimo na stanovište jake održivosti i u želji da se prikaže i međugeneracijski aspekt održivosti, mogu se odabrati četiri dimenzije za kreiranje prostora održivog razvoja (Holden, Linnerud, & Banister, 2014, p. 133):

- 1) Indikator ekološkog otiska koji jedini počiva na pretpostavci jake održivosti predstavljao bi dimenziju ekološke održivosti;
- 2) Indeks ljudskog razvoja predstavljao bi dimenziju zadovoljenja osnovnih potreba ljudi i humani aspekt;
- 3) Džini koeficijent, kao mera nejednakosti u raspodeli dohotka, predstavljao bi nejednakost unutar generacije, dok bi
- 4) Odnos obnovljive energije i ukupno proizvedene primarne energije predstavljao meru međugeneracijskog jaza.

Na osnovu polaznih pretpostavki, ukrštajući po dve dimenzije autori su konstruisali šest mogućih veza i izveli zaključke o tipu postojeće veze. Analizu su uradili za 167 zemalja, a na svaki preuzeti prikaz dodati su podaci za Srbiju prikazani u tabeli broj 2.

Dimenzija	Indikator	Vrednost
(1) očuvanje dugoročne	Ekološki otisak (<i>EF</i>)	2,57 ¹⁹⁵ (2008)

¹⁹¹ Na osnovu različitih scenarija rasta globalne potrošnje energije i proračuna Svetske komisije za životnu sredinu i razvoj (WCED, 1987.), kao i Svetskog fonda za zaštitu divljih životinja (WWF, 2008.) došlo se do zaključka da je neophodno smanjiti potrošnju energije za 15% i to bi značilo željeni maksimum od 2,3 globalnih hektara po stanovniku.

¹⁹² Program za razvoj Ujedinjenih nacija (UNDP, 2011) svrstava zemlje u četiri kategorije po pitanju ljudskog razvoja (veoma visok, visok, srednji i nizak), a za ovu analizu uzeta je vrednost medijalne grupe zemalja.

¹⁹³ Preuzeta mera poznata kao linija uzbune prema vrednosti određenoj od strane UN-HABITAT.

¹⁹⁴ Neophodan odnos koji bi omogućio stabilizacioni nivo od 450 ppm CO₂eq ustanovljenih Međuvladinim panelom o klimatskim promenama (IPCC) 2011. godine.

ekološke održivosti		
(2) zadovoljenje osnovnih potreba	Indikator ljudskog razvoja (<i>HDI</i>)	0,745 ¹⁹⁶ (2013)
(3) zastupanje intergeneracijske jednakosti	Džini koeficijent	33 ¹⁹⁷ (2013)
(4) zastupanje međugeneracijske jednakosti	Odnos obnovljive energije i ukupne primarne energije	12,8 ¹⁹⁸ (2013)

Tabela 2: Vrednosti korišćene za predstavljanje učinka Republike Srbije

Izvor: više pojedinačnih baza podataka i izveštaji

Ukrštajući podatke za po dve dimenzije dobija se šest različitih prostora održivog razvoja, koji je na slici broj 1 predstavljen osenčenom površinom. Analizom 167 zemalja po četiri dimenzije i šest mogućih kombinacija dimenzija, autori zaključuju da se nijedna zemlja ne nalazi u prostoru održivog razvoja po svim dimenzijama.

Ovaj zaključak je alarmantan i zahteva dodatne napore svih zemalja ka odabiru adekvatnije putanje razvoja, ili u smislu resursa koje koristi ili u smislu bolje unutargeneracijske ili međugeneracijske raspodele.

Učinak Srbije, po pitanju mogućnosti odabira održive putanje razvoja, je mešovit. Jedino u kombinaciji indeksa ljudskog razvoja i Džini koeficijenta se Srbija pronalazi u prostoru održivog razvoja, za kombinacije indeksa ljudskog razvoja i ekološkog otiska, kao i za kombinaciju Džini koeficijenta i ekološkog otiska nalazi se veoma blizu, ali ipak van prostora održivog razvoja. Dok se za kombinacije dimenzija koje podrazumevaju stopu obnovljive energije učinak ne može smatrati zadovoljavajućim.

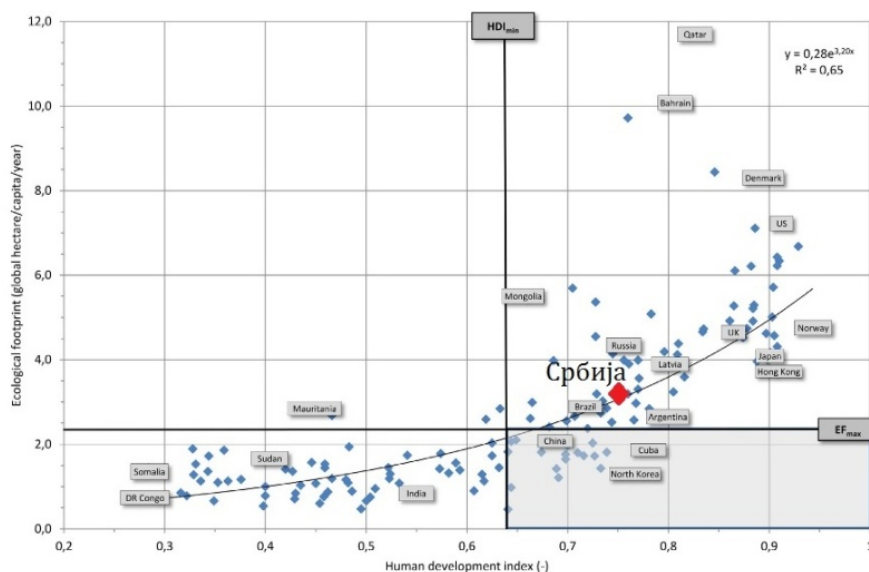
Interesantno je uočiti i veze koje postoje među odabranim dimenzijama održivosti. Ovo istraživanje, takođe, ne podržava hipotezu Kuznjecove krive životne sredine, po kojoj se uspostavlja jaka veza između rasta dohotka po stanovniku i opterećenja životne sredine. Ukoliko pretpostavimo da postoji jaka veza između dohotka i indeksa ljudskog razvoja, i da se opterećenje životne sredine može iskazati ekološkim otiskom, onda bismo mogli da analiziramo i vezu predstavljenu slikom 1. Uočljiva je negativna veza, odnosno ekološki otisak se eksponencijalno smanjuje uz rast vrednosti indeksa ljudskog razvoja.

¹⁹⁵ Izvor: Living Planet Report 2012 (World Wildlife Fond, 2012, p. 145)

¹⁹⁶ Izvor: Izveštaj Programa Ujedinjenih nacija za razvoj (United Nations Development Programme, 2015)

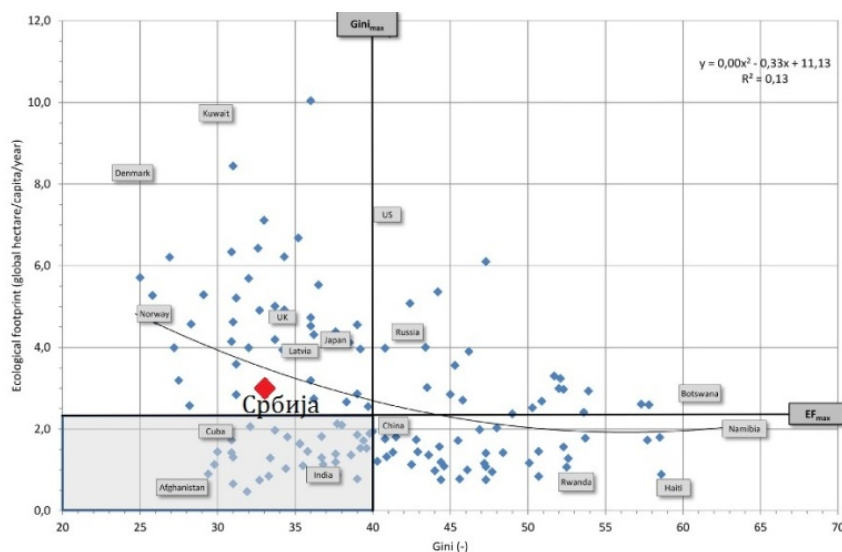
¹⁹⁷ Izvor: Svetska banka (World Bank)

¹⁹⁸ Izvor: Eurostat (Europa EUROSTAT, 2015)



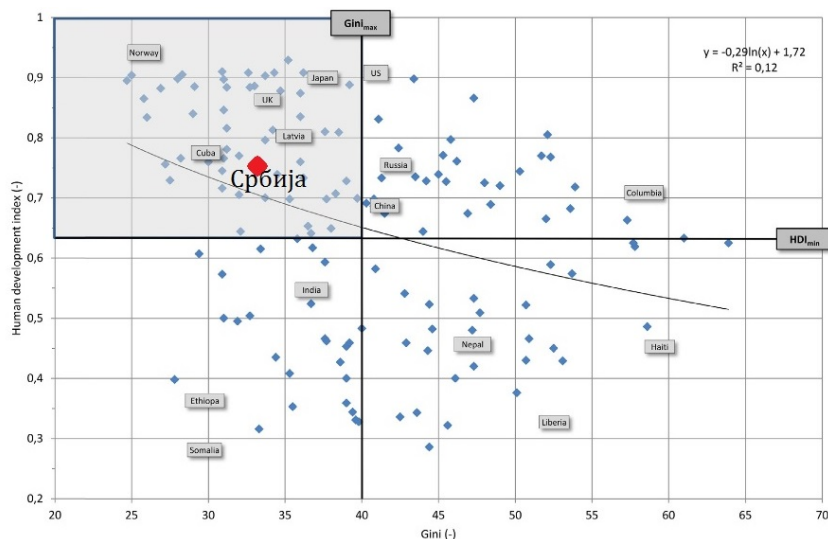
Slika 1: Kreiranje prostora održivog razvoja uzimajući u obzir Indeks ljudskog razvoja i Ekološki otisak

Ukrštanjem vrednosti Džini koeficijenta sa ekološkim otiskom, regresiona linija pokazuje negativnu vezu, odnosno negativnu korelaciju između mere intrageneracijske nejednakosti i opterećenja ekosistema, što se vidi i na slici 2. Za razliku od istraživanja Vilkinson i Piket (Wilkinson & Pickett, 2009) koji su zaključili da društva sa niskom nejednakošću ostvaruju niz pozitivnih rezultata po pitanju: društvenog života i društvenih veza, mentalnog i fizičkog zdravlja, kao i životnog veka, ovo istraživanje pokazuje da društva sa niskom stopom nejednakosti probijaju potrošnju biokapaciteta mereno ekološkim otiskom. Iako je teško uspostaviti vezu između ove dve dimenzije, moglo bi se zaključiti da postoji mogućnost smanjenja vrednosti ekološkog otiska bez dodatnog opterećenja unutargeneracijske nejednakosti.



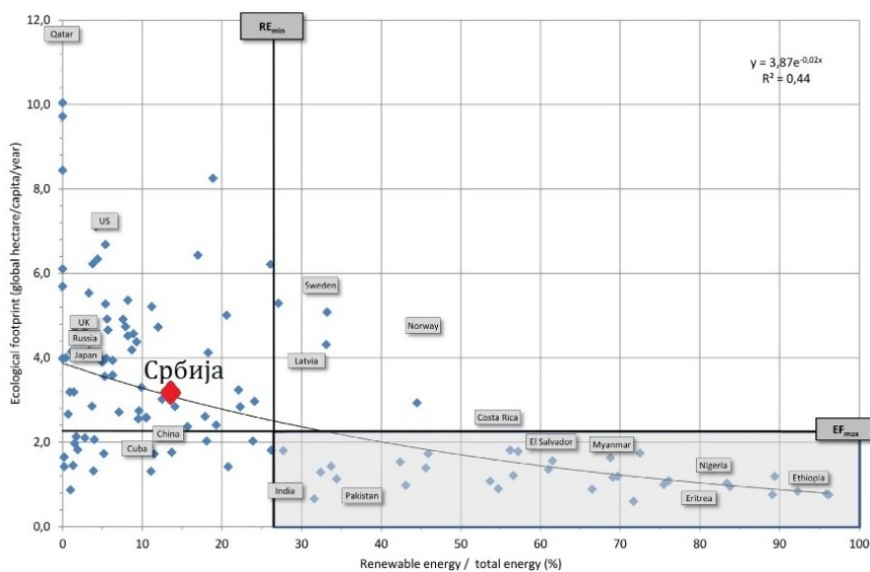
Slika 2: Kreiranje prostora održivog razvoja uzimajući u obzir Džini koeficijent i Ekološki otisak

Sa druge strane, spajanje indeksa ljudskog razvoja i Džini koeficijenta, slika 3, jasno govori da društva sa niskim nivoom nejednakosti bolje podmiruju svoje osnovne potrebe, što je u skladu sa nalazima Vilkinson i Piket (Wilkinson & Pickett, 2009), koji su na stanovištu da su zdravstveni i društveni problemi, koji onemogućavaju zadovoljenje osnovnih potreba, češći ili zastupljeniji u društvima koja imaju veći stepen nejednakosti.



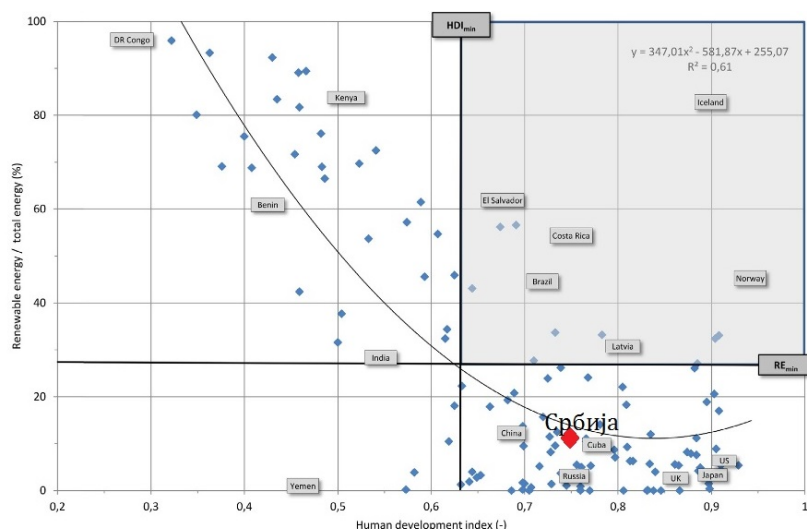
Slika 3: Kreiranje prostora održivog razvoja uzimajući u obzir Indeks ljudskog razvoja i Džini koeficijent

Spajanjem ekološke održivosti i međugeneracijske jednakosti, odnosno predstavljajući ekološki otisak i stopu obnovljive energije, slika 4, uočljiva je negativna veza, odnosno zemlje sa većim udelom obnovljive energije ostvaruju i manji pritisak na ekosistem, što nije iznenađujuće budući da se većina zemalja u razvoju oslanja na bioenergiju i njihov nizak ekološki otisak je pre posledica nerazvijenosti nego visokog učešća obnovljive energije.



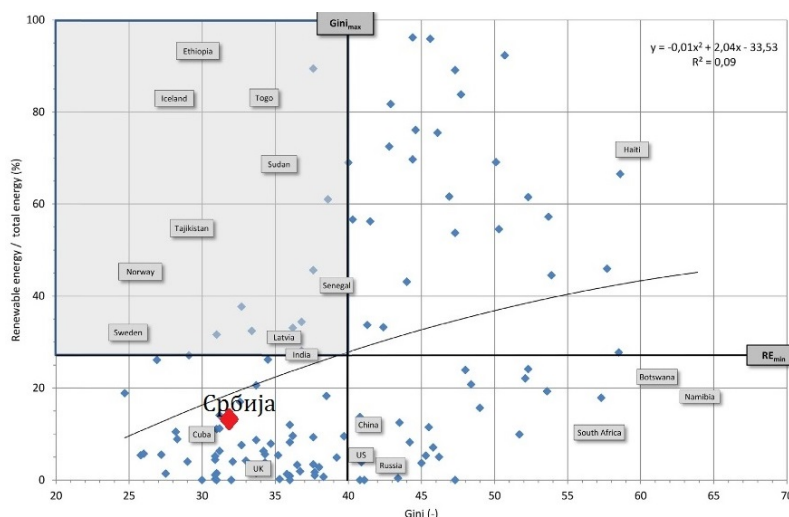
Slika 4: Kreiranje prostora održivog razvoja uzimajući u obzir Ekološki otisak i Stopu obnovljive energije

Spajanjem mogućnosti zadovoljenja osnovnih potreba i međugeneracijske jednakosti, odnosno predstavljajući slika 5, indeks ljudskog razvoja i stopu obnovljive energije, uočljiva je negativna veza, odnosno rast indeksa ljudskog razvoja dovodi do naglog pada stope obnovljive energije, što znači da razvijenije zemlje imaju niže stope obnovljive energije, jer je većina razvijenih zemalja bogatstvo stvorila na bazi pristupačnih fosilnih izvora. Izuzeci su Island i Norveška koje su uspele da preorijentišu energetske izvore usled svojih prirodnih karakteristika.



Slika 5: Kreiranje prostora održivog razvoja uzimajući u obzir Indeks ljudskog razvoja i Stopu obnovljive energije

Poslednja kombinacija dimenzija je spajanje Džini koeficijenta sa stopom obnovljive energije koja dovodi do pozitivne korelacije, slika 6, jer zemlje sa višim nivoom ekonomske i društvene nejednakosti pokazuju tendenciju da imaju i veći udeo obnovljive energije. Veza je slaba i ne pruža dovoljnu potporu pozitivnoj korelaciji.



Slika 6: Kreiranje prostora održivog razvoja uzimajući u obzir Džini koeficijent i Stopu obnovljive energije

3. ZAKLJUČNA RAZMATRANJA

Nakon analize stanja u 167 zemalja i prikaza prostora održivosti i zaključka da nijedna zemlja ne ispunjava sve uslove, jasno je da se veći napor mora uložiti u iznalaženje konkretnih kriterijuma, kao što su ovde odabrane četiri dimenzije, koji će biti nametnuti državama. Takođe, ne bi trebalo dozvoliti zamenu ili parcijalno ispunjenje zahtevanog, već istovremeno zadovoljenje svih postavljenih kriterijuma. Srbija ispunjava dva od četiri kriterijuma i moglo bi se reći da je to 50% zahtevanog što bi nas navelo da mislimo da smo na dobrom, odnosno održivom putu. No, pitanje je šta konkretno ne ispunjavamo kao društvo i kakve su posledice toga? Trebalo bi insistirati na ispunjenosti sva četiri uslova, u ovom konkretnom slučaju. Jasno je da će se kao problem javiti nemogućnost istovremenog ispunjavanja različitih kriterijuma, usled mogućnosti da insistiranje na jednom kao rezultat onemogućiti ispunjenje nekog drugog kriterijuma (na primer smanjenje ekološkog otiska, a da se za posledicu ne stvori veća nejednakost u društvu). Zato bi problem održivosti morao biti holistički posmatran i više truda i političke volje uložiti u postavljanje razumnih, a celishodnih kriterijuma.

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ABM KONCEPT KAO ODGOVOR NA IZAZOVE SAVREMENOG POSLOVNOG OKRUŽENJA¹⁹⁹

ABM CONCEPT IN RESPONSE TO THE CHALLENGES OF THE MODERN BUSINESS ENVIRONMENT

Ana D. Milijić, MSc, student doktorskih studija²⁰⁰

Sadržaj: *Upravljanje preduzećem u savremenim uslovima privređivanja karakteriše visok stepen neizvesnosti i rizičnosti. Shodno tome, javila se potreba i za redizajnom informacionih sistema kako bi se menadžerima pružile blagovremene, pouzdane i istinite informacije o internom i eksternom poslovnom okruženju preduzeća. Da bi se postigli željeni rezultati neophodno je bilo uspostaviti novi sistem upravljanja. Cilj rada je pokazati kako koncept upravljanja zasnovanog na aktivnostima (Activity Based Management – ABM) u kompatibilnosti sa obračunom troškova po aktivnostima (Activity Based Costing – ABC) omogućava menadžerima da značajno smanje troškove resursa u procesu reprodukcije i povećaju profitabilnost i efikasnost samog procesa stvaranja profita. Snaga novih koncepata obračunavanja troškova i upravljanja istim ogleda se u njihovoj sposobnosti da produkuju informacije o troškovima i nefinansijske informacije i da na adekvatan način uspostave vezu između njih.*

Ključne reči: *koncept upravljanja zasnovanog na aktivnostima, obračun troškova po aktivnostima, globalizacija, konkurentnost*

Abstract: *Enterprise management in modern economic environment characterized by a high degree of uncertainty and risks. Consequently, there is a need for redesign of information systems to provide managers timely, reliable and accurate information about the internal and external business environment of the company. In order to achieve the desired results it was necessary to establish a new management system. The aim is to show how the concept of management based on activities (Activity Based Management - ABM) in accordance with activity-based costing (Activity-Based Costing - ABC) allows managers to significantly reduce the cost of resources in the process of reproduction and increase the profitability and efficiency of the process of making a profit. The power of new concepts accounting and management the same is reflected in their ability to produce information on costs and non-financial information and to adequately establish a link between them.*

Key words: *activity based management, activity-based costing, globalization, competitiveness*

¹⁹⁹ Rad je rađen u okviru projekta Ministarstva prosvete, nauke i tehnološkog razvoja Republike Srbije, br. 179066, pod nazivom „Unapređenje konkurentnosti javnog i privatnog sektora umrežavanjem kompetencija u procesu evropskih integracija Srbije“ na kome je autor raspoređen kao stipendista Ministarstva.

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UVOD

Kada kažemo „savremena preduzeća“ podrazumevamo preduzeća koja funkcionišu u dinamičnom, nepredvidivom, globalizovanom i turbulentnom privrednom okruženju čijim je sadašnjim karakteristikama doprinela internacionalizacija biznisa, segmentacija tržišta, skraćanje životnog ciklusa proizvoda, nagli razvoj visokih tehnologija i proizvodnih sistema kao i nagli porast konkurencije na tržištu. Takođe, uzrok povećanja stepena dinamičnosti i turbulentnosti privrednog okruženja treba tražiti u globalizaciji kao sveobuhvatnom procesu. Posredstvom globalizacije u osnovne karakteristike savremenog privrednog ambijenta danas ubrajamo

- internacionalizaciju biznisa
- segmentaciju tržišta
- visoke tehnologije i kompjuterizovane sisteme proizvodnje
- skraćeni životni ciklus proizvoda
- fleksibilne organizacione strukture preduzeća
- razvoj partnerskih odnosa i
- rast pomoćnih aktivnosti.

Globalizacija je fenomen započet još u XVI veku, međutim sadašnja faza globalizacije ima karakteristike koje je diferenciraju u odnosu na prošlost. Razlika koja karakteriše globalizaciju u XIX veku u odnosu na tekuću fazu je *pad transportnih troškova*, dok je za tekuću fazu globalizacije karakterističan *pad komunikacionih troškova* preko jeftine i globalne mreže. Savremena faza globalizacije se često tumači kao „skupljanje prostora, vremena i iščezavanje granica”[1] pri čemu je u tekućem obliku karakterišu integracija i dinamizacija. Integracija u smislu jačanja međuzavisnosti između delova sveta, a dinamizacija u smislu ubrzavanja i intenziviranja ove integracije. Ova pojava ima podršku tri osnovna institucionalna stuba u međunarodnoj ekonomiji a to su:

- Međunarodni monetarni fond (IMF)



Ana Milijić

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- Međunarodna banka za obnovu i razvoj (IBRD)
- Svetska trgovinska organizacija (WTO)

Pod ekonomskom globalizacijom podrazumevamo sveopštu liberalizaciju kapitalnih i trgovinskih tokova na međunarodnom planu, kao i deregulaciju kretanja faktora proizvodnje u obliku međunarodne mobilnosti kapitala, radne snage, ideja, informacija, tehnologije i dr. Sve to dovelo je do nastanka *internacionalizacije biznisa* čija je težnja da čitav svet postane jedno veliko globalno tržište. Možemo zaključiti da su globalizacija i internacionalizacija biznisa uslovile promene postojećeg privrednog okruženja što je dovelo i do promena uloga privrednih subjekata. Kao nužnost javljaju se određene promene u preduzeću jer je to jedini način opstanka i poslovanja a sve u cilju stvaranja vrednosti za vlasnike.

Jedini način uspešnog poslovanja preduzeća u uslovima savremenog privrednog ambijenta leži u konstantnom usavršavanju i prilagođavanju na promene pri čemu menadžment preduzeća mora biti inicijator svih promena. Pod promenama i usavršavanjem ne misli se samo na tehničko-tehnološki aspekt već i na primenu adekvatnijih koncepata poslovanja, odnosno prihvatanja novih poslovnih filozofija. Takođe, menadžment mora da nastoji da takav stav prihvate i svi zaposleni u preduzeću. Stalno usavršavanje i promene imale su uticaja i na sisteme obračuna i upravljanja troškovima koji se primenjuju u preduzećima, što je za posledicu prouzrokovalo prelazak preduzeća sa tradicionalnih na savremene sisteme obračuna troškova.

TRADICIONALNI VS. SAVREMENI SISTEMI OBRAČUNA TROŠKOVA

U teoriji i praksi menadžmenta i upravljačkog računovodstva poznati su različiti klasični i savremeni koncepti i tehnike upravljanja troškovima i performansama preduzeća. Procesom globalizacije i promenama u okruženju koje je globalizacija uslovila, klasični sistemi obračuna troškova počeli su da pokazuju svoje slabosti. Kao osnovni nedostatak pripisuje im se neadekvatna informaciona moć i informaciona podrška menadžmentu savremenog preduzeća. Postavilo se i pitanje pouzdanosti informacija koje klasični metodi produkuju za upravljanje preduzećem.

Osnovne slabosti klasičnih sistema obračuna troškova ogledaju u prenatrženosti ulozi direktnih troškova u kalkulaciji cene koštanja i prevaziđenoj podeli preduzeća po užim organizacionim delovima u funkciji obračuna cene koštanja [2]. Takođe, primena klasičnih sistema obračuna troškova u savremenim uslovima poslovanja imala je za posledicu vezivanje veće mase opštih troškova za standardne proizvode velikog obima i manje mase opštih troškova za specijalizovane proizvode malog obima nego što su ih ti proizvodi stvarno izazivali. Imajući ovo u vidu, možemo zaključiti da su informacije o troškovima na osnovu kojih se donose odluke o prodajnoj ceni, proizvodno-prodajnom asortimanu, eliminisanju neprofitabilnih proizvoda i dr. bile netačne i nepouzđane pa su preduzeća bila primorana da tragaju za novim sistemima obračuna troškova.

S obzirom da savremena preduzeća posluju u uslovima brzog tehnološkog razvoja, primene novih informacionih tehnologija i oštre borbe na visoko konkurentnim tržištima kao nužnost javlja se potreba za pouzdanim i kvalitetnim informacijama. U cilju donošenja ispravnih poslovnih odluka informacionu podršku menadžerima pruža upravljačko računovodstvo. Savremeni uslovi privređivanja zahtevaju i savremene pristupe upravljanja preduzećem. Da bi se pružile pouzdane, kvalitetne i pravovremene informacije, neophdno je

implementirati nove koncepte obračunavanja i upravljanja troškovima, gde posebno izdvajamo obračun troškova po aktivnostima i upravljanje zasnovano na aktivnostima.

ABM KONCEPT – PREDUSLOV USPEŠNOG POSLOVANJA U SAVREMENOM PRIVREDNOM AMBIJENTU

Obračun troškova po aktivnostima (Activity Based Costing – ABC) javio se kao adekvatan i pouzdan obračun za utvrđivanje cene koštanja proizvoda i usluga. S obzirom da i klasični metodi i ABC metod obračuna troškova imaju kao zajednički osnov to da resurse troše aktivnosti, razlika između ovih metoda je što kod klasičnih procedura resurse troše organizacioni delovi dok kod savremenih procedura (metoda) potrošnju resursa izazivaju različite aktivnosti koje se obavljaju u preduzeću, pri čemu iz toga proizilazi da su osnov obračuna ovog metoda *aktivnosti*.

U nekoliko koraka objasnićemo kako ABC obračun funkcioniše:

- Najpre vrši se alokacija troškova resursa na **aktivnosti** a nakon toga i na **objekte trošenja**. Pri čemu, pod **objektima trošenja** na nivou preduzeća kao celine podrazumevamo: proizvode, grupe proizvoda, pojedine značajnije kupce, grupe kupaca, tržišne segmente i sl. Međutim, ukoliko objekte trošenja posmatramo sa aspekta užih organizacionih delova onda se oni javljaju u vidu: investicionih i profitnih centara, centara odgovornosti za troškove, funkcija, elemenata lanca vrednosti itd.
- Prilikom alokacije, koja se vrši na dva nivoa, koristimo odgovarajuće ključeve. I to na sledeći način:

U svakom preduzeću postoji propisana podela troškova koju je prihvatilo i finansijsko računovodstvo dok je tradicionalno računovodstvo troškova izvršilo podelu direktnih troškova po objektima trošenja a indirektno troškove vezalo za uže organizacione delove pa ih tek onda vezalo za objekte trošenja. Pošto u računovodstvu troškova ne postoje podaci o troškovima raspoređenim po aktivnostima direktne troškove resursa prenosimo na objekte trošenja.

Postoje situacije kada neki resurs troši samo jedna aktivnost i tada je troškove tog resursa lako pripisati toj aktivnosti, međutim, ukoliko neki resurs troše više aktivnosti onda uz pomoć **uzročnika potrošnje resursa** određujemo koliki će deo troškova određenog resursa pripasti određenoj aktivnosti. Pri čemu **uzročnik potrošnje resursa** predstavlja ključ podele troškova resursa po aktivnostima. Tako, primera radi, a u cilju boljeg razumevanja, uzročnik potrošnje resursa može biti:

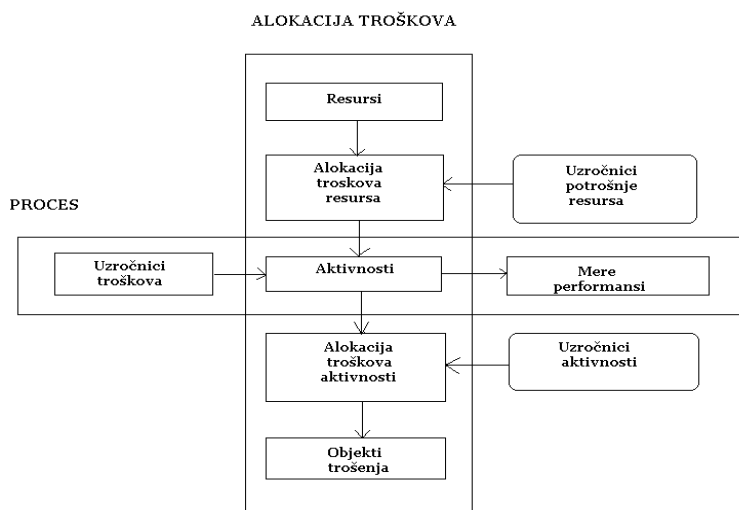
- za troškove zarada - broj radnika
- za troškove korišćenja kompjutera - sati itd.

Kada smo alocirali troškove na aktivnosti onda sledi korak koji se odnosi na **alociranje na objekte trošenja**. Na ovom stepenu alokacije koristimo **uzročnike aktivnosti** koji su ustvari jedinice učinka (npr. časovi pripreme mogu biti uzročnici aktivnosti za troškove aktivnosti pripreme).

Nakon objašnjenja kako funkcioniše ABC model možemo dodati i to, da je u najvećem broju slučajeva, a naročito kada se radi o proizvodima koji zahtevaju različit obim uslužnih

aktivnosti, koji su različite složenosti i različitog obima proizvodnje ABC pruža pouzdanije i preciznije informacije o troškovima proizvoda nego što to čine klasični obračuni[2].

Treba istaći da je ABC model primarno osmišljen za pružanje pouzdanih informacija o troškovima proizvoda, pri čemu je, s vremenom, evoluirao u dvodimenzionalni model koji pored ovih pruža menadžerima informacije kako za interna tako i za eksterna usavršavanja a sve u cilju očuvanja i unapređenja konkurentne pozicije na visokokonkurentnom globalnom tržištu. Na osnovu toga, danas dvodimenzionalni ABC model izgleda ovako [3]:



Slika 1: Dvodimenzionalni ABC model

Vertikalna dimenzija modela, predstavljenog na slici 1, vezuje se za ABC dok se horizontalna dimenzija ovog modela vezuje za ABM koncept.

U cilju relevantnog objašnjenja ABM modela bilo je neophodno da dobar deo rada posvetimo ABC metodi. Razlog tome leži u činjenici da se na temelju ABC metode razvio novi koncept upravljanja troškovima, aktivnostima a samim tim i preduzećem – Upravljanje zasnovano na aktivnostima (Activity Based Management – ABM).

Brojne promene u kompanijama i njihovom okruženju tokom druge polovine XX veka dovele su do izmene tradicionalnih koncepata računovodstva i upravljanja računovodstvom. Pod takvim okolnostima menadžeri su prinuđeni da imaju precizne informacije o proizvodnom trošku koje dobijaju jedino uz adekvatnu podršku računovodstvenog sistema, pod uslovom da ovaj sistem uspešno obrađuje informacije. U tom smislu, ABC sistem troškova izrastao je u koncept kao potreba da se odrede troškovi outputa. Sistem je baziran na pretpostavci da troškovi nastaju tokom procesa proizvodnje i same prodaje proizvoda. U tom cilju je formiran ABM koncept kao nadogradnja prethodnom, s obzirom na to da je važno otkriti koji su to delovi proizvodnog i prodajnog procesa koji u najvećoj meri utiču na stvaranje troškova.

Vremenom ABM dobio je strateški važnu ulogu u ostvarivanju konkurentskih prednosti preduzeća i po osnovu mnogih finansijskih i nefinansijskih informacija, koje se mogu naći u bazama podataka sistema obračuna troškova po aktivnostima, on je prerastao u ABM koncept. Kako su ova dva koncepta kompatibilna (ABC i ABM), u cilju njihovog boljeg razumevanja, autori pružaju određene definicije. Tako, prema prema McConville-u [4], ABC prikuplja i

produkuje informacije o troškovima, dok ABM pokazuje kako da se te informacije iskoriste u poslovanju. Neki od autora daju sledeću definiciju ABM koncepta „ABM je troškovna disciplina koja se fokusira na upravljanje poslovnim procesima koji predstavljaju osnovnu putanju u kontinuiranom poboljšanju vrednosti koja se prosleđuje kupcima kao i u poboljšanju same vrednosti profita.“ [5]

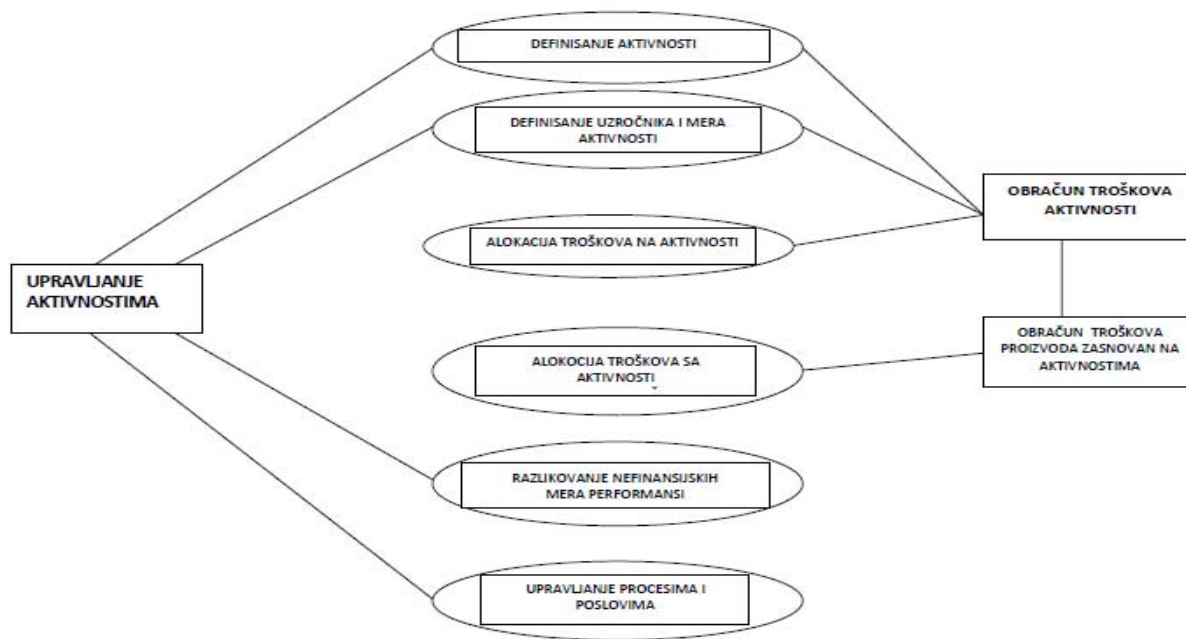
Može se reći da je ABC je usmeren na upravljanje aktivnostima u okviru poslovnih procesa u cilju kontinuiranog poboljšanja vrednosti koje preduzeće pruža kupcima i profita ostvarenog pružanjem te vrednosti, dok ABM koristi informacije o troškovima i merama performansi koje proizvodi obračun troškova po aktivnostima kako bi uticao na obavljanje aktivnosti menadžmenta. U vezi kompatibilnosti ABC-a i ABM-a možemo dodati i to da su to sistemi čije su informacije našle primenu i u procesu planiranja. Način na koji se troškovi prate od resursa po međupovezanim aktivnostima do finalnih nosioca omogućava pružanje velikog broja informacija neophodnih za proces odlučivanja. Praćenje troškova po aktivnostima i procesima je veoma značajno za implementaciju procesa stalnog razvoja i razumevanja projekata menadžmenta ukupnog kvaliteta. A na osnovu raspolaganja podacima o prošlim i tekućim troškovima olakšava se postupak projektovanja i upravljanja troškovima u budućnosti, što je zadatak ABM-a.

Postoji nekoliko modela ABM koncepta, mada se u literaturi, najčešće spominju sledeća dva:

1. Johnson-ov model i
2. CAM-I model.

1. Johnson-ov model.

Johnson-ov model se sastoji iz 6 osnovnih elemenata od kojih ABC uključuje prva tri dok obračun troškova proizvoda zasnovan na aktivnostima pored prva tri uključuje i četvrti element koji se odnosi na alokaciju troškova aktivnosti na objekte trošenja kao što su npr. proizvodi, kupci, usluge, kanali prodaje. Upravljanje aktivnostima uključuje prva dva i zadnja dva elementa. Može se zaključiti da se ovaj model sastoji iz dva dela. Prvi deo se odnosi na troškove vezano za proizvodnju i usluge u poslovnom procesu dok se drugi deo odnosi na analizu tih procesa koji stvaraju troškove kako bi se eliminisale aktivnosti koje povećavaju troškove i stvaraju usko grlo procesa. Ovaj model specifičan je po tome što povezuje troškove sa aktivnostima i aktivnostima sa objektima trošenja. Takođe, on naglašava značaj nefinansijskih troškova i daje preporuke za njihovo smanjenje.

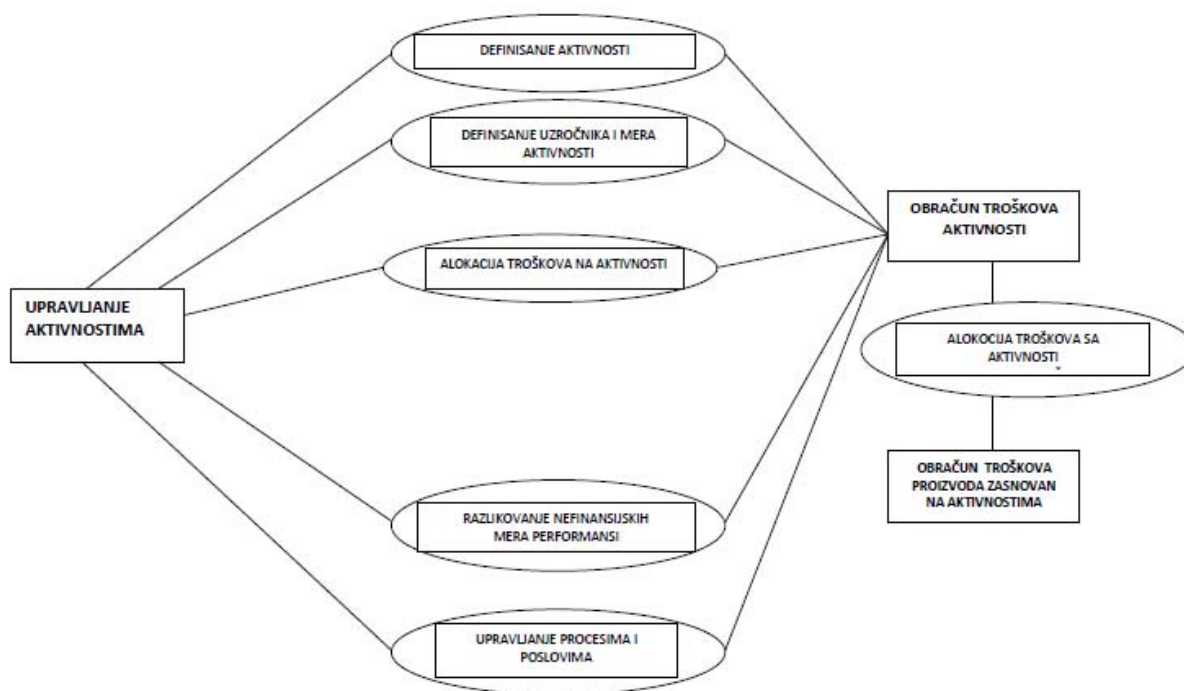


Slika 2: Johnson-ov ABM model

Pored modela prikazanog na slici 2 [6], može se takođe pronaći i model upravljanja zasnovanog na aktivnostima koji se poistovećuje sa dvodimenzionalnim metodom obračuna troškova po aktivnostima. Radi se o tzv. CAM-I modelu koji više ukazuje na razlike između ABC-a i ABM-a.

3. CAM-I model.

Ovaj model, kao što smo već naveli, naglašava razliku između ABC i ABM koncepta. Naime, ABC koncept podrazumeva analizu isključivo troškova finansijske prirode kao što su lansiranje proizvoda, prodajne cene i strategijske odluke koje se tiču procesa proizvodnje. S druge strane, ABM model uključuje paralelno informacije o nefinansijskim troškovima i procesno-orijentisane informacije. ABM ima za cilj da izdvoji one procese u kojima je dati privredni subjekt bolji od ostalih u pogledu visine troškova kako bi na taj način takav privredni subjekt shvatio koje su mu to komparativne prednosti u pogledu troškova u odnosu na konkurente iz privredne grane. CAM-I model može biti ilustrovan na sledeći način[7]:



Slika 3: ABM model zasnovan na CAM-I okviru

Takođe, moraju se ispoštovati osnovne aktivnosti koje su karakteristične za ABM koncept i koje ga čine prepoznatljivim:

- Eliminacija aktivnosti koje dupliraju troškove
- Neefikasni procesi i njihovo smanjenje putem promene politika i procedura za vođenje troškova
- Preporuke za sprovođenje koncepta održive organizacije putem pronalaženja ključnih procesa koji povećavaju vrednost kako za potrošače/ korisnike tako i za ostale stakeholdere uz poštovanje vladinih smernica.
- Eliminacija diskrecionog prava zaposlenih da sami odlučuju o važnosti pojedinih delova procesa proizvodnje kako bi se usaglasile aktivnosti i smanjili troškovi.

Kako bi se uspešno implementiralo sprovođenje svih ovih aktivnosti ABM koncepta kroz organizaciju neophodno je izvršiti sledeće zadatke:

- Pravilno i jasno definisanje poslovne vizije
- Specificiranje ključnih poslovnih procesa i najvećih izazivača troškova
- Specificiranje procesa koji podržavaju smanjenje troškova
- Identifikacija ključnih aktivnosti procesa kao i njihovo podešavanje u skladu sa najvažnijim operativnim aktivnostima.
- Razvoj ključnih performansi za identifikaciju komparativnih prednosti.

Naravno, treba imati u vidu i činjenicu, da je u zavisnosti od delatnosti preduzeća, situacije u kojoj se preduzeće nalazi i drugih pojedinačnih karakteristika, menadžment svestan da

ukoliko želi da ABM pruži svoj maksimalni doprinos mora da, pored nabrojanih, realizuje još neke zadatke koji su imanentni samo za to preduzeće.

STRATEŠKI ASPEKT ABM KONCEPTA

Kaplan i Cooper, koji su prvi izneli u javnost koncept ABM-a, utvrdili su dve njegove dimenzije, a to su strategijska i operativna. Operativni ABM-a podrazumeva davanje smernica organizacijama „kako da rade stvari na pravi način“ dok strategijski aspekt podrazumeva davanje smernica o tome kako prepoznati koje su to „prave stvari“ oko kojih bi jedna organizacija trebalo da vodi računa. Operativni aspekt ABM-a ima za cilj da poveća efikasnost, smanji troškove i poveća efikasno korišćenje imovine organizacije u što kraćem roku.

S druge strane, strategijski aspekt se odnosi na performanse pojedinih aktivnosti u organizaciji i fokus je najčešće na kontinutiranom poboljšanju satisfakcije stejkholdera. Snaga ovog koncepta ogleda se pre svega u tome što omogućava menadžerima da praktično primene sve odgovore koje dobijaju na osnovu analize poslovnih procesa i pitanja kao što su [8]:

- Na koji način kompanija sebe može bolje pozicionirati na tržištu?- što podrazumeva informacije o profitabilnosti proizvoda i aktivnosti za njihovo stvaranje kao i informacije o zadovoljstvu samih potrošača
- Kako interni kapaciteti mogu biti povećani i smanjeni troškovi po jedinici proizvoda?- što podrazumeva razumevanje funkcionisanja samog proizvodnog procesa i optimizaciju njegovih aktivnosti koja podrazumeva i sagledavanje troškova prodaje, marketinga i distribucije kao ključnih segmenata koji imaju uticaj na stvaranje veze između kompanije i korisnika njenih usluga/ proizvoda. Zato menadžment mora pronaći one aktivnosti koje dovode do smanjenja troškova i vode ka leaderskoj poziciji a sve to uz pravilan odabir učesnika u svom proizvodnom procesu tj. procesu stvaranja vrednosti počevši od dobavljača pa do distributera koji takođe ima važnu ulogu u stvaranju troškova.

Pored, prethodno navedenog o ABM-u, treba još dodati i to, da koristeći koncept ABM-a menadžeri mogu značajno da smanje troškove resursa u procesu reprodukcije i povećaju profitabilnost i efikasnost samog procesa stvaranja profita. Shodno tome, oni imaju na raspolaganju:

- Promenu proizvodne cene
- Promenu proizvoda iz asortimana
- Promenu proizvodne strategije
- Eliminisanje proizvoda koji povećavaju troškove.

REZIME

ABM koncept omogućava kompanijama opstanak u konkurentnom okruženju s obzirom na to da se one svojim distinktivnim kompetencijama mogu izdvojiti u odnosu na konkurente iz date privredne grane. To znači da sređujući i usmeravajući proces stvaranja troškova kompanije sada mogu da se fokusiraju na poboljšanje funkcionalnosti, fleksibilnosti, kvaliteta i ostalih performansi koje imaju ogroman značaj kada je u pitanju njihov doprinos profitu. ABC sistem ukazuje na aktivnosti koje bi trebalo da se izmene u cilju smanjenja troškova dok

ABM pronalazi najbolje načine za ostvarenje tog cilja pa shodno tome deluje na uska grla koja nastaju u životnom ciklusu proizvoda. Koristeći ABC sistem organizacije ostvaruju prednost u smislu identifikovanja onih aktivnosti koje su višak na datom reprodukcijom nivou i načina za njihovo eliminisanje kako bi se smanjili zastoji, unapredila produktivnost i uveo just-in-time sistem. Tako se uspostavlja *hijerarhija aktivnosti* koja omogućava uštede ali i primenu ABM-a putem kompjuterskog inženjeringa koji će ukazati kako bi trebalo izmeniti date aktivnosti u pravcu njihovog daljeg doprinosa stvaranju profita.

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MOGUĆNOST TRANZICIJE HRVATSKOG PROMETNOG SEKTORA U SEKTOR S NISKOM EMISIJOM STAKLENIČKIH PLINOVA

TRANSITION OF CROATIAN TRANSPORT SECTOR TO THE LOW CARBON EMISSION SECTOR - POSSIBILITIES

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Sažetak: *Temeljni cilj ovoga znanstvenog rada jest istražiti mogućnost tranzicije hrvatskog prometnog sektora u sektor s niskom emisijom stakleničkih plinova. Polazna pretpostavka ovoga rada jest da se zacrtani ciljevi Europske Unije o smanjenju domaće emisije stakleničkih plinova u prometnom sektoru Republike Hrvatske ne mogu ostvariti bez poduzimanja brojnih ekonomskih i regulacijskih mjera u zaštiti okoliša. Da bi se ostvario cilj istraživanja i dokazala postavljena hipoteza, predmet istraživanja od značaja za ovaj rad su eksterni troškovi prometa te ovisnost ukupne emisije stakleničkih plinova u prometnom sektoru Republike Hrvatske, bruto domaćeg proizvoda i broja osobnih vozila. Rezultati istraživanja temelje se na mikroekonomskoj analizi i metodi regresijske analize.*

Ključne riječi: *prometni sektor, eksterni troškovi, emisija stakleničkih plinova, bruto domaći proizvod, registrirana osobna vozila*

Abstract: *The basic objective of this research is to investigate the possibility of Croatian transport sector transition to the sector with low emissions of greenhouse gases. The initial assumption is that the intended goals of the European Union on the reduction of domestic greenhouse gas emissions in Croatian transport sector cannot be achieved without taking a number of economic and regulatory measures to protect the environment. In order to prove the given hypothesis, relevant subjects of research were external costs of transport and dependence of the total greenhouse gas emissions in the Croatian transport sector, gross domestic product and the number of passenger cars. Research results are based on microeconomic analysis and regression analysis.*

Key words: *transport sector, external costs, greenhouse gas emission, gross domestic product, registered passenger cars*

1. UVOD

Tranzicija europskog gospodarstva u konkurentno gospodarstvo s niskom emisijom stakleničkih plinova temelji se na potrebi Europske Unije o smanjenju domaće emisije stakleničkih plinova za 80% do 2050. godine. Europska komisija sačinila je i prijedlog

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smanjenja emisije stakleničkih plinova za najvažnije sektore. Za sektor prometa (transporta) prijedlog se temelji na potrebi smanjenja emisije stakleničkih plinova za 9% do 2030. godine, odnosno za 54 do 67% do 2050. godine. Kako je u Hrvatskoj naglasak nacionalnih planova prometnog razvitka na investicijama u cestovnu prometnu infrastrukturu logično se nameće pitanje, Je li Hrvatska u stanju ispuniti zacrtane ciljeve?

Povećanjem ponude cestovne prometne infrastrukture, cestovni promet stavlja se u povoljniji položaj u odnosu na druge grane prometa, unatoč tome što je emisija CO₂-eq iz cestovnog prometa dominantna u sektoru Promet. Ova prednost dolazi posebno do izražaja kada cijena prometnih usluga ne uključuje eksterne troškove prometa. To dovodi do prevelike proizvodnje prometnih usluga proizvedeći pri tome značajne društvene gubitke. U skladu s tim u drugom dijelu ovoga rada istražuje se faktori formiranja prometne ponude. Treći dio rada u fokusu ima eksterne troškove u prometu. U četvrtom dijelu rada istražuje se međudnos eksternih troškova u prometu i prometne ponude. Ispitivanje varijacija između ukupne emisije stakleničkih plinova u sektoru promet, bruto domaćeg proizvoda i broja registriranih osobnih vozila predmet je istraživanja u petom dijelu rada. Na kraju rada nalazi se zaključak u kojemu su prezentirani najvažniji rezultati istraživanja, a kojima je dokazana postavljena hipoteza..

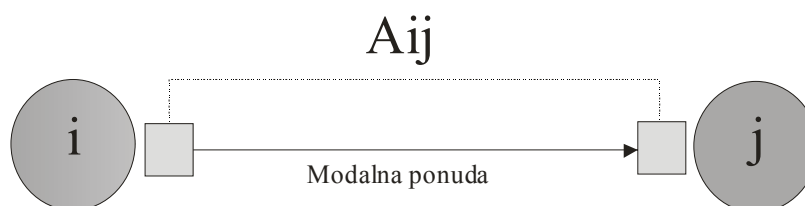


Mr.sc. Tomislav Župić, rođen je u Zagrebu 15. kolovoza 1950. godine. Diplomirao i magistrirao na Fakultetu prometnih znanosti u Zagrebu. Doktorski je kandidat pri FPZ-u u Zagrebu iz područja tehničko-tehnoloških sustava u transportu. Autor i/ili suautor većeg broja znanstvenih i stručnih radova. Radi kao viši predavač na stručnom studiju Cestovnog prometa Veleučilišta „Nikola Tesla“ u Gospiću. Nositelj je pet stručnih kolegija.

2. PROMETNA PONUDA

Prometna ponuda označava kapacitete prometne infrastrukture i prometne suprastrukture koja se nudi ili stoji na raspolaganju na određenom geografskom prostoru u određeno vrijeme (Pupavac, 2009).

Prometna ponuda najčešće se označava s A_{ij} i označava prometnu ponudu između ishodišta i i odredišta j (cf. sliku 1).

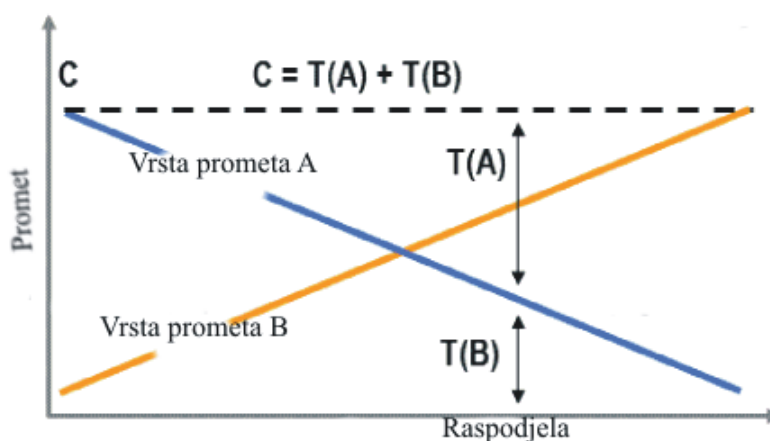


Slika 1. Prometna ponuda

Prometna ponuda određena je ponudom pojedinih vrsta prijevoza (modalna ponuda) i intermodalnom ponudom koja označava kapacitet prekcaja s jedne na drugu vrstu prijevoza.

Prometna ponuda između ishodišta i odredišta određena je: 1) infrastrukturnim kapacitetima, 2) značajkama transportnih sredstava (transportni troškovi, cijena prijevoza, vrijeme prijevoza, učestalost prijevoza) i 3) značajkama prometne mreže (duljina i kapacitet prometnice, vrijeme i troškovi vožnje na danoj prometnici).

Temeljem slike 2 vidljivo je da postojeća dva oblika prijevoza A i B dijele istu prometnu infrastrukturu. Uz pretpostavku da koriste postojeću infrastrukturu u punom kapacitetu, tada potražnja za ova dva oblika prijevoza $T(A)$ i $T(B)$ označava ukupni kapacitet C .



Slika 2. Utjecaj modalne konkurencije na prometnu ponudu [4]

Promjene u jednom od ova dva oblika prijevoza uzrokovat će troškove za drugi oblik prijevoza. Stoga ne čudi činjenica da razvijene EU države redefiniraju nacionalne politike prometnog razvitka u smjeru stimuliranja potražnje ekološki prihvatljivijih oblika prometa tj. smanjenja potražnje za cestovnim prometom, a povećanjem potražnje za željezničkim, pomorskim i intermodalnim transportom. Nadalje, razvijene EU države uvode instrumente različitih operativnih restrikcija korištenja cestovnih prometnih opcija s ciljem kompenzacije eksternih troškova prometa i mijenjanja konkurentskih uvjeta između prometnih grana na prometnom tržištu.

3. EKSTERNI TROŠKOVI U PROMETU

Vrijednost transportne usluge određena je visinom troškova koji nastaju njenom proizvodnjom. Troškovi proizvodnje transportne usluge sastoje se od troškova sredstava i materijala rada, troškova rada te troškova učinjenih narušavanjem kvalitete života i okoliša. Eksterni troškovi prometa su kategorija društvenih troškova, koje proizvode izvršitelji transportne usluge, a snosi ih društvo u cjelini. Eksterne troškove moguće je podijeliti u nekoliko različitih skupina. Razlog tome je njihovo detektiranje, praćenje, točnije mjerenje i jednostavnije internaliziranje. Za pojavljivanje eksternih troškova u ekonomskoj literaturi zaslužan je Artur Cecil Pigou 1912. godine koji je predložio prvu strategiju internalizacije. Predložio je uvođenje regulacijske trošarine koja se dodaje na cijenu aktivnosti koja stvara, eksterni trošak u jednakom iznosu. [1] Ta trošarina prozvana je *Pigou-ov* porez. Time bi eksterni troškovi postali troškovi prijevoznika.

U svijetu je napravljen veliki broj studija koje kvantificiraju eksterne troškove prometa. Eksterni troškovi prometa u tim studijama uglavnom se procjenjuju između 5 i 10% vrijednosti bruto domaćeg proizvoda (BDP-a). Istraživanje vrste i visine eksternih troškova

prometa pridonosi utvrđivanju kriterija za internalizaciji eksternih troškova na pojedine prometne grane. Točan iznos eksternih troškova prometa nije moguće izračunati zbog nemogućnosti kvantificiranja svih negativnih učinaka, ali je moguće utvrditi približan iznos koji se različitim metodama može internalizirati i time pridonijeti ravnomjernijem i pravednijem razvoju svih grana prometa, posebice razvoju intermodalnog transporta.

Prva studija o eksternim troškovima prometa izrađena je temeljem podataka iz 1991. godine, a objavljena je 1994. godine. U studiji su razmatrane samo četiri skupine eksternih troškova, i to: 1) prometne nesreće, 2) buka, 3) onečišćenje zraka i 4) promjene klime. U kasnijim studijama dodavane su i druge skupine eksternih troškova. Utvrđeno je da su eksterni troškovi na razini promatranih europskih država u 2000. godini iznosili 650 milijardi eura ili 7,3% bruto domaćeg proizvoda. Da se radi o iznimno velikom iznosu potvrđuje i podatak da promet obuhvaća oko 8% europskog BDP-a. Tako promet ima dvostruku i suprostavljenu funkciju. Promet ima nezamjenjivu funkciju u povezivanju i integriranju nacionalnih gospodarstava, a istodobno je neprijeporna činjenica da promet izaziva velike društvene troškove (ekološke štete).

Prema novijem istraživanju koje su zajednički radili njemački instituti Fraunhofer ISI, CE Delft i švicarski INFRAS eksterni troškovi koje stvori promet iznose ukupno 510 milijardi od čega 93% otpada na cestovni prijevoz. Nova studija pokazuje da kada se jedna tona tereta umjesto vlakom prevozi kamionima ukupno se generira 4,3 puta više eksternih troškova. Ako se uspoređi prijevoz 1000 tona robe na udaljenost od jedan kilometar studija pokazuje da riječni brodovi za taj prijevoz naprave 11,2 Eura eksternog troška, kamioni 34 Eura, a željeznica samo 7,9 Eura. [5] Ovi podatci upućuju na nužnost internalizacije eksternih troškova prometa. Internalizacija bi trebala pridonijeti smanjivanju eksternih troškova prometa i ujednačavanju konkurentne sposobnosti pojedinih prometnih grana. Kao krajnji cilj internalizacije eksternih troškova u prometu nameće se prebacivanje potražnje na željeznicu, koja se po svim karakteristikama ističe kao ekološki najbolji način prijevoza.



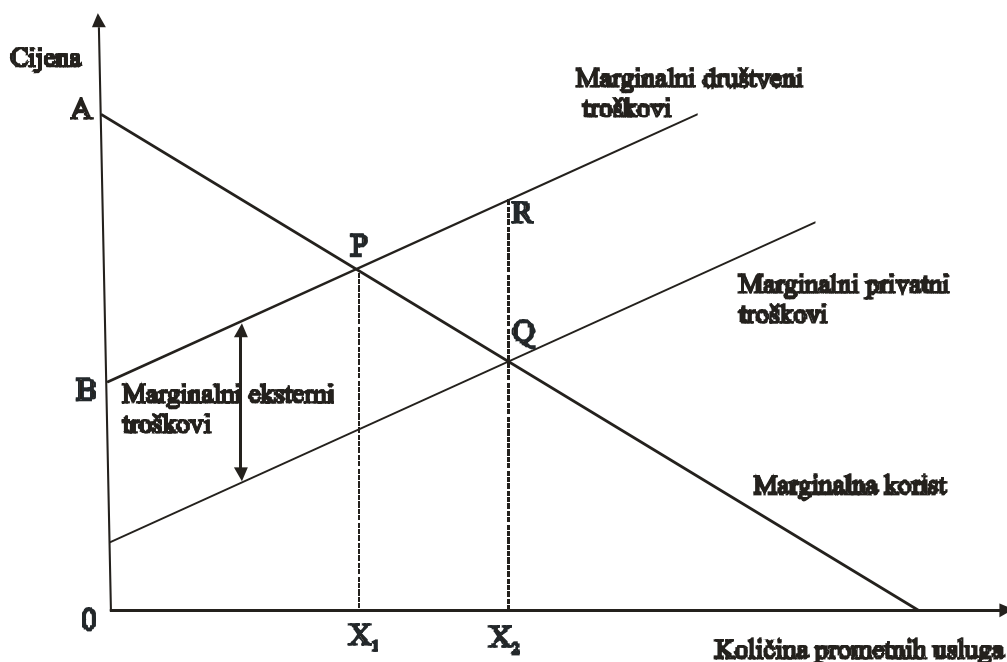
Ivica Baković, dipl.ing. rođen je u Šipovu 2. svibnja 1981 godine, Bosna i Hercegovina. Diplomirao na Fakultetu prometnih znanosti u Zagrebu. Doktorski je kandidat pri FPZ-u u Zagrebu. Autor i/ili suautor većeg broja znanstvenih i stručnih radova. Radi kao viši predavač na stručnom studiju Cestovnog prometa Veleučilišta „Nikola Tesla“ u Gospiću. Nositelj je više stručnih kolegija. Obnaša funkciju prodekana za razvoj i suradnju Veleučilišta „Nikola Tesla“ u Gospiću. Predsjednik je Hrvatskog znanstvenog društva za promet.

4. MEĐUODNOS EKSTERNIH TROŠKOVA U PROMETU I PROMETNE PONUDE

Određujući optimalnu količinu proizvodnje koja će rezultirati najnižim troškovima po jedinici proizvodnje, proizvođač prometnih usluga minimizira interne (direktne) troškove, tj. one troškove koje mora direktno snositi on sam. Međutim, često proizvodnja prometnih usluga uvjetuje, osim direktnih troškova koje snosi direktni proizvođač, još i indirektno troškove, koje ne snosi sam proizvođač, već netko izvana. Takvi se troškovi zovu indirektni ili eksterni troškovi ili eksterne disekonomije proizvodnje prometne usluge. Zbog toga se ukupni troškovi proizvodnje prometnih usluga mogu prikazati kao zbroj eksternih i internih troškova:

$$\text{Društveni troškovi proizvodnje transportnih usluga} = \text{eksterni troškovi} + \text{interni troškovi}.$$

Cijena prometnih usluga koja ne uključuje eksterne troškove preniska je s motrišta društva. U tom slučaju krivulja ponude ili krivulja marginalnih troškova je preniska i sječe se s krivuljom potražnje u točki koja dovodi do prevelike proizvodnje prometnih usluga proizvođači pri tom društvene gubitke. To znači da je efikasna društvena razina proizvodnje prometnih usluga često niža od efikasne razine proizvodnje privatnog proizvođača. Da bi se navedena tvrdnja i dokazala razmatra se situacija predložena slikom 3.



Slika 3. Gubitak društvenog bogatstva zbog izostavljanja eksternih troškova u privatnim kalkulacijama proizvođača prometnih usluga [7]

Optimalna količina proizvedenih prometnih usluga s motrišta društva je X_1 , pri kojoj su marginalni troškovi jednaki marginalnoj koristi. U tom slučaju ukupna društvena korist jednaka je površini ABP. U stvarnosti proizvođači prometnih usluga u svojim kalkulacijama uzimaju u razmatranje samo marginalne privatne (interne) troškove i proizvode količinu prometnih usluga označenu s X_2 . Marginalni društveni troškovi veći su od marginalne dobiti za sve količine prometnih usluga proizvedene iznad veličine X_1 , što je označeno površinom PQR. Pri proizvedenoj količini prometnih usluga X_2 društvena korist iznosi ABP minus PQR. U ovakvim slučajevima kada tržište nije u stanju uspostaviti optimalnu ravnotežu s motrišta društva (gubitak društvenog bogatstva), vlasti mogu intervenirati, primjerice, uvođenjem ekološkog poreza/naknade u visini eksternih troškova.

5. ISPITIVANJE VARIJACIJA IZMEĐU EKUPNE EMISJE STAKLENIČKIH PLINOVA U SEKTORU PROMET, BRUTO DOMAĆEG PROIZVODA I BROJA REGISTRIRANIH OSOBNIH VOZILA

Tranzicija europskog gospodarstva u konkurentno gospodarstvo s niskom emisijom stakleničkih plinova temelji se na potrebi Europske Unije o smanjenju domaće emisije stakleničkih plinova za 80% do 2050. godine. Da bi se taj cilj i ostvario nužno je prosječno godišnje smanjenje emisije stakleničkih plinova od 1% do 2020. godine, zatim od 1,5% od 2020. do 2030. godine i 2% od 2030. do 2050. godine. Europska komisija sačinila je i prijedlog smanjenja emisije stakleničkih plinova za najvažnije sektore. Prijedlog se temelji na pretpostavkama o različitim stopama tehnoloških inovacija i cijenama fosilnih goriva (cf. tablicu 1).

GHG smanje emisije stakleničkih plinova u usporedbi 1990.	2005.	2030.	2050.
Ukupno	-7%	-40 do -44%	-79 do -82%
Sektori			
Energetski sektor	-7%	-54 do -68%	-93 do -99%
Industrija	-20%	-34 do -40%	-83 do -87%
Transport	+30%	+20 do -9%	-54 do -67%
Domaćinstva	-12%	-37 do -53%	-88 do -91%
Poljoprivreda	-20%	-36 do -37%	-42 do -49%
Ostalo	-30%	-72 do -73%	-70% do -78%

Tablica 1. Smanjenje emisije stakleničkih plinova GHG [2]

Emisija CO₂-eq iz sektora Promet u 2012. godini u Republici Hrvatskoj iznosila je 5.749 Gg što je za 8,3 % manje nego u rekordnoj 2007. godini. Ovo smanjenje rezultat je gospodarske krize (manjeg bruto domaćeg proizvoda i manjeg broja registriranih osobnih vozila) i nešto manje potrošnje goriva u cestovnom prometu. U skladu s tim, istražena je ovisnost CO₂, bruto domaćeg proizvoda i broja osobnih vozila u Republici Hrvatskoj. Rezultat regresijske analize za razdoblje od 1990. do 2013. godine prikazan je u tablici 2.

Regression Summary for Dependent Variable: CO2 (emisijaCo2.sta) R= ,99134696 R2= ,98276880 Adjusted R2= ,98112774 F(2,21)=598,86 p						
	Beta	Std.Err. - of Beta	B	Std.Err. - of B	t(21)	p-level
Intercept			-124,404	240,5395	-0,517186	0,610431
Osobna vozila	0,732362	0,079503	2,658	0,2885	9,211744	0,000000
BDP	0,272410	0,079503	0,007	0,0020	3,426406	0,002536

Tablica 2. Rezultat regresijske analize

Podatci iz tablice 2 ilustriraju čvrstu korelaciju između broja osobnih automobila, bruto domaćeg proizvoda i emisije CO₂ u prometnom sektoru Republike Hrvatske (R=0,99; F(2,21)=598,86; p<0,01). Temeljem provedene regresijske analize odnosi između CO₂ kao ovisne i broja osobnih automobila i bruto domaćeg proizvoda kao neovisnih varijabli najbolje se mogu opisati linearnom funkcijom

$$Y = -124,404 + 2,658 X_1 + 0,007 X_2 \quad (1)$$

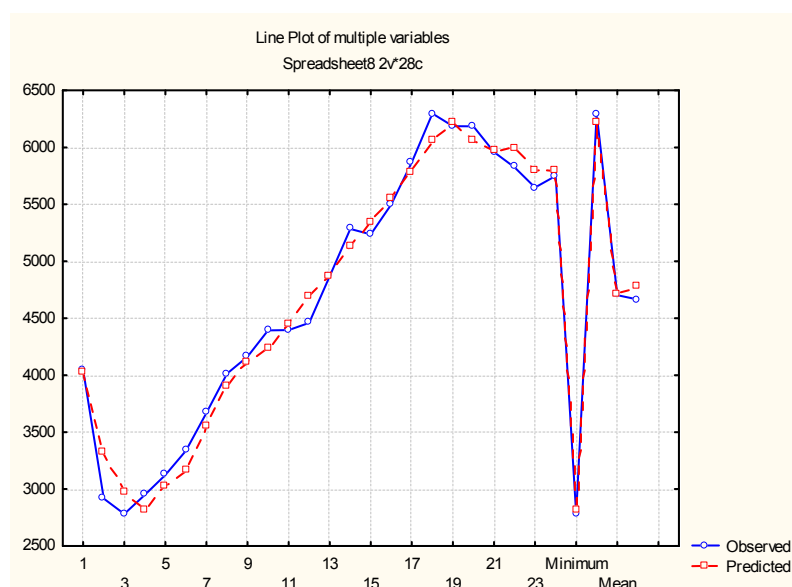
gdje je:

Y – emisija CO_2

X_1 – broj osobnih vozila

X_2 – bruto domaći proizvod

Slikom 4 prikazana je usporedba između stvarnih i modelom predviđenih vrijednosti varijabli, čime je dodatno potvrđena aplikativnost modela (1) za procjenu emisije stakleničkih plinova u prometnom sektoru Republike Hrvatske.



Slika 4. Usporedba rezultata ekonometrijskog modela i stvarnih podataka za ukupnu emisiju stakleničkih plinova u prometnom sektoru u Republici Hrvatskoj za razdoblje od 1990. do 2013. godine

To znači ako bi se broj osobnih vozila u Republici Hrvatskoj nastavio povećavati po prosječnoj godišnjoj stopi rasta od 3%, a bruto domaći proizvod po prosječnoj stopi rasta od 2%, bez poduzimanja ekonomskih i regulacijskih instrumenata zaštite okoliša i novih tehnoloških inovacija ukupna emisija CO_2 u sektoru promet u Republici Hrvatskoj do 2030. godine povećala bi se za 58,3% u odnosu na 2013. godinu, a do 2050. godine za 171,7% u odnosu na 2013. godinu (cf. tablicu 3).

Godina	Osobna vozila (000)	BDP	Emisija CO_2 (Gg)
2013.	1448	292238,5	5749
2030.	2393	409205	9101
2050.	4323	608057	15622

Tablica 3. Procjena emisije CO_2 u sektoru promet Republike Hrvatske 2030. i 2050. godine

6. ZAKLJUČAK

U cilju kreiranja učinkovitijeg i održivog europskog prometnog sustava nužno je primijeniti brojne ekonomske i regulacijske instrumente zaštite okoliša. Bez poduzimanja takvih mjera i tehnoloških inovacija, a uz pretpostavku prosječne godišnje stope rasta registriranih osobnih vozila od 3% i rasta bruto domaćeg proizvoda po prosječnoj stopi rasta od 2%, samo bi se u prometnom sektoru Republike Hrvatske ukupna emisija CO₂ povećala za više od 58% do 2030. godine, odnosno za oko 172% do 2050. godine.

Do 2030. godine, glavni pokretač za obrat trenda povećanja emisije stakleničkih plinova u ovom sektoru vjerojatno će ostati poboljšana učinkovitost korištenja goriva. Tehnološke inovacije mogu pomoći u kreiranju učinkovitijeg i održivog europskog i hrvatskog prometnog sustava i to: 1) djelujući na učinkovitost vozila kroz nove motore, materijale i dizajn; 2) korištenje čišće energije putem novih goriva i pogonskih sustava; 3) bolje korištenje prometne mreže i sigurniji rad kroz primjenu informacijskih i komunikacijskih tehnologija.

Da bi se ostvarilo značajnije smanjenje štetnih emisija prometnog sustava nužno je poduzeti cijeli set mjera kao što su: ekonomske mjere u rješavanju problema zagušenja prometa i zagađenja zraka, naplaćivanje korištenja infrastrukture, inteligentni urbanizam i poboljšanje javnog prijevoza, ekološki porezi, razvoj električnih vozila i sl. Sve ovo treba se temeljiti na strategije razvoja prometnog sustava koja je u skladu s koncepcijom održivosti.

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ZNAČAJ POSLOVNE INTELIGENCIJE ZA POSLOVANJE MARKETINŠKE AGENCIJE

THE IMPORTANCE OF BUSINESS INTELLIGENCE FOR BUSINESS IN MARKETING AGENCY

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Sadržaj: Poslovna inteligencija ima za cilj da unapredi i poboljša proces donošenja odluka zasnovanih na potencijalnim informacijama koje su skrivene u transakcionim sistemima. Odluke koje se donose u marketingu, odnose se na detaljnu analizu podataka prikupljenih iz informacionog sistema agencije. Pri čemu se odluke ne smeju donositi automatski, bez prethodne analize potrebne za odlučivanje od strane donosioca odluke. U ovom radu se analiziraju sistemi poslovne inteligencije sa aspekta primene u marketinškoj agenciji kao i problemi koji se mogu pojaviti prilikom razvoja i implementacije ovog sistema.

Ključne reči: poslovna inteligencija, poslovni podaci, baze podataka, marketing

Abstract: Business intelligence aims to promote and improve the decision-making process based on potential information that is hidden in transactional systems. The decisions made in marketing, refer to the detailed analysis of data collected from the information systems of the agency. The decision will not be made automatically, without necessary earlier analysis for decision-making person to decide. This paper analyzes systems of business intelligence from the aspect of the marketing agency as well as problems that may arise during the development and implementation of this system.

Key words: Business Intelligence, Database, Data Warehouse; Data-Mining, Marketing;

UVOD

Globalno marketing tržište zahteva određeni kvalitet i način poslovanja, što samim tim predstavlja veliki izazov, zbog čega je poželjno da kompanije analiziraju svoj način poslovanja na tržištu, kako bi što uspešnije mogli da planiraju način plasiranja proizvoda i usluga. Postojanost konkurencije na tržištu predstavlja veliki izazov za kompanije, kada je u pitanju pridobijanje novih i zadržavanje postojećih klijenata. U takvim uslovima kompanije nastoje da se pozicioniraju na tržištu i pronađu uspešnu poslovnu strategiju. Strateška prednost nad konkurentima može se ostvariti isplaniranom strategijom pristupa tržištu, inovacijama proizvoda ili usluga i poboljšanju odnosa sa klijentima.

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Skladište podataka (Analitički informacijski sistem) je važan koncept efikasnog odlučivanja, koji se intenzivno implementira poslednjih godina. Ovakav sistem koristi postupke analitičke obrade kako bi se donela ispravna, kvalitetna i pravovremena odluka, takođe pomaže pri prezentovanju informacija menadžeru, koje su potrebne u procesu odlučivanja.

Organizacija u okviru postojećeg informacijskog sistema poseduje sve potrebne podatke o kupcu, pri čemu beleži svaku aktivnost koja je s njim povezana. Analizom prikupljenih podataka koji se prikupljaju na dnevnom, mesečnom ili godišnjem nivou, izrađuje se profil kupca i vrši se njihova kategorizacija, na osnovu čega se kasnije mogu vršiti dalja predviđanja kupovine određenih proizvoda i usluga.

Kompleksnost donošenja odluka zahteva posedovanje određenih znanja i veština. Kako bi se lakše shvatio celokupan koncept odlučivanja, potrebno je da imamo mogućnost izbora što većeg broja scenarija, na osnovu kojih kasnije možemo doneti konačnu odluku. [1][2]

POSLOVANJE MARKETINŠKE AGENCIJE

Za analizu poslovanja možemo uzeti primer jedne marketinške agencije, koja poseduje široki spektar kvalitetnih marketinških ponuda i načina njihove distribucije na tržište, putem različitih medijuma kao što su: internet, radio, televizija, novine itd. Marketinška agencija u svom informacijskom sistemu poseduje velike količine podataka, koji predstavljaju sirove činjenice.

Sirovi podaci u sistemu marketinške agencije mogu se opisati, kao način na koji agencija prodaje svoje reklame za n cenu, koja je određena po cenovniku koji se definiše za period od n godina, u zavisnosti od definisanih potreba agencije.

Praćenje ostvarenosti i uspešnosti poslovanja agencije, i da li agencija teži ka svojim definisanim ciljevima koji su definisani u kratkoročnim i dugoročnim planovima. Za dobijanje realnog uvida u trenutno stanje poslovanja marketinške agencije, potrebno je izvršiti analizu sirovih podataka i kasnije ih prikazati menadžmentu.



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Autor (samostalno ili u projektnom timu) više web sajtova i programskih paketa: Globalni Dogovor Srbije, Crveni krst Vojvodine, Crveni krst Šid, Crveni krst Sombor, Crveni krst Kovin, Crveni krst Voždovac, Prva Pomoć, Dopler Dedinje, IT Veštak – Udruženje sudskih veštaka za informacione tehnologije, Avramov Population and Social Policy Consultants, Humanitarni Centar Srce, Cryo-Center My Beauty itd.

Član većeg broja vladinih i nevladinih organizacija: Crveni krst, Crveni Polumesec, Globalni Dogovor Srbije, Ujedinjene Nacije, Humanitarni Centar Srce, Žuti Kišobran, JAZAS, Resurs Centar Srema, ABF, NBS, ALUMNI Univerziteta Singidunum.

RELACIONA BAZA PODATAKA

Baza podataka kao centralizovano mesto gde se čuvaju podaci, predstavlja osnovu informacionog sistema. Integritet baze podataka mora da omogućiti preciznost, konkretnost, tačnost i konzistentnost podataka i da označi probleme zaštite same baze podataka od pogrešnog ažuriranja. U samoj implementaciji baze podataka potrebno je modeliranje baze podataka na osnovu unapred definisanih zahteva. Zahtevi i problemi iz realnog sveta prvo se modeluju na logičkom nivou, pa se zatim primenjuju na fizičkom modeliranju podataka. [1][2]

Logičko modeliranje je ključni element gde do izražaja dolaze sposobnost i znanje iz oblasti menadžmenta i informatike. U okviru ove aktivnosti koristi se tehnika za opisivanje strukture podataka i poslovnih pravila pod nazivom *model podataka* i *veza između podataka*.

Fizičko modeliranje treba da omogućiti projektovanje baze podataka da fizički kreira efikasnu i brzu bazu podataka, i na taj način pomogne projektantskom timu u razvoju informacionog sistema i odabiru načina pristupa podacima. [3]

PREDNOSTI PRIMENE ANALITIČKE BAZE PODATAKA (DATA WAREHOUSE)

Implementacija *skladišta podataka* (eng. Data Warehouse) u marketing agenciji se odnosi na izradu strateških marketinških analiza koje se primenjuju putem izveštaja, sa detaljima o prodaji proizvoda i usluga po vremenskim intervalima, regionima, klijentima itd. Ovi podaci su od neprocenjivog značaja za organizacije i kompanije u ovoj oblasti. Promene u poslovanju i ispunjavanje očekivanja menadžmenta, zahteva izvlačenje sumiranih izveštaja, koji pružaju mogućnost ulaska u detalje i segmente po određenim oblastima, koje su važne za poslovanje i pronalaženje problema koji ne ispunjavaju očekivanja.

Uz dobro planiranje omogućuje se dobro analitičko praćenje performansi, tačno ispunjenje dogovorenih rokova, kvaliteta i drugih parametara (Tabela 1.).

Informacioni sistem	Analitički informacioni sistem
Usmerenost na prikupljanju podataka	Usmerenost na pronalaženju strukturiranih podataka
Moguće čekanje na pristup podacima	Direktan pristup informacijama
Korišćenje sistema ne zahteva stručno lice	Korišćenje sistema zahteva stručno lice
Podaci se stalno unose i menjaju	Podaci se samo skladište



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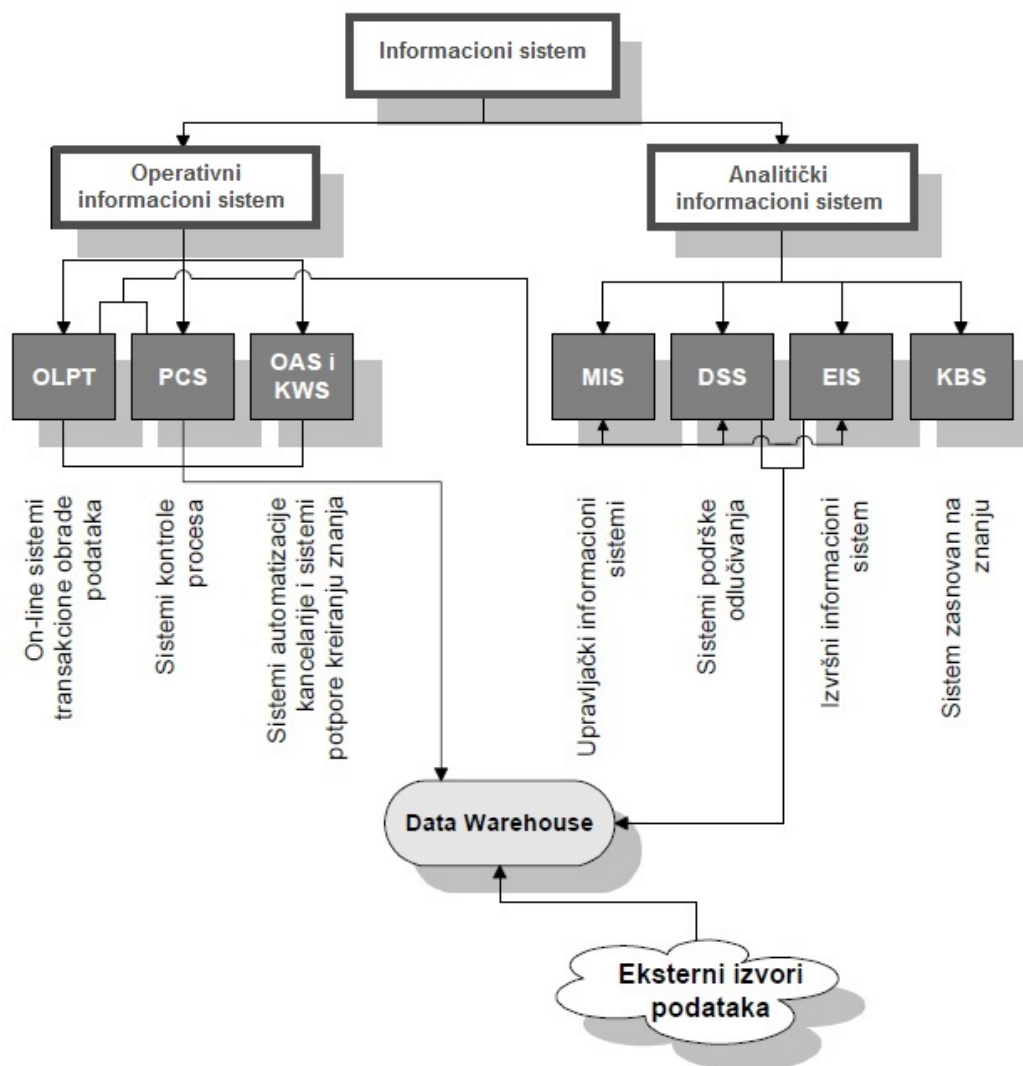
Centralizovani pristup podacima	Logičko povezivanje i pravljenje veze između podataka
Opisuje trenutno stanje poslovanja	Mogućnost planiranja predstojećeg poslovanja

Tabela 1. – Razlike između informacionih sistema

Skladište podataka je *višedimenzioni niz* sastavljen od *n-dimenzija kocke podataka*. Kocke podataka definišu se *tabelom činjenica* (eng. Fact table) i tabelama *dimenzije* (eng. Dimesion table). Tabele činjenica sadrže uglavnom numeričke podatke i mere, dok tabele dimenzije omogućavaju prikaz podataka po različitim kriterijumima (Slika 1.). [4]

Koncept skladišta podataka definiše se:

- **Integrirano** – podaci iz različitih izvora treba da se međusobno dopunjuju i racionalizuju,
- **Trajno** – podaci u skladištu podataka se ne menjaju (izuzetak su na primer podaci o kupcima i klijentima, gde se samo podaci ažuriraju),
- **Kreirano za potrebe menadžerskog odlučivanja** – menadžer na osnovu dobijenih podataka iz skladišta podatka donosi pravovremeno poslovnu odluku.



Slika 1. – Koncept skladišta podataka i eksternih izvora podataka

Pojam poslovne inteligencije je usko povezan sa skladištem podataka. Poslovna inteligencija objedinjava tehnologije, metodologije, alate, platforme za skladištenje podataka, obradu i rudarenje podataka (engl. *Data Mining*) koji krajnjim korisnicima pruža korisne upravljačke informacije koje kasnije detaljnom obradom i analizom podataka iz analitičkog sistema dobijamo kao na jednu od vrstu izveštaja koju možemo predstaviti na više različitih načina.

Za analizu podataka uzećemo primer vrednosti prodate robe po kvartalima u periodu od 2013 godine, koja je nadmašila planiranu projekciju zarade od n evra, tako da po planu projektovane zarade do kraja 2015. godine možemo videti da će planirani finansijski plan biti ispunjen ukoliko se održi postojeći trend poslovanja. Ove indikacije nam ukazuju da agencija dobro posluje i da ispunjava prethodno definisane ciljeve [5][6]. Analiza poslovanja i n faktora, treba da odredi koji su ključni faktori porasta prodaje reklama, dajući odgovore na pitanja koja se konstantno postavljaju:

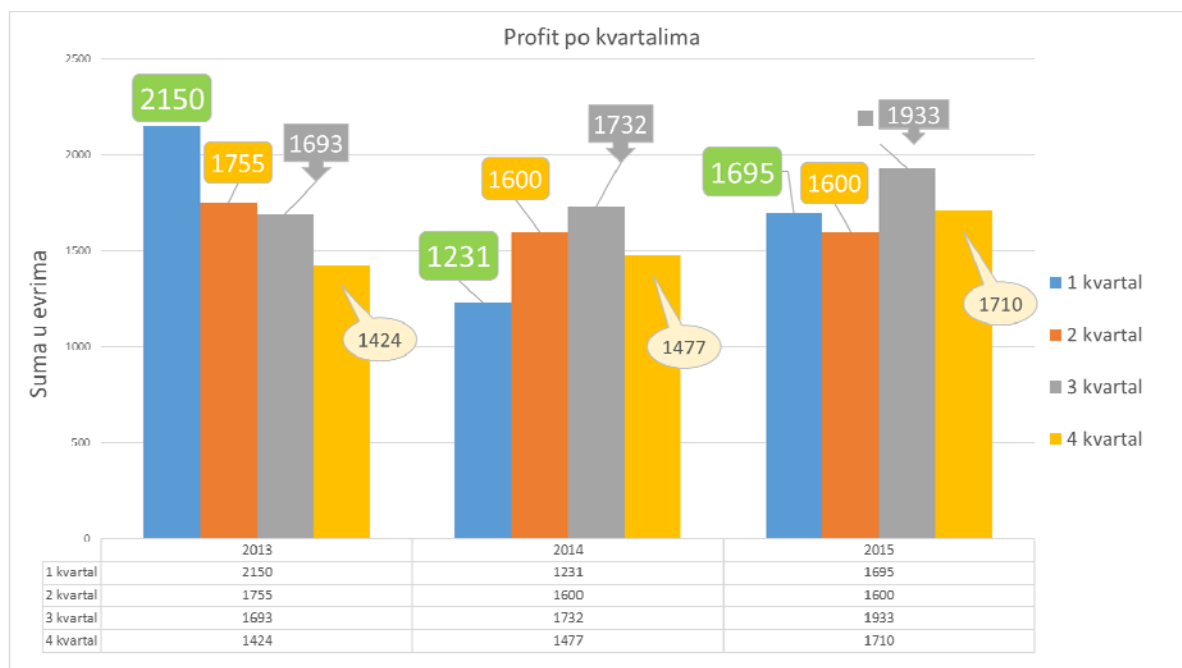
- Koje su usluge uticale na porast prihoda?
- Koji je cenovnik i koji su uslovi plaćanja bili pogodni za klijenta?
- U kom regionu su usluge agencije bile najzastupljenije?
- U kom vremenskom intervalu dolazi do porasta potražnje za uslugama agencije?



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Projekti : Logičko i fizičko projektovanje rešenja poslovne inteligencije (data warehouse/Business intelligence) za potrebe visokoškolske ustanove, elektronska arhiva studenata (acces aplikacija).



Slika 2. Predstavlja zaradu za period od 2013-2015

SISTEM ZA PODRŠKU ODLUČIVANJU

Osnovna namena Sistema za podršku odlučivanju (eng. DSS - Decision Support Systems) je da prikupi informacije za sve članove u organizaciji koji donose odluke, odnosno informacije koje unapređuju njihovo znanje o problemima koji je neophodno rešiti. DSS se predstavlja u vidu sistema koji je sličan informacionom sistemu, i ima za cilj da unapredi poslovne procese, odnosno donošenje odluka. [5] [6]

Sistem podrške odlučivanju se održava u vidu skupa kategorisanih aktivnosti, odvojenih po smislenim segmentima procesa odlučivanja počev od formulacije problema, preko projektovanja pa sve do implementacije. U svim fazama objedinjuje se primena raspoloživih alata za njegovu implementaciju.

Pojavom DSS sistema, dobija se novi pristup prethodno navedenim karakteristikama informacionih sistema. Menadžerima je omogućeno da dobiju određeni model podataka kojim se rešava realni problem, koji je predstavljen do najsitnijih detalja. [1]

DSS mora da prikaže informacije jednostavne za razumevanje i upravljanje. Informacija prikazana DSS-om je rezultat detaljne obrade podataka pri čemu mogu da se prikažu merljive činjenice, podeljena mišljenja i prognoze koje bi mogle pomoći menadžeru u daljem procesu odlučivanja, jer menadžeru je potrebna prava informacija, u pravo vreme i u odgovarajućoj formi.

Svrha DSS-a je da podrži, a ne da zameni donosioca odluka. Da se odluke ne donose automatski, već samo obezbeđuje analiza i potrebna podrška za konkretnije odlučivanje, jer analitički sistemi ne poseduju mogućnost ljudske procene, koju poseduje čovek (donosilac odluke) u datom momentu. [6][7]

ZAKLJUČAK

Kompanije treba da optimizuju i usklađuju svoje poslovanje kako bi sebi osigurale put ka ostvarenju kratkoročnih i dugoročnih poslovnih planova, a to jedino mogu postići pravilnim usklađivanjem informacija i temeljnih analiza.

U savremenom poslovnom svetu gde se promene na tržištu dešavaju veoma često i intenzivno, ispravne poslovne odluke su od izuzetnog značaja za svaku poslovnu organizaciju. Korišćenjem analitičkog informacionog sistema dobijamo mogućnost obrade rezultata analitičkog praćenja performansi razvoja poslovanja u obliku izveštaja, na osnovu kog odgovorno lice koje odlučuje, ima uvid u detalje aktivnosti marketinške agencije.

Analiza podataka zahteva postojanost indikatora performansi, koji menadžerima na periodičnom nivou omogućavaju uvid poslovanja kompanije i njenih poslovnih jedinica, odeljenja i zaposlenih. Imajući to u vodu, indikatori performansi se prikazuju na način koji je lako razumljiv.

Analitički informacioni sistem na takav način donosiocu odluke pomaže da sa višeg aspekta poznavanja stanja i toka poslovanja može lakše, brže i jednostavnije da dođe do željenih informacija po prethodno definisanim zahtevima. Investiranje u analitičke sisteme ne predstavlja luksuz već potrebu, koja poslovnim organizacijama obezbeđuje opstanak i konkurentnost na tržištu.

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SUSTAINABLE PROJECT MANAGEMENT: EVIDENCE FROM THE BANKING SECTOR

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Abstract: *The paper examines the principles of sustainable project management through the banking sector project specifics. The theoretical importance of work consists in systematization of the existing approaches to the concept of sustainability and in meta-analysis of the existing variations of an assessment and indications of a sustainable development at the enterprises. The practical importance is drawn by a comparative assessment of project activity of the financial sector companies in the direction of a sustainable development and identification of best practices and systematization of the sustainability implementation measures and describing of organizational optimization changes.*

Keywords: *sustainability, project management, banking sector, organizational optimization, corporate social responsibility*

INTRODUCTION

Relevance of a subject of research

Nowadays world community often faces the negative social and ecological consequences received as a result of irresponsible functioning of the enterprises during market economy establishment. At the heart of such enterprise thinking had only been a purpose of obtaining short-term benefits without accounting potentially possible problems that can arise at future generation. However, with the development of globalization and the international integration the world community began to realize need for orientation to long-term goals and to sustainability ensuring [18]. As a result, more and more attention is paid to global social and environmental problems that made the sustainable development the priority direction for many largest companies in various countries. At the same time, a necessity of specialized structure department, which would consider all principles of a sustainable development and of the assessment of efficiency of such management, has appeared.

Essential to admit that the most important condition of formation of the sustainable development concept in a firm is introduction of the periodical reporting which is to be issued once a year. Today there is even a separate organization - Global Reporting Initiative developing the whole range of indicators of a sustainable development in various spheres of social life for drawing up the reporting.

Relevance of introduction of concepts of a sustainable development and assessment of their productivity is confirmed by various researches conducted in this area. Therefore, for example, the leading consulting companies have already revealed positive correlation between

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the market value of firm and its extent of observance of the principles of a sustainable development. Besides, there is a large number of investment funds, such as Agora Microfinance and Acumen Fund investing in socially responsible enterprises exceptionally. There are such organizations as to Eurosif and Global Impact Investing Network (GIIN), preparing special ratings of the companies' sustainability according to which many banks and the international financial institutions take decisions, analyzing special indicators of a sustainable development, such as, Dow Jones Sustainability Index and FTSE4Good.

Practical realization of the sustainability concept connected with gradual implementation of these principles in various projects that are carried out by a company. Therefore, the most important aspect of successful introduction of the concept is the effective and adapted project management. Thus, investigating the projects within the concept of a sustainability, it is necessary to analyze dynamics of direction development and to reveal weaknesses and strengths in the existing stage of the implementation. In this research the implementation of sustainability concept will be considered in the context of banking sector project activities.

Objective

The objective of the research could be defined as the development of effective methods of implementation of the sustainable development concept in project management of the banking sector companies based on the best world practices of management.

Methodology

The main feature of the research paper is system approach to the analysis of the existing researches in the field of management of projects taking into account the concept of a sustainable development. In practical part of research methods of a statistical assessment, qualitative analysis and data synthesis were used.



Valeria Matyukhina is a student of Business Administration Faculty in Higher School of Economics, Moscow. Having specialization in Project Management, she is an active participant of Project Management Research Laboratory where she involved into analysis of real industry projects. Being a winner of case championships, she is also a speaker of student organization HSE Case School, where she prepare lectures in different topics dedicated to business case solutions. Besides, Valeria had additional education course in International Management Winter School by specialization in strategic and sustainable management in Helsinki, Finland. She also had working experience in the construction company (Moscow, Russia) where she helped to plan and conduct largest building projects.

THEORETICAL ASPECTS OF THE SUSTAINABLE DEVELOPMENT CONCEPT

Discussing the term 'sustainable development', it is possible to meet controversy. First of all, it should be noted that sustainability is considered as ability to keep the balance and stability throughout the long period. In other words, in the concept sustainability means streamlining of scientific and technical, ecological, social and economic resources so that the complete and integrated system to be supported in an equilibrium state. However, it is important to notice

that in this case sustainability does not signify static character of the phenomenon and stagnation or preservation of a certain stage of development at the constant level. Contrarily, in the concept it defines dynamic development of social and economic components while saving ecological balance [4].

The modern concept of a sustainable development combines three basic elements: ecological, social and economic. According to ecological aspect the sustainable development means such activity which is capable to provide integrity of biological and physical natural systems, to protect her from destructive anthropogenic intervention.

The social element of the sustainability concept is directed on providing stability and balance to the existing social and cultural systems. This can be reached through resources and opportunities redistribution, following the purpose of stabilization of society, minimization of world social differentiation of the income and reduction of number of the destructive conflicts in society. The economic component means optimum usage of the narrow resources and application of the energy-saving technologies, providing preservation of natural resources and minimization of external effects on environment.



Miron Rozov is a student of Faculty of Management and Business Administration in Higher School of Economics, Moscow. As a founder and current CEO of one of the biggest student organization in Russia that provides students with knowledge in a range of disciplines in a practice-oriented way, he performed many real projects being a leader of a project teams. He also has an experience of collaboration with real businesses and start-ups as an analyst in Russian managing company.

Penetration of sustainability principles in practice of project management allows the company to reach higher standards of activity and to become more attractive to investors [1]. During the development and promoting of the social responsibility concept in context of project activity the new scientific and practical direction 'sustainable project management' had appeared. The term was introduced in 1994 by J. Hugh Faulkner, the executive director of Business Council on a Sustainable Development (BCSD). Subsequently, this term was used at the meetings of the congress from the International association of project management (IPMA) and promoted development of new valuable orientation from project managers.

SUSTAINABLE DEVELOPMENT IN BANKING SECTOR

The analysis of branch specifics taking into account the principles of a sustainable development

The sustainable development of banks is the key factor providing loyalty from clients, partners in business and other stakeholders today. The trust is formed not only based on financial results of bank, but also due to ecological and social responsibility.

Implementation of the sustainability principles could be realized through the environmental protection. Touching upon the world best-practice, many largest players of the financial

sector, such as Deutsche Bank, Barclays Bank, Citigroup, Mizuho Financial Group, HBOS, Sumimoto Mitsui Financial Group, UBS and others, has introduced the standard ISO 14001, establishing requirements to system of ecological management, in the operational and project activity [13]. Ecological responsibility is not directly connected with the banks functioning as this sector of economy almost does not assume existence of any considerable external effects on environment [13]. However in this case the bank can act as the coordinator and impact on borrowers, imposing on them certain ecological requirements. In practice of project management, such coordination in banking sector can be realized within the following principles.

Equator Principles

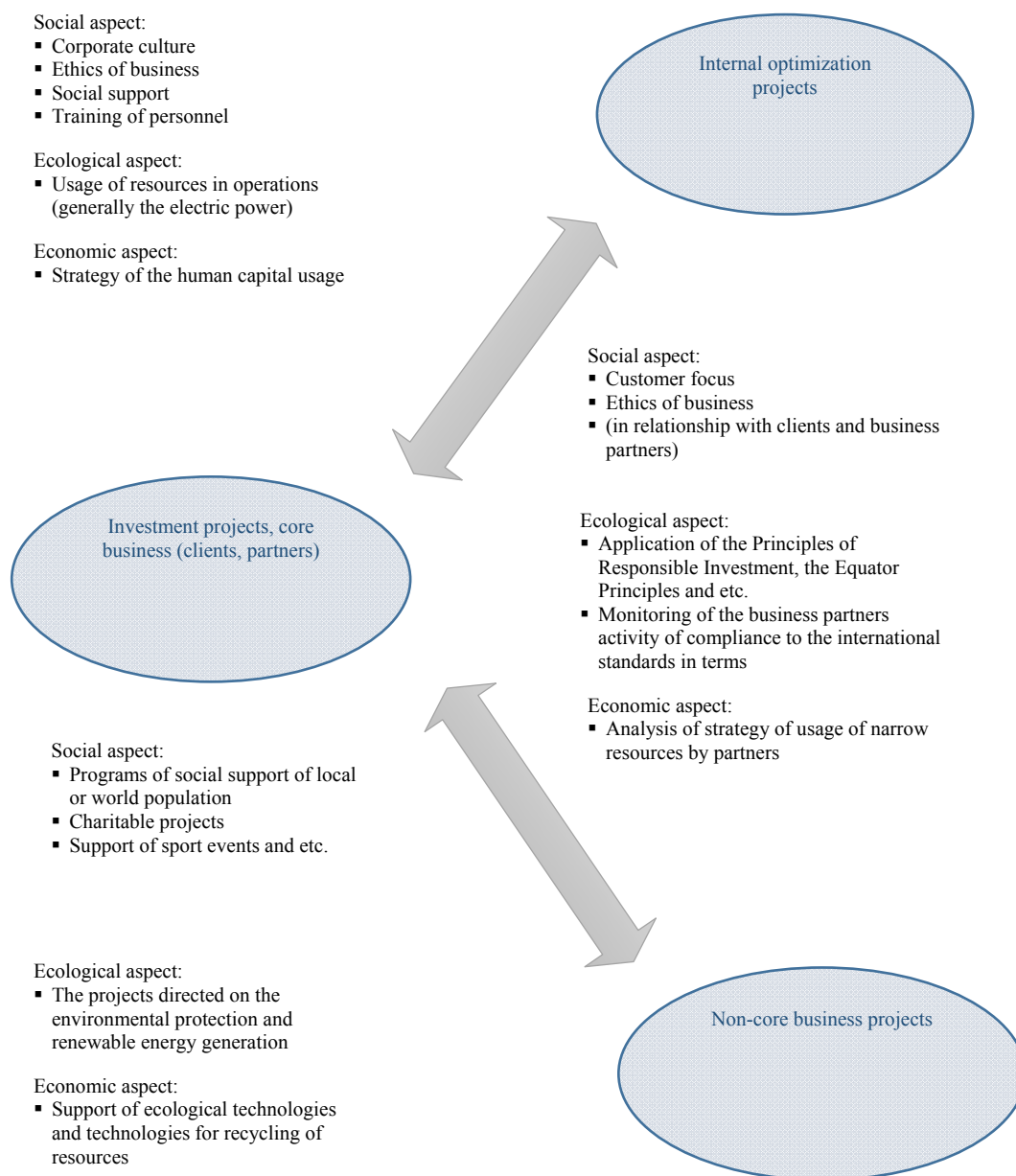
Depending on extent of potential influence of the project on environment, the several categories of social-and-ecological risk are allocated: A, B, C. Banks adopted the Equator Principles demand from the client or partner to carry out more detailed assessment of these risks and to confirm them with documentation including measures for minimization of negative impacts [10].

Principles of Responsible Investment

Institutional investors and asset managers in most cases make the choice for those firms that make a certain contribution to development and stable functioning of the society. These investments can be determined by the term of "impact investing". "Impact investing" are divided into various categories including interaction with stakeholders, with local population, suppliers and workers and protection of their rights, development education, medicine sciences, and also include "green investments" - the investments into the organizations which do not bring any damage to environment or undertake measures for reduction of negative external effects [8].

Nevertheless, ecological responsibility is not the only principle of sustainability can be examined in context of banking sector. In general, projects of banks can be considered in various planes that is displayed on the scheme below. [Source: author's development] Everyone structural units of the scheme describes a certain design orientation in which the specifics of the sustainability principles exists.

Projects of banks and specifics of sustainability concept implementation



Qualitative analysis of data

The leaders of the international investment banks that are now the parts of 'Bulge Bracket' have been chosen for detailed qualitative analysis (Bank of America Merrill Lynch, Barclays, Citigroup, Credit Suisse, Deutsche Bank, Goldman Sachs, J.P. Morgan, Morgan Stanley and UBS). These companies provide consulting and financial banking services; carry out selling of various financial instruments and conduct researches in the field of a wide range of financial products, including shares of corporate stock, rates, commodities and derivatives. Conducting qualitative research of the sustainability practices, the annual reports of these banks were analyzed.

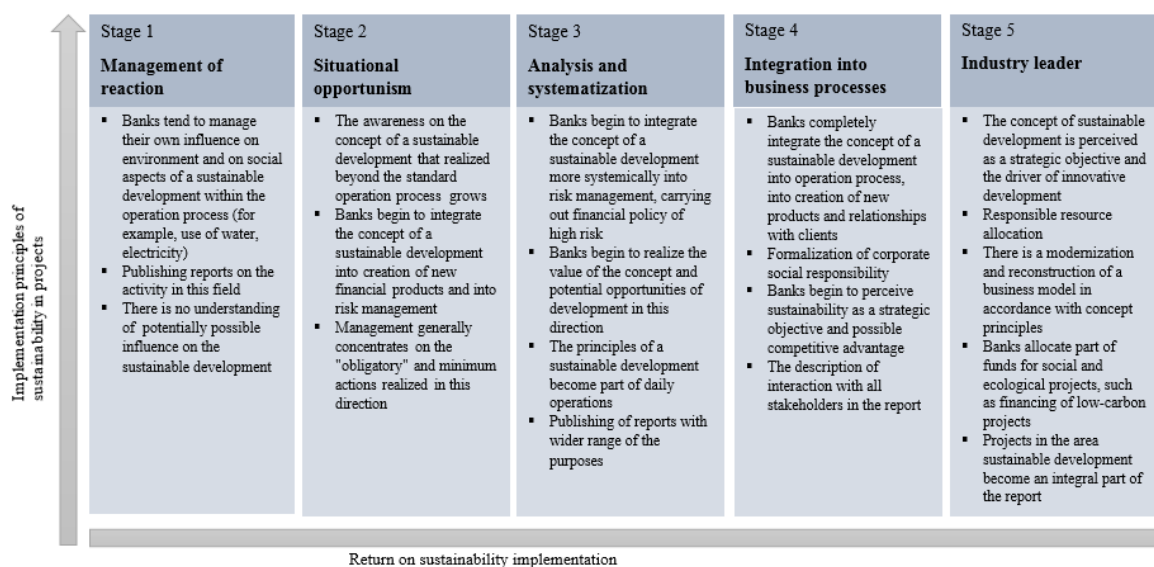
Results

Having analyzed operating of the largest leading banking companies, it is possible to draw a conclusion that all 9 banks realize design activities for all allocated directions of a sustainable development. [Scheme 1]

Showing the best results, according to ratings socially and ecologically responsible business of Dow Jones Sustainability and FTSE4Good, investment banks form "sustainable climate" which becomes the strongest catalyst of development for all branch participants subsequently. The banks carry out systematic measurement of the sustainability, and also create and plan the new projects directed to the maximum possible satisfaction of interests of all stakeholders. Nevertheless, the analysis of the banking companies in the field of a sustainable development has revealed the problem connected with reporting forms. The report of Bank of America Merrill Lynch showing short numerical indicators and descriptive characteristics of the chosen directions of development became the most convenient form for perception of information on the purposes and achievements. In addition, it would be much more comfortable to have one common internet resource showing all sustainability reports from all the companies in the given form (GRI could be used).

The designing of the chart illustrating the stages of sustainable strategy implementation also has become a significant result of the research. According to comparative analysis of banking sector leaders to other participants of the industry, it can be found that leaders are on the fifth stage of sustainable development while other participants are generally located in third and fourth stage of the sustainable development [Scheme 2]. That emphasizes the potential directions of sustainable strategy implementation to all other banks that are oriented on gaining competitive advantages and doing more profitable and effective business.

THE STAGES OF SUSTAINABILITY PRINCIPLES IMPLEMENTATION IN PROJECT MANAGEMENT IN BANKING SECTOR⁵⁰



APPLICATION OF IDEAS OF A SUSTAINABLE DEVELOPMENT IN PRACTICE OF PROJECT MANAGEMENT IN BANKS

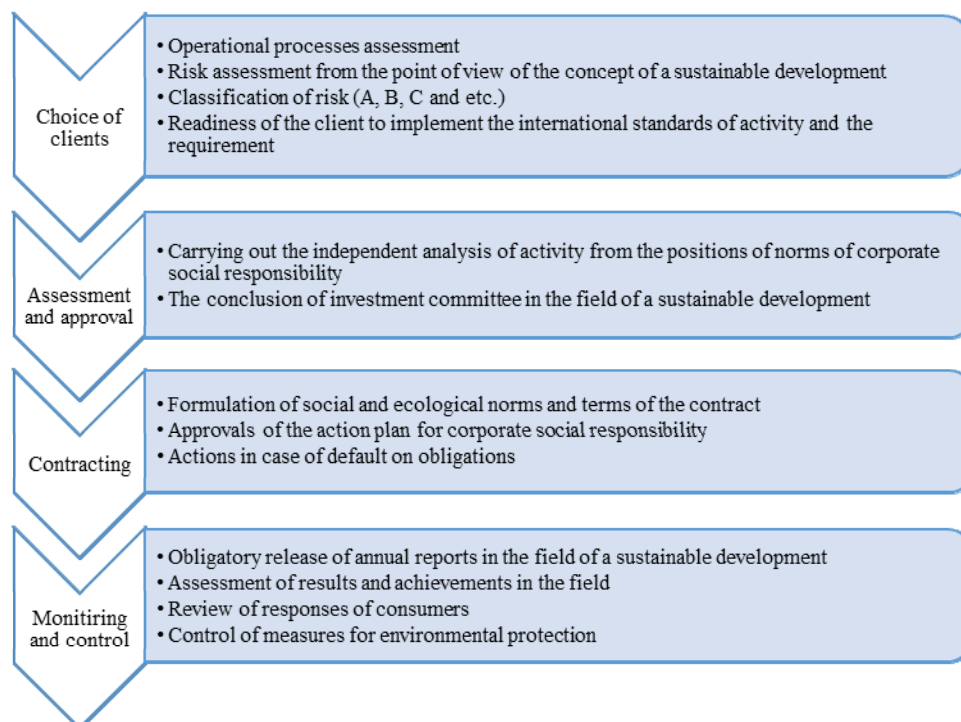
Based on the research it is possible to formulate a list of recommendations on effective practical implementation of the concept of sustainable development in a business model of bank [12]. First of all, it is necessary to systematize the potential directions for business

development, and then to define the purposes and strategy and to design necessary parameters of organizational structure.

Having defined spheres of possible influence [Scheme 3 appendix], the main valuable reference points which will become drivers of design of strategic objectives of the company subsequently could be created. The following points may act as such valuable focus:

- Differentiation of the existing products by means of application of the latest innovations
- Search and creation of new products and services according to the emerging requirements of the markets and society
- Development of corporate social responsibility and optimization of business processes for the purpose of decrease in expenses of primary activity without prejudice to workers and environment
- Establishing communications with clients for deeper understanding of requirements and improvement of channels of interaction
- Aspiration to compliance to expectations of employees in terms of social values for involvement of new progressive employees and deduction of the core of skilled workers
- Orientation to acquisition of reputation of the leader in management of social and ecological aspects of internal and external activity, positioning of this image as the competitive advantage.

Project management in banking sector also claims some transformations in context of sustainable development [3]. First of all, it is necessary to reconsider activity of the clients and partners and to carry out the analysis of potential risks for a sustainable development. The potentially dangerous sectors are oil and gas industry, agriculture, forest industry, chemical companies and enterprises for production of drinks. These enterprises are considered in the context of potentially dangerous impact on external and internal stakeholders of the activity.



Working with branch partners, there is a need for an assessment of the risks connected with insufficient level socially and ecological responsibility of business. The harmful issues destroying the atmosphere, destruction of a soil layer, reduction of water resources, influence on a nature biodiversity, growth and development of corruption, providing workers with necessary safety conditions, and also environmental pollution with production waste and other become risks from the point of view of the concept of a sustainable development. These risks demand introduction of special procedure of interaction with clients, which in a general view can be, described the following process scheme:

DESIGN OF ORGANIZATIONAL STRUCTURE OF BANK TAKING INTO ACCOUNT THE PRINCIPLES SUSTAINABLE DEVELOPMENT

Carrying out the development in the direction of implementation of sustainability principles in a business model of the banking company, the necessity of creation of the specializing units of organizational structure that are focused on this concept appears.

Within designing of the organizational structure adapted to the strategy of a sustainable development, it is necessary to resolve a number of the following issues. Firstly, organizations should create separate body responsible for a sustainable development and to allocate responsibilities [15]. Secondly, it is necessary to divide the submitting structural units into several profile teams, carrying out the principles of a sustainable development integration into project management of bank. Thirdly, the bank is to develop system of an risk assessment and estimation of efficiency of the held events. Allocation of responsibilities between structural units of sustainability department can be illustrated with the following table [Table 1, Appendix].

Thus, this structural body will exercise full control of the concept practical implementation in activity of bank and will help the companies of this sector to reach the international standards of sustainable project management in order to increase competitiveness in banking industry. Integration of the organizational units and their interaction with the other levels of hierarchy is demonstrated in the scheme of bank organizational structure [Scheme 4, Appendix].

CONCLUSION

Based on the conducted research in the field of implementation of the principles of a sustainable development in project management, a theoretical background was shown, illustrating the three aspects of sustainability, and banking sector specifics in terms of sustainable project management were also described. It can be noticed that there are three levels of banking company project types, considering internal business optimization projects, projects connected with core business activity and client interaction and external non-core business projects. All the described levels claims implementing the sustainability principles in order to reach industry best standards of sustainable development and corporate responsibility.

The wide influence of banking sector companies, touching upon various impact spheres, claims special mechanisms of cooperation with partners in clients. Realizing the principles of responsible investments, banks need in special procedure design. This procedure will formalize principles of choice of clients through estimation of potential social and ecological risks.

Turning to penetration of sustainable development in project management in banking sectors, the necessity in designing a special organizational unit was revealed. This structure body should carry out choice of clients in context of potential social and ecological risk assessment and control the bank operational process to comply international standards of responsible functioning.

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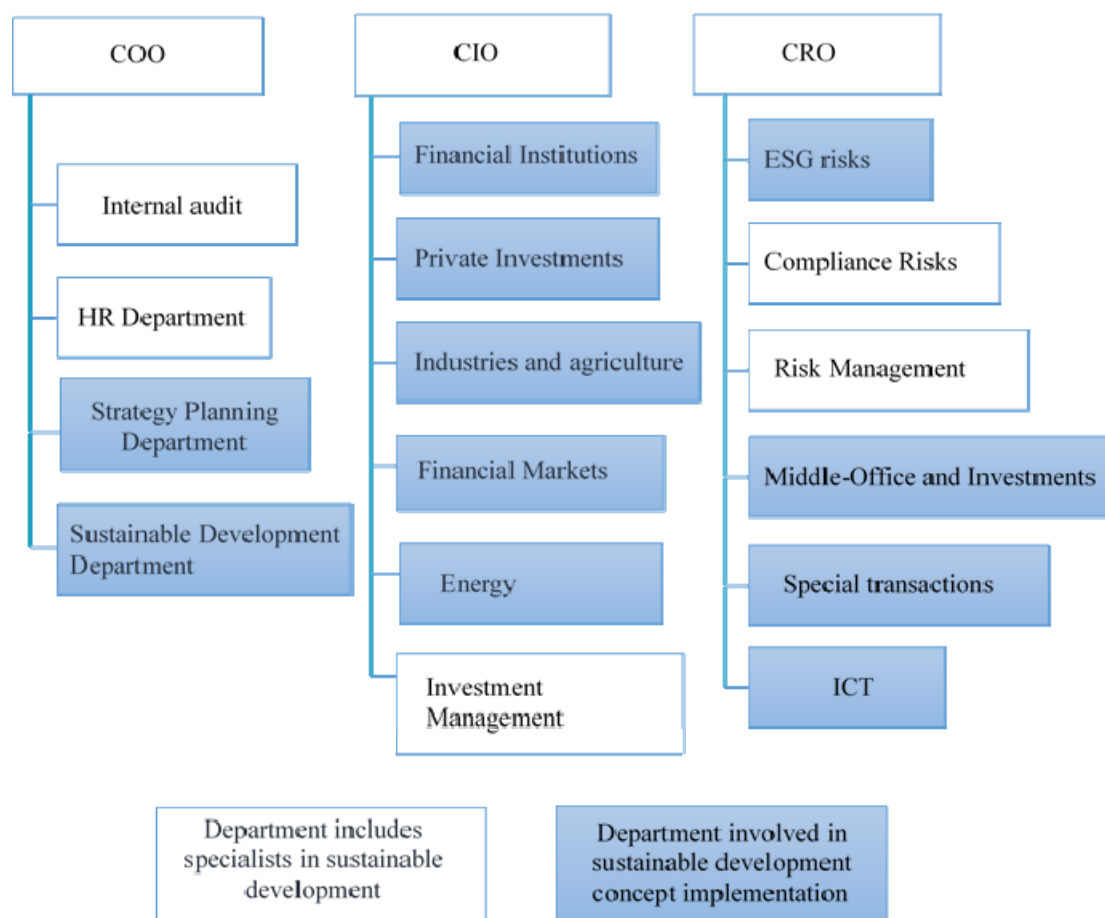
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APPENDIX

SCHEME 3 – SPHERES OF BANK'S INFLUENCE ON SUSTAINABLE DEVELOPMENT

Key problems Direction	Ecological problems	Local communities	Clients	Workers (conditions and social support)	Business partners	World Society
Business Ethics						
Responsible Investments						
Financial Products						
Human Capital						

	Slight impact		Significant influence		Strong influence		Indirect impact

SCHEME 4 – EXAMPLE OF INTEGRATIONA OF SUSTAINABLE DEVELOPMENT CONCEPT INTO BANK’S ORGANIZATIONAL STRUCTURE

Name of structural unit	Responsibilities
Executive council	- General responsibility for implementation of sustainable strategy and functioning of the whole specialized department and risk management strategy definition - Final efficiency assessment of integration of the sustainable development concept into the activity of bank
Department of a sustainable development (linear personnel)	- Development and implementation of sustainability strategy and management of the direct and indirect influence of bank on environment - The analysis of the projects directed to internal and external sustainability, involvement of stakeholders in this activity - Planning and carrying out projects on training of employees and strengthening of intellectual potential - The solution of internal problems in the field of sustainable development and release of the reports

Team of interaction with clients and business partner	▪ Implementation of procedures for selection of clients ▪ Carrying out screening of clients in terms of potential social and ecological risks ▪ Control and monitoring of the clients activity ▪ Definition of the new business opportunities and initiation of procedures of new products approval
Team of control and support	▪ A regulation of formal requirements of bank and their reflection in standard documentation ▪ Control of standard requirements execution by clients and borrowers, for example, control of providing timely reporting and illustration of plans in the field of environmental protection
Risk management team	▪ Design and the analysis of strategy of a sustainable development in a context risk of management ▪ Integration of operational control of the strategy implementation and risk analysis of organizational structure ▪ A formulation of recommendations for other operational bodies, for example, for credit department ▪ Assessment of environmental and social risks of new projects and full assessment of portfolio risk ▪ Appointment of external consultants for carrying out a comprehensive assessment of risk in case of especially risky transaction ▪ Identification of problems of partner management and creation of project teams to help in their elimination ▪ Involvement of linear personnel in development of the general strategy
The bodies that are responsible for risk adoption (credit department, department of interaction with partners, etc.)	▪ Adoption of recommendations from department of a sustainable development ▪ Ensuring compliance of the activity of strategy of a sustainable development ▪ Consultation on questions of the minimum standards and criteria of admissibility ▪ The approval of new offers on financial products and operational changes according to requirements of the sustainable development concept
Internal audit	▪ Monitoring of compliance to the international industry standards and efficiency of activity in the field of sustainable development
External consultants	▪ Providing expert opinion and consideration of alternative prospects of development in the sphere of sustainable business ▪ Ensuring third-party check

TABLE 1 – ALLOCATION OF SUSTAINABLE DEVELOPMENT DEPARTMENT RESPONSIBILITIES

PREDUZETNIŠTVO, MARKETING I PREDUZETNIČKI MARKETING²⁰⁹

ENTREPRENEURSHIP, MARKETING AND ENTREPRENEURIAL MARKETING

dr Andrea Bučalina Matić, docent²¹⁰

dr Vesna Milanović, redovni profesor²¹¹

Nikolina Vrcelj, doktorand²¹²

Sadržaj: *U ovom radu su najpre predstavljene koncepti preduzetništva i marketinga, zatim preduzetništvo i marketing kao poslovne aktivnosti, a potom njihova uloga u ekonomskom razvoju zemlje. Predstavljene su i prednosti povezanosti ove dve poslovne aktivnosti koje se očitavaju u preduzetničkom marketingu.*

Ključne reči: *preduzetništvo, marketing, preduzetnički marketing*

Abstract: *In this paper the concepts of entrepreneurship and marketing are firstly described, followed by entrepreneurship and marketing as business activities, and then their roles in the economic development of a country. Afterwards the advantages of the integration between these two business activities than can be seen in entrepreneurial marketing are given.*

Key words: *entrepreneurship, marketing, entrepreneurial marketing*

UVOD

U savremenim uslovima poslovanja, preduzetništvo predstavlja umetnost stvaranja i inoviranja, i ujedno predstavlja modernu ekonomsku kategoriju. Sve veća upotreba savremenih tehnologija u uslovima globalizacije poslovanja dovodi do zamene starog i hijerarhijski zatvorenog privrednog sistema, novim otvorenim sistemom koji podrazumeva fleksibilno povezivanje velikih privrednih subjekata sa malim, inovativnim [1].

Jedan od razloga poklanjanja velike pažnje preduzetništvu je što se smatra vodećom snagom ekonomskog razvoja svake zemlje.

²⁰⁹ Ovaj rad je podržan od strane Ministarstva prosvete, nauke i tehnološkog razvoja Republike Srbije (projekat III 45003 i projekat III 44006).

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Uspešan preduzetnički poduhvat podrazumeva primenu marketinške orijentacije koja se fokusira na koristi za krajnje potrošače zasnovane na primeni inovativnih strategija koje za rezultat daju inovacije u pogledu novih proizvoda, tehnologija, tržišta i slično.

U tom smislu nema uspešnog preduzetničkog poduhvata bez primene marketing orijentacije.

PREDUZETNIŠTVO KAO KONCEPT, POSLOVNA AKTIVNOST I FAKTOR EKONOMSKOG RAZVOJA

Preduzetništvo kao koncept je prepoznat još u XII veku. Razvijan je tokom narednih epoha kroz izvođenje javnih radova, izgradnju puteva, mostova, vojnih i drugih objekata, a kao praksa smatra se da postoji koliko i sama ljudska aktivnost.

Prva pisana reč i publikovani radovi iz kojih je nastala teorija preduzetništva delo su francuskih ekonomista iz XVIII veka. Snažnu afirmaciju preduzetništvo i preduzetnici su doživeli u SAD-u sedamdesetih i osamdesetih godina XX veka od kada se beleži ubrazani razvoj preduzetničkog biznisa i njegovo nezadrživo prodiranje u privrede različitih karakteristika [2].

Danas se preduzetništvo posmatra kao dinamičan proces u kom preduzetnik prepoznaje mogućnosti u okruženju i uz pomoć resursa sa kojima raspolaže kreira nov proizvod ili uslugu, ili modifikuje postojeći proizvod ili uslugu sa ciljem zadovoljenja potreba krajnjih korisnika. Pored navedenog preduzetnik iznalazi nove načine za ostvarenje određenog cilja.

U stručnoj i naučnoj literaturi postoje razne definicije procesa preduzetništva. Veliki broj definicija preduzetništva postoji zbog različitih načina posmatranja. Preduzetništvo je predmet interesovanja ne samo istraživača iz oblasti ekonomskih nauka, već i istraživača iz oblasti sociologije, psihologije. Iz tog razloga se za preduzetništvo kaže da predstavlja višedimenzionalni koncept [3].

Jedna od često navođenih definicija je definicija Evropske komisije koja preduzetništvo vidi kao sposobnost pojedinca da ideje pretvori u akciju, uz pomoć kreativnosti, inovativnosti, preuzimanja rizika [4].



Andrea D. Bučalina Matić je rođena 1984. godine u Beogradu. Na Univerzitetu Džon Nezbit, gde radi od 2008. godine, završila je osnovne akademske studije poslovne ekonomije (2008), diplomske akademske poslovne studije (2009) i doktorske studije (2013). Izabrana je u zvanje docenta u užoj naučnoj oblasti Menadžment na Fakultetu za poslovne studije Megatrend univerziteta 2014. godine. Izvodi nastavu na predmetima u ovoj oblasti. Istraživač je na dva projekta, koji su finansirani od strane Ministarstva za nauku i tehnološki razvoj RS u periodu 2011-2014 (projekat III 45003 i projekat III 44006). Učesnik je više konferencija međunarodnog i nacionalnog značaja i autor/koautor više članaka objavljenih u naučnim časopisima referisanim od strane nadležnog ministarstva. Polje istraživanja: menadžment, strateški menadžment, upravljanje ljudskim resursima, preduzetništvo.

Preduzetništvo kao poslovna aktivnost podrazumeva uočavanje mogućnosti iz okruženja, njihovu procenu i iskorišćavanje radi poboljšanja ili stvaranja novih proizvoda, usluga, ali i poboljšanje proizvodnog procesa ili stvaranja nove strategije koja će biti primenjena u proizvodnom procesu [5].

Kao poslovna aktivnost može se javiti u svim oblastima i vrstama posla. Međutim, preduzetništvo je nešto više od poslovne aktivnosti, jer predstavlja umetničku formu. Neke od prednosti preduzetništva kao poslovne aktivnosti ili poslovnog područja su da podstiče ekonomski rast i proizvodnju, stvara nove tehnologije, proizvode i usluge, i podmlađuje tržišnu konkurenciju. Preduzetništvo je interesantno za sve tranzicione privrede, jer je pokretač razvoja i predstavlja faktor koji može značajno da ubrza rast i ublaži posledice promena privrednih struktura kroz samozapošljavanje i otvaranje novih radnih mesta.

Kao poslovna aktivnost, preduzetništvo direktno manifestuje efekte na privredu, a indirektno na društvo. U tom smislu doprinosi privrednom i društvenom rastu i razvoju svih zemalja sveta, bez obzira na dostignuti stepen njihovog ekonomskog razvoja.

Preduzetnici su vodeća snaga ekonomskog razvoja svake zemlje pre svega, jer stimulišu privatno vlasništvo i preduzetničke veštine, fleksibilni su, prilagođavaju se tržišnim promenama ponude i tražnje, stvaraju mogućnost zapošljavanja. Privatna preduzetnička inicijativa, korišćenje novih znanja i tehnologija su neki od elemenata održivog društveno ekonomskog razvoja [6]. U tom smislu se preduzetništvo posmatra kao faktor ekonomskog razvoja zemlje.

Faktori koji utiču na preduzetništvo uopšte mogu biti politički, društveni, socio-kulturni, ekonomsko-finansijski i tehničko-tehnološki. Posmatraju se kao faktori iz eksternog okruženja. Pored njih, na preduzetnički uspeh utiču lične karakteristike i preduzetnički potencijal određene osobe [7].



Vesna Milanović je rođena 1965. u Ljuboviji. Osnovnu školu završila je u Bratuncu, a srednju ekonomsku školu u Srebrenici. Na Ekonomskom fakultetu Univerziteta u Beogradu je diplomirala 1989. godine, magistrirala 1994. i doktorirala 2003. godine. Povodom Dana Republike i 50 godina Ekonomskog fakulteta dobila je nagradu "Najbolji student generacije" od Univerziteta u Beogradu, 1987. godine.

Radila je u preduzeću "Jugošped" – Beograd (1988-1989), preduzeću "Lifam" – Stara Pazova (1989-1995) i preduzeću "Lifam-promet" – Novi Beograd u kojem je obavljala poslove rukovodioca marketinga, a potom direktora preduzeća (1995-1999). Od 1999. godine zaposlena je na Univerzitetu „Džon Nezbit“ (Megatrend univerzitetu), gde je stekla sva nastavna zvanja u naučnoj oblasti Marketing: zvanje profesora više škole (2000), zvanje docenta (2003), zvanje vanrednog profesora (2008) i zvanje redovnog profesora (2013). Izvodi nastavu na predmetima u naučnoj oblasti Marketing na osnovnim studijama Geoeconomskog fakulteta (Fakulteta za međunarodnu ekonomiju) u Beogradu, osnovnim strukovnim studijama Fakulteta za poslovne studije u Beogradu i master studijama Fakulteta za poslovnu ekonomiju u Valjevu.

Preduzetnički proces se smatra opravdanim samo ukoliko njegov početni i centralni deo čini inovacija. Inovacija kao najvažniji deo preduzeničkog procesa podrazumeva nov proizvod, uslugu ili drugačiji način izvršenja određenih aktivnosti. Zadatak inovacije jeste da kreira novu vrednost. Takođe, inovacija pored toga što predstavljala uslov za preduzetnički proces, ona predstavlja i jedan od faktora konkurentske prednosti na domaćem, ali i na međunarodnom tržištu.

MARKETING KAO KONCEPT, POSLOVNA AKTIVNOST I FAKTOR EKONOMSKOG RAZVOJA

Marketing koncept je dostigao punu afirmaciju 1950. godine. Kao poslovna aktivnost obezbeđuje konkurentsku prednost kompaniji stvaranjem i isporukom određenih vrednosti krajnjim korisnicima na određenim tržištima [8].

U literaturi se navodi da se marketing koncept zasniva na četiri stuba, ciljno tržište, potrebe krajnjih korisnika, integrisani marketing i profitabilnost.

Jedna od osnovnih funkcija marketinga u preduzećima jeste da se, uz pomoć određenih metoda i alata, donosi skup odluka uz pomoć kojih se plasira nov proizvod ili usluga, ili pokreće preduzetnički poduhvat.

Marketing kao poslovna aktivnost ima zadatak da zadovolji kako individualne tako i društvene potrebe. Načini na koje može ispuniti svoje ciljeve odnose se na stvaranje novog proizvoda ili usluge, akcentovanjem inovacija i kreiranja određenih vrednosti za krajnje korisnike. Marketing je definisan tako da u fokusu uvek ima krajnje korisnike i zadovoljenje njihovih potreba [9].

Kao poslovna aktivnost predstavlja vezu između krajnjih korisnika i preduzeća [10]. Može se reći da u jednoj organizaciji marketing predstavlja sistemski način organizovanja poslovnih odluka [11]. Kao aktivnost u jednoj kompanije ne bi trebalo da se odnosi samo na odeljenje već treba da bude aktivnost cele kompanije.

Marketing je dinamična poslovna aktivnost koja zahteva konstantno praćenje promena u okruženju i prilagođavanje istim. Marketinški



Nikolina Vrcelj usmerila je svoje naučno i stručno delovanje prema različitim oblastima menadžmenta, kao što je organizaciono ponašanje, poslovna komunikacija, poslovna etika, rukovođenje i liderstvo i stratezijski menadžment.

Naučni rezultati su verifikovani publikovanjem više od 40 naučnih i stručnih radova na konferencijama i simpozijumima, odnosno časopisima u zemlji i inostranstvu, kao i učešćem u četiri naučnoistraživačka projekta koje je finansiralo nadležno ministarstvo nauke Republike Srbije u dva projektna ciklusa.

Rođena je 1984. godine, a diplomirala je na Fakultetu za poslovne studije u Beogradu, Megatrend univerziteta. Student je doktorskih studija na Fakultetu organizacionih nauka u Beogradu, smer menadžment. Položila je sve ispite predviđene nastavnim planom i programom sa prosečnom ocenom 10,00 i radi na izradi doktorske disertacije.

Tokom školske 2015/2016. godine kao stipendista Vlade Narodne Republike Kine bila je na studijskom usavršavanju na Beijing International Studies University. Izvršni je direktor i osnivač Udruženja ekonomista i menadžera Balkana.

Govori engleski, kineski i italijanski jezik.

programi kompanije se prilagođavaju demografskim, društvenim, političkim ekonomskim i društvenom okruženju. U skladu sa tim se i formira marketing miks [12].

Veoma značajno za stvaranje veze marketinga i preduzetništva je relacioni marketing. Više o relacionom marketingu počinje da se piše i govori od 1990. godine. U fokusu relacionog marketinga nije samo razmena proizvoda i usluga sa krajnjim korisnicima, već pored zadovoljenja zahteva krajnjih korisnika akcentuje se i aktivnost zadržavanja krajnjeg potrošača. Zadržavanje krajnjih korisnika od strane kompanije ima za cilj stvaranje posebnog odnosa sa korisnicima, gde oni postaju partneri u ostvarivanju zajedničkih ciljeva [12].

Kao takav, marketing doprinosi efikasnoj razmeni, što se posledično manifestuje na ekonomski razvoj zemlje na način koji doprinosi dobrobiti svih aktera u procesu razmene, najpre potrošača, a potom i drugih aktera koji su zainteresovani za uspeh preduzeća, kao i privrede i društva u celini.

POVEZANOST PREDUZETNIŠTVA I MARKETINGA KROZ PREDUZETNIČKI MARKETING

U stručnoj i naučnoj literaturi preduzetništvo i marketing se obično posmatraju kao odvojene poslovne aktivnosti, odnosno naučne discipline. Preduzetnički marketing kao koncept prisutan je skoro trideset godina. Predstavlja uzajamni odnos dve naučne discipline. Predmet je interesovanja ne samo naučnika iz oblasti ekonomije već i naučnika iz oblasti sociologije, psihologije.

Jedna od najzastupljenijih definicija preduzetničkog marketinga je da predstavlja proaktivnu identifikaciju i eksploataciju mogućnosti za sticanje i zadržavanje profitabilnih korisnika uz pomoć inovativnih pristupa u korišćenju resursa, upravljanju rizicima i stvaranju vrednosti za krajnje korisnike [13].

Uzajamna povezanost ove dve poslovne aktivnosti proističe iz potrebe preduzeća da se konstantno prilagođavaju savremenim uslovima poslovanja. Jedna od najznačajnijih prednosti preduzetničkog marketinga je materijalizacija inovacije od koje se kreće u preduzetnički poduhvat.

Pored inovativnosti, proaktivnosti i pozitivnim gledanjem na promene, zajedničko za preduzetništvo i marketing je što i jedno i drugo kao poslovne aktivnosti u fokusu imaju krajnjeg korisnika, odnosno zadovoljavanje njegovih potreba.

Takođe, veza marketinga i preduzetništva se vidi u težnji i jedne i druge poslovne aktivnosti da zadovolji potrebe potrošača, bilo za novim proizvodom, uslugom ili načinom obavljanja određenih aktivnosti.

Preduzetnički marketing se obično vezuje za mala i srednja preduzeća. Marketing je od ključnog značaja za uspeh preduzetničkog poduhvata. Zadatak marketinga jeste da preduzećima male i srednje veličine, koja imaju na raspolaganju oskudne resurse, inovativnim strategijama kreira određene vrednosti za krajnje korisnike. Marketing kao poslovna aktivnost u preduzetničkom procesu treba da bude zastupljena sve vreme odvijanja procesa, a ne samo u fazi razvoja proizvoda ili usluge [14].

Zastupljenost marketinga u preduzetničkom procesu veoma je značajna u pružanju podataka o ciljnom tržištu, definisanju strategije koja će biti korišćena. Pored navedenog pomaže i u donošenju odluka o ceni proizvoda ili usluge, načinu promocije, kanalima distribucije.

Ukoliko se posmatraju tradicionalni marketing i preduzetnički marketing postoje brojne različitosti u njihovim pristupima strategiji koju će primeniti, fokusu, metodima koji se koriste i samom pristupu.

Kada je reč o orijentaciji, tradicionalni marketing je orijentisan prvenstveno na krajnjeg korisnika, a preduzetnički marketing je orijentisan na inovaciju.

Različitost u metodama koje se koriste u radu na taktičkom nivou, odnosi se na to da se kod tradicionalnog marketinga primenjuju metode 4P, dok kod preduzetničkog marketinga primenjene metode odnose se na interaktivne marketinške metode, direktnu prodaju, preporuke [13].

Ukoliko se posmatra strateški nivo i pristupi koji su zastupljeni, kod tradicionalnog marketinga pristup koji se koristi je odozgo ka dole, pri čemu se počinje od segmentacije, zatim targetiranja i na kraju pozicioniranja, a kod preduzetničkog marketinga akcentuje se pristup odozdo ka gore, dalja ekspanzija i targetiranje na ograničenu bazu krajnjih korisnika [13].

Specifičnost preduzetničkog marketinga proizilazi iz same specifičnosti preduzetništva.

ZAKLJUČAK

Savremeni uslovi poslovanja, nameću preduzećima da se konstatno prilagođavaju i menjanju. Na samom početku, odnosno razvoju preduzetništva uopšte, marketing kao poslovna funkcija nije imala naglašenu ulogu kao što je to slučaj danas.

Prilikom pokretanja preduzetničkog poduhvata, svaki preduzetnik ima za cilj rast i razvoj istog. Da bi se obezbedio rast i razvoj neophodno je akcentovati marketing aktivnosti u preduzeću. Veza marketinga i preduzetništva se najbolje vidi u potrebi obe poslovne funkcije, da prilikom istupanja preduzeća na tržište ispune zahteve i potrebe krajnjih korisnika, ali i da stvore dugoročne odnose sa istim. Marketing u preduzetničkom poduhvatu ima za cilj da na najbolji mogući način istakne sve prednosti sa kojima raspolaže preduzeće, pri čemu u fokusu treba da bude vrednost koju kompanija isporučuje krajnjim korisnicima. Pored navedenog, marketing, ali i preduzetništvo kao poslovne aktivnosti kompanije teže ostvariti dugoročne odnose sa krajnjim korisnicima.

Preduzetnički marketing ističe značaj inovacije, kreativnosti i preuzimanja rizika, što ujedno sa ostalim faktorima dovodi do postizanja konkurentske prednosti. Cilj svakog preduzetničkog poduhvata nije samo postizanje konkurentske prednosti već i njeno održavanje tokom vremena. U tom smislu marketing predstavlja imperativ uspešnog preduzetničkog poduhvata.

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IMPLEMENTING VIRTUALIZATION IN A SMALL DATA CENTER

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Abstract: *The article contains design and implement virtual data center cluster in a small campus. Cluster contains virtual machines combined in a pool of devices for better management. For better cluster protection is used features like High availability, Fault Tolerance and Distributed Resource Management and Site Recovery Manager. With clustering is achieving dynamic and flexible way to organize computing resources in a virtual environment and link back to the physical resources such as CPU, memory, disk space.*

Key words: *Data center, virtual network, network architecture, virtual machine*

1. INTRODUCTION

Virtualization technology such as VMware ESXi server require Ethernet connection to access network resources. Using virtualization in the data center and between them allows changes in building topologies from widely scalable layer 3 network models to widely scalable layer 2 network models. Change requires the use of different technologies for maintaining and managing large layer 2 domains. Usually technique used to prevent layer 2 loop, Spanning Tree Protocol is replaced by technologies such as vPC and Cisco FabricPath. STP protocol is a traditional mechanism that build a layer 2 logical loop-free topology and it goes one major Ethernet principle. For keeping busy or alternative access routes always you have only one active link, others are blocked and unblocked only if the primary link falls [1].

Another layer 2 technology is a port-channel or Etherchannel. It allows for the aggregation of physical links between two devices providing more bandwidth. The big limitation of port-channel is that it operates only between two devices. And for large data centers need to provide alternative access routes between more than two network riddle in case of hardware problems on some devices. To address all the above restrictions Cisco supports technology vPC / virtual Port Channel /, MST / Multiple Spanning Tree / and FabricPath. Traffic arrays of data will pass through the network itself.

2. VIRTUALIZATION SOFTWARE

On a single physical hardware server can be supported many virtual machines with different operating systems. Each virtual machine has its own unique MAC and IP addresses. Virtual machines are connected via internal virtual switch. An essential platform for virtualization is VMware ESXi - an operating system that is installed directly on the hardware and serves to maintain the virtual machines. VMware operating system guarantee that always will be available hardware resources: memory, processor arrays, network adapters for virtual machines. In other words, VMware virtualize physical hardware and makes it available for use on virtual machines. Virtual switches connect physical network cards to virtual network cards

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to provide network access to virtual machines. Virtual switches support port and tags through which can separate the network into separate vlans [2].

Vmware vCenter Server (Fig. 1) is a software, designed to manage multiple VMware vSphere ESXi hosts and virtual machines on them and serves as a centralized administration.

Vmware vCenter Server supports up to 10,000 virtual machines for each vCenter instance and 1000 hardware host.

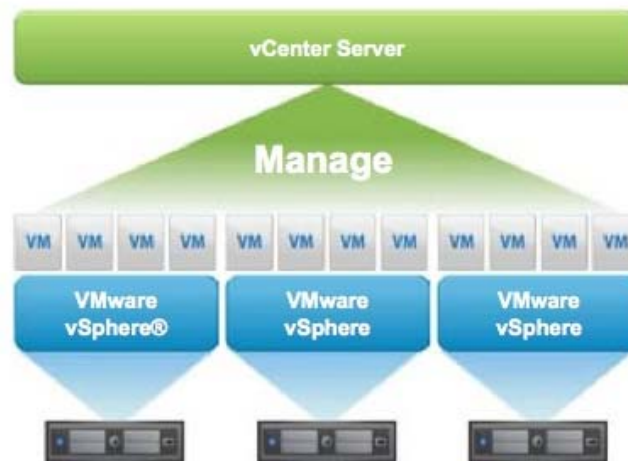


Figure 15 Logical architecture of vCenter server

2.1 vCenter architecture

The vCenter main services and tasks will include resource management, event management, configuring virtual machines, configured virtual switches (Fig. 2).

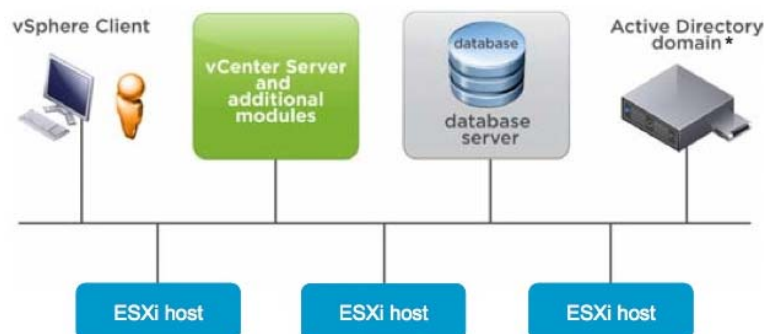


Figure 16 vCenter Server logical architecture, with datastore and Active Directory

vCenter Distributed services includes "vMotion", "DRS" and "vSphere HA", through which migrate virtual machines provide backups of virtual machines, disaster recovery and more.

3. VCENTER SERVER OBJECTS MAINTAINED IN DATA CENTER

vCenter Server consists of a hierarchy of objects. The objects include containers of other objects, such as folders or objects that are managed. Objects are host servers, virtual

machines, templates, clusters ranges resources, disk space for storage or networks. The hierarchy is used to group objects for ease of administration (Fig. 3)

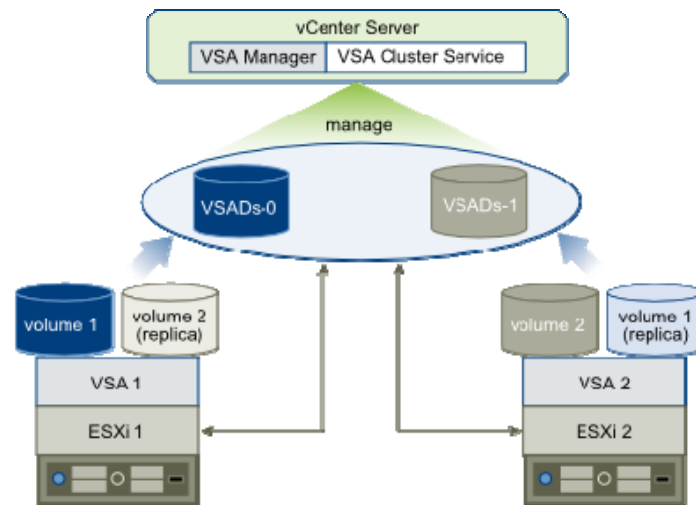


Figure 17 VMware logical view of a cluster

Some of the objects may migrate within the data center, but not between different data centers, but the other virtual machines could be cloned between data centers [3].

Hosts in the data center can be grouped in clusters (Fig. 4). The figure shows created cluster including hosts and virtual machines, organized in folders for easier administration.

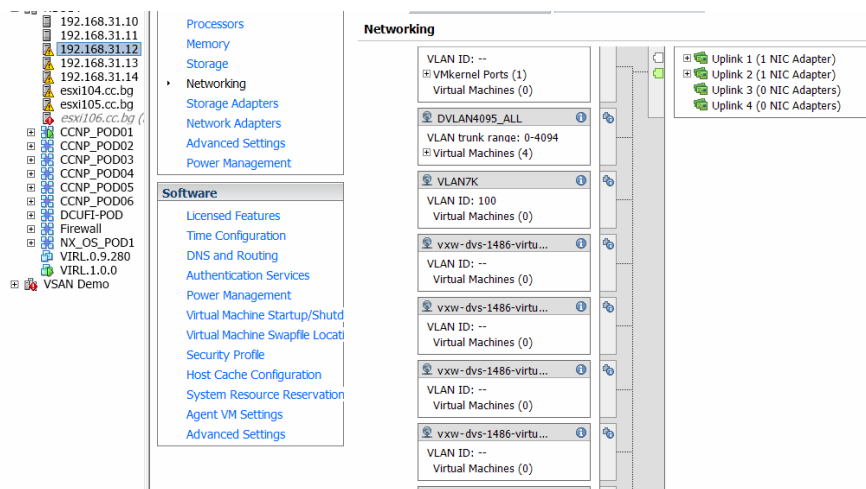


Figure 18 vSphere Esxi cluster

"VCenter" disk space for data storage. Each host has a massive data storage, where the virtual machines are stored. Figure 5 shows three built disk space for data storage.

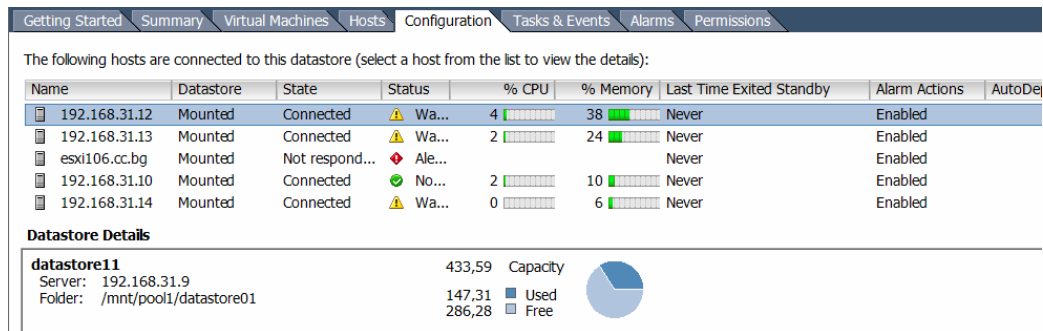


Figure 19 Data Storage

VSphere is software, which is accessed and managed objects in a data center. vSphere provides protection against stopping at each of the sites of every level of hierarchy in the data center using various tools such as migration of virtual machines, load balancing or distribution, fault tolerance, recovery tools in denial or suspension any of the sites [4].

Tool used between data centers is VMware vCenter Site Recovery Manager (SRM). Through them can be quickly restored an organization infrastructure if a disaster occurs.

Vsphere High Availability provides application availability under all conditions of running virtual machines. Problems with hardware server virtual machines will automatically migrate and restart on another server hardware with sufficient hardware resources for them (Fig.6).

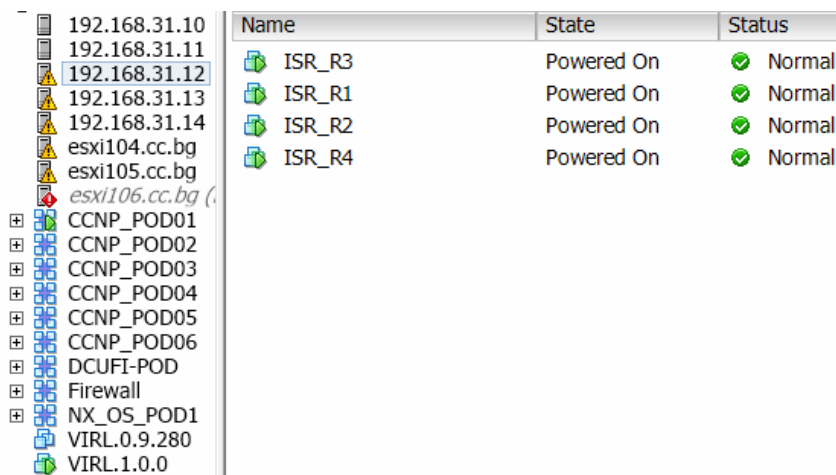


Figure 20 Data Center Cluster

VSphere HA provide a basic level of protection for virtual machines as they restart another hardware host. Fault Tolerance provides a high level of protection and availability of applications running on virtual machines, allowing users to protect besides applications and data transactions and relationships. Fault Tolerance is used for important and critical applications that must be available at all times, have zero tolerance for problems and store data for a long time. Fault Tolerance create copies of virtual machines to another host hardware and synchronizes data between them [5].

The above features are available to connect ESXi hosts in the cluster (Fig. 6). This is a dynamic and flexible way to organize computing resources in a virtual environment and link back to the physical resources such as CPU, memory, disk space [6].

A cluster acts and can be managed as one. It represents the aggregate computing and memory resources of a group of physical x86 server that share the same network, and disk arrays. For example, if the group contains eight servers with four dual-core processors each running at 4GHz and 32GB of memory, the cluster is a collection of 256GHz of computing power and 256GB of memory available for running virtual machines. Below are specified basic concepts in virtualization:

- Server virtualization. The basis of modern data center is server virtualization. It significantly increases the efficient use of hardware resources and reduces maintenance costs. Will examine the most commonly used products for server virtualization technologies used and will implement the most effective.
- Virtualization LAN. Many logical servers running within a physical server can have different security requirements, sometimes imposed isolation between them. Traditional solutions for achieving these goals are virtual LANs (VLANs) and private VLANs (PrivateVLAN), through which achieves inter-server isolation.
- Use of disk space for data storage. Virtualization of servers can only be a plus if required use of disk space for data storage. Arrays for Storage are a mandatory component of modern computing centers.
- Routing and switching;
- High availability and disaster recovery. Overlay Transport Virtualization (OTV) is a technology that can be used to connect a second data center which operate under active / standby or even active / active, in order to increase the availability and productivity.

4. ESTABLISHMENT OF POOL OF DEVICES (PODS) ON END HOSTS.

In a local project we implemented end PODs that consists of 4 numbers of virtual machines. Virtual machines can be created in several ways, depending on the size and type and infrastructure. In our case is used Open Virtual Machine Format (OVF), which is a preconfigured virtual machines. Additional parameters of the virtual machines are set, such as name, hardware resources, host, cluster, or resource pool, disk space.

On local disks of servers is installed Vsphere ESXi, and virtual machines are stored on a network array for data /network attached storage/ in VMFS datastores. Local drives are also used for local data array that stores ISO images of different operating systems and applications.

The solution is workable even if 25% of all hardware resources stops because they united in a cluster, 25% are reserved for providing high availability. Individual "ESXi" hosts have provided network access to any LAN segment, according to Management segment, a separate network card for redundancy, Vmotion segment, Fault Tolerance segment segments VM Data 1 and VM Data 2 to provide alternative ways for network access. The physical server is managed by a separate out-of-band Ethernet connectivity to storage, the number of network adapters and their type.

vSphere High Availability is configured for basic level of protection so virtual machines can automatically restart on another host in case the main problems occur. In addition, with vSphere Fault Tolerance is increased the protection of virtual machines providing identical copies of various hosts, whose status updates at any time maintained to be the same.

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REGIONALNA SARADNJA U FUNKCIJI EKONOMSKOG RAZVOJA REPUBLIKE MAKEDONIJE

REGIONAL COOPERATION IN FUNCTION OF DEVELOPMENT OF MACEDONIAN ECONOMY

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Sadržaj: *Ekonomije su se zatvarale kada je globalna ekonomska kriza uzimala zalet. Neke od evropskih vlada su zabranile domaćim kompanijama određeni period da investiraju u inostranstvu, a stavili embargo za uvoz određenih proizvoda. Ali da li samoizolacija može da pomogne da se zemlje zaštite od naleta krize? Da li mogu da budu ugroženi trgovački ugovori od tipa CEFTA?*

CEFTA je ugovor za slobodnu trgovinu, koja svakoj zemlji potpisnici daje slobodan pristup do njihovih nacionalnih tržišta. Osnovana je sa strane Višegradske grupe: Mađarska, Poljska, Češka i Slovačka 21. decembra 1992. godine u Krakovu, a kasnije su joj pristupile: Slovenija (1996), Rumunija (1997), Bugarska (1999), Hrvatska (2003), Makedonija (2006), Bosna i Hercegovina (2007), Moldavija (2007), Srbija (2007), Crna Gora (2007) i Albanija (2007). Ove zemlje se nadaju da će lakše da se integriraju u zapadno evropske institucije, a preko njih do evropske političke, bezbednosne i pravne sisteme kao demokratske i tržišne ekonomije. Sve zemlje iz prvog CEFTA ugovora postale su članice Evropske unije. Ovo važi i za Sloveniju, Rumuniju, Bugarsku i Hrvatsku. Zemlje koje su postale deo EU napustile su ovaj multilateralan ugovor za slobodnu trgovinu. U suštini CEFTA za zemlje u regionu se smatra kao stanica pred začlanjivanje u EU. Sama Unija savetuje da između ovih zemalja treba da postoji slobodna trgovačka zona, da bi se pripremile za članstvo u EU. Veliki procent trgovine zemalja članica u CEFTU je sa zemljama iz EU, jer su privučene od njenog velikog potencijala. Zemlje CEFTE ocenjuju se kao nekonkurentne i sa lošom privrednom strukturom, a region treba da produži da se bori za ukidanje barijera i više da se integrira saradnja u regionu. I pored toga što su potpisani mnogobrojni bilateralni ugovori za slobodnu trgovinu, očekivani rezultati nisu postignuti kako u ukupnoj spoljnotrgovačkoj razmeni tako i u ukupnom ekonomskom razvoju. U narednom periodu postoji verovatnoća da će trgovina u CEFTI da opada, kao rezultat loše ekonomske kondicije izvoznih kompanija i opadanja strane potražnje. Ako su zemlje EU najveći trgovački partner Republici Makedoniji, onda je Nemačka kao članica EU, zemlja sa kojom Makedonija ima najveću bilateralnu robnu razmenu. Na drugom mestu su zemlje CEFTE, gde najveću razmenu imamo sa Srbijom, koja važi za najznačajniji trgovački partner u regionu. Naša orijentacija je u budućnosti da se povećava saradnja sa CEFTOM.

Cilj rada da ukaže na neophodnu saradnju bliskih ekonomija zbog geografske blizine, sličnosti u asortimanu i kulturnom razvoju, infrastrukturne povezanosti, uzajamnih interesa, za jačanje savezništva u funkciji lakog savlađivanja problema, kao i analiza efekata od zone slobodne trgovine u regionu JIE i njen uticaj na privredu Makedonije.

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Iako su potpisani mnogobrojni bilateralni ugovori za slobodnu trgovinu, nisu postignuti očekivani rezultati. Predlažu se mere kojima bi se učvrstila saradnja, kao i načini da budu eliminirane određene negativne struje koje deluju na ove ekonomije.

U radu su korišćeni metodi: analiza, dedukcija, indukcija, sinteza, komparativna analiza i dr. Očekujemo i u narednom periodu regionalna saradnja da bude zasnovana na zajedničkim interesima i potrebama regionalnih partnera, koji treba da dobijaju na značenju.

Ključne reči: CEFTA, liberalizacija, konkurentnost, tržišne ekonomije, reforme, Makedonija.

Abstract: *As the world economic crises diffused, some of the economies protected themselves by closing some of the channels. Some of the European governments have prohibited domicile companies to invest abroad for a period of time. Also they've put an embargo on import of some of the products as well. But was this self isolation useful protection from the influence of the crisis? Or was it just a step to threat treading agreements like CEFTA?*

CEFTA is a free trade agreement that gives countries open approach on each of their markets. It was founded by the Visegrad group: Hungary, Poland, Czech Republic and Slovakia on the 21 of December 1992 in Krakow. Later joined: Slovenia (1996), Romania (1997), Bulgaria (1999), Croatia (2003), Macedonia (2006) and Bosnia and Herzegovina, Moldavia, Serbia, Montenegro and Albania – all in 2007. These countries hoped that by joining the trade alliance it would be easier to adapt in the west European institutions and European political and law systems and democratic and market economies. Every country from the initial CEFTA alliance has become member of the European Union. Later they were joined by Slovenia, Romania, Bulgaria and Croatia as well. Every country when approached the EU has left this multilateral free trade agreement.

Basically CEFTA is a stop station on the EU integration path. EU itself recommends a free trade zone between the aspirant countries, so that they could prepare themselves for the EU membership. A large part of the trade of CEFTA members is with EU countries, as they are attracted by the huge potential of that market. The CEFTA countries themselves are evaluated as not as competitive and trade developed, and the region is full of barriers that limit the region relations.

There are many bilateral agreements of free trade signed but the expected results are far from the settled goals. It is highly probable that in the period that follows the trade between CEFTA members will decrease as a result of poor collaboration between export companies and decrease of demand.

The EU countries are on the top of the list of Macedonia's trade partners, and Germany is the first on that list as a bilateral partner. High on the list are the CEFTA members as well. Serbia is Macedonia's second biggest trade partner. Macedonia's strategic orientation is to increase trade with CEFTA members that have very similar economy characteristics.

This paper objective is to point out the necessity of tight collaboration of CEFTA economies because of their geographical closeness, similarity, cultural development, infrastructure connections, and alliance.

Although many bilateral agreements of free trade were signed, the expected results were not accomplished. This paper suggests some measures that will strengthen collaboration and eliminate negative influences on the economies of the region.

The paper uses the methods of analyses, deduction, induction synthesis and comparative analyses.

Key words: CEFTA, liberalization, competitiveness, market economy, reforms, Macedonia

1. UVOD

Za efikasno delovanje ekonomske politike, neophodna je otvorenost privrede. Regionalna saradnja je važna za zemlje u regionu. Ali i zemlje koje su od samog početka bile članice CEFTE nisu uspele da sarađuju onako kako su sarađivale sa zemljama EU. Potpisivanje multilateralnog sporazuma između zemalja Zapadnog Balkana je uspeh u regionu. Po ovom sporazumu Kosovo ulazi u sastavu Srbije (pod Rezolucijom Veća sigurnosti UN 1244/99). Od zemalja Zapadnog Balkana se traži međusobna regionalna saradnja. Republika Makedonija sa optimizmom gleda na saradnju, jer naša izvozna preduzeća mogu da ostvaruju dobit od liberalizacije u razmeni, unifikaciju pograničnih procedura i pojednostavljanje pravila za poreklo proizvoda.

Najveću razmenu na tržištu CEFTE ostvarujemo sa Srbijom. U pogledu strukture izvoza najviše su zastupljeni valjani proizvodi od gvožđa, vino (osim penjlivog vina), šira, lekovi, zavarene cevi, paradajz, cigarete, kobasice i drugi mesni proizvodi, grožđe, jabuke, pekarski proizvodi, povrće, kolači i dr. Iz Srbije uvozimo električnu energiju, bitumen od nafte, rafiniran zejtin, pšenicu, pšenično brašno, mineralnu vodu, kukuruz, krompir, mrki ugalj i lignit, slatkiše, druge prehrambene proizvode, plastiku, preparate za pranje i čišćenje, punila za molero-farbarske radove, žice od rafiniranog bakra, lakove, keramičke ploče, sladoled, margarin, melasu, mebel, crepove i dr. (DZS: 2013, str. 46,65).

Sa Albanijom, BIH, Crnom Gorom i Kosovom imamo suficit u spoljnotrgovinskoj razmeni. Izražena je uvozna zavisnost zemlje. Osnovni makroekonomski problem zajednički za sve zemlje u regionu je neodgovarajuća privredna struktura, izvoz proizvoda sa niskim stepenom



Prof. dr Gordana Bilbilovska rođena je u Skoplju 1950. godine. Diplomirala je na Ekonomskom fakultetu u Skoplju, gde se zaposlila kao asistent 1974. godine. Na postdiplomske studije se zapisala u 1976/77 godini. Magistrirala je na Ekonomskom fakultetu u Skoplju na temu "Primena matrica utvrđivanju zavisnosti finalne potražnje od društvenog proizvoda". Doktorirala je na Ekonomskom fakultetu u Skoplju na temu "Primena međusektorske analize u utvrđivanju odnosa cena u makedonskoj privredi".

Polje njenog naučnog interesa su: ekonomska statistika, matematika za ekonomiste i međusektorska analiza. Za redovnog profesora je izbrana 2011. godine.

Na osnovnim studijama predaje ekonomsku statistiku i matematiku za ekonomiste, a na postdiplomskom Menadzment za osiguranje, angažirana je za finansijsku i aktuarsku matematiku. Na Ekonomskom fakultetu u Štipu predavala je ekonomsku statistiku, a u Strugi i Velesu matematiku za ekonomiste.

Godine 1998. je bila na studijskom prestonu u Francuskoj, na univerzitetu, Nant, Ren i Orlean.

Objavila je univerzitetsku knjigu Ekonomska statistika, kao i zbirku zadataka za ekonomsku statistiku, izdavač je bio Ekonomski fakultet u Skoplju. U koautorstvu je objavila zbirke za matematiku za ekonomiste. Autor je skripte "Elementi za input-output analizu".

finalizacije i dugoročni deficit tekućeg bilansa. Na tržištu CEFTE treba da jača konkurencija i da se traži rešenje problema u domenu zajedničke nadnacionalne razvojne strategije.

2. BALKAN – DA LI JE OD POMOĆI IZOLACIJA ILI INTEGRACIJA?

Od hipotekarne krize u SAD do pada metalurške industrije u Evropi, kriza se brzo širila i zahvatala je sva tkiva svetske ekonomije. Za neke balkanske ekonomije koje su bile manje i zatvorenije, kao makedonska ekonomija na primer, neki su na početku prognozirali da će izbeći krizu. Ali i pored toga što su direktne veze bile labave, kriza se proširila posredno. Delimična izolacija zemlje pomogla je da posledice krize izostanu određeni period, ali njeni efekti su bili samo odloženi. Odmah na početku dobijamo odgovor na postavljeno pitanje u radu—može li zatvorenost ekonomije pomoći u zadržavanju stabilnosti ili samo usložniti situaciju. Odgovor je da je neophodno da postoji otvorenost svake privrede. “Privreda u Republici Makedoniji može da ostvari solidne privredne rezultate ukoliko se uključi u međunarodne razvojne tokove.” (Bilbilovska, G. 2006, str.329). Jačanjem regionalne saradnje, zatvaraju se vrata za negativna kretanja i ostvaruje se težnja zemalja Jugoistočne Evrope da se priključe EU.

CEFTA (Central European Free Trade Agreement) stvorena je 1992 godine, kada je bila uspostavljena zona za slobodnu trgovinu i investicije, kao korak ka priključenju EU. U CEFTU su pristupile: Poljska (1992-2004), Mađarska (1992-2004), Češka (1992-2004), Slovačka (1992-2004), Slovenija (1996-2007), Rumunija (1997-2007), Bugarska (1999-2007), Hrvatska (2003-2013), Makedonija (2006-član), Albanija (2007-član), Bosna i Hercegovina (2007-član), Moldavija (2007-član), Crna Gora (2007-član), Srbija (2007-član), Kosovo (UMNIK) (2007-član). Ciljevi ove asocijacije su stvaranje zone slobodne trgovine putem smanjenja i eliminiranja trgovačkih ograničenja i jačanje međusebnih ekonomskih veza. U funkciji ekonomskog razvoja i stabilizacije u ovom delu Evrope 1999 godine je bio uspostavljen Pakt o stabilnosti JIE. Memorandum o razumevanju o trgovačkoj liberalizaciji i stvaranju slobodne trgovine u regionu bio je potpisan 27 juna 2001 godine u Briselu, pod pokroviteljstvom Pakta za stabilnost za Jugoistočnu Evropu i mrežu bilateralnih sporazuma o slobodnoj trgovini zaključenih između ovih strana do kraja 2002 godine. Sa nastojanjem za međusobnu saradnju bila je predviđena liberalizacija



Dr Ivana Bilbilovska je rođena u Skoplju 1983. godine. Diplomirala je na Ekonomskom fakultetu u Skoplju 2006. godine. Na postdiplomske studije na Ekonomskom fakultetu u Skoplju se zapisala u 2007/2008 god, gde je položila predviđene ispite sa prosečnom ocenom 10. Magistrirala je 2009. godine na Ekonomskom fakultetu u Skoplju na temu “Strategijski menadžment vo mediumite”. Doktorirala je 2013. godine na Ekonomskom fakultetu u Skoplju na temu “So planiranje do razvoj na mediumite-sostojbi i perspektivi vo Republika Makedonija”.

Radila je kao novinar za ekonomsku problematiku u dnevnom listu “Vreme”, zatim kao novinar za ekonomsku problematiku u “Sitel” televiziji. Sada je portparol u ministarstvu za finansije u Republici Makedoniji.

trgovine uslugama od najmanje 90% do 2008. godine. Planirano je zemlje potpisnice da ostvaruju trgovinu na osnovu bilateralnih ugovora. Idealno je bilo da ojača partnerstvo zemalja potpisnica Ugovora za slobodnu trgovinu (CEFTA). Sa željom da budu stvoreni razvojni uslovi, kao i diverzifikacija trgovine i razvoj trgovinske i ekonomske saradnje, trebalo je da se deluje na osnovu jednakosti, obostrane koristi, nediskriminacije i međunarodnog prava. Bio je otvoren proces pregovora o liberalizaciji trgovine industrijskim i poljoprivrednim proizvodima. U nastojanju da se doprinese razvoju odnosa svake zemlje prema EU, potrebna je bila integracija u multilateralnom trgovačkom sistemu. Sa ovog stajališta zajednica je mogla da se iskoristi na bolji način, jer ekonomije koje su članice i pored svih razlika, imaju sličnosti i nadopunjuju se. Između ovih zemalja postoji i kulturološka sličnost koja treba da odigra ulogu u razvoju privredne saradnje. Međusebna orijentacija može pomoći zemljama da povećaju izvoz sa niskim troškovima poslovanja, zato veći broj ekonomija koje su članice u CEFTI su i trgovački partneri.

Hrvatska nije prihvatila ideju za članstvo pod izgovorom da strahuje da je to pokušaj da vaskrsne Jugoslavija (minus Slovenija, plus Albanija). Zato su otpočeli pregovori za novu CEFTU koja da bi se razlikovala od stare, nazvana je CEFTA-2006. Sporazum CEFTA-2006 sadrži uspešnu regionalnu saradnju sa institucionalnom podrškom, a bile su uvedene i nove oblasti saradnje, kao što su usluge, investicije, javne nabavke i zaštita intelektualnog vlasništva. Zemlje JIE, osim Rumunije, su relativno male zemlje i za njih je bolja veća otvorenost prema svetu. Politički efekti su ograničavajući faktor saradnje u regionu. Saradnju ograničava i to što zemlje u regionu svoju spoljnotrgovinsku razmenu usmeravaju na zemlje EU sa malim proizvodnim i izvoznim potencijalom i slabim konkurentskim prednostima. Sa potpisivanjem multilateralnog sporazuma CEFTA-2006 ponovo je usmerila spoljnotrgovinsku razmenu prema zemljama regiona, a bio je poboljšan mehanizam za rešavanje sporova, što je novi kvalitet i faktor veće sigurnosti liberalizacije u ovom regionu. Kada se prešlo na tržišnu ekonomiju i primenu svetskih standarda (koji su u funkciju stvaranja uslova za odvijanje ekonomske aktivnosti), bilo je jasno da zemlje JIE zaostaju iza zemalja Centralne Evrope koje su 2004 godine pristupile EU. Zato su preduzete reforme u njihovim ekonomijama sa ciljem da obezbede prelaz prema tržišnom privređivanju. Preduzete reforme nisu dale očekivane rezultate, jer privredni subjekti nisu bili dovoljno pripremljeni da se suoče sa daleko konkurentnijim proizvodima, a spoljnotrgovinska razmena se pogoršavala, pa je zajednički problem deficit tekućeg bilansa. Bili su narušeni potpisani sporazumi između država koje su uspostavile ekonomsku saradnju.

Poznato je da je BIH jednostrano uvela carine na određeni broj poljoprivrednih i prehranbeno-industrijskih proizvoda prema Srbiji i Hrvatskoj. BIH je uvela ograničenja u trgovini sa Hrvatskom, odnosno skratila je deo uvoza da bi poboljšala ugled svojih proizvoda na domaćem tržištu. Prekršaj dela odredbi iz sporazuma između ove dve zemlje postavlja pitanje da li postoje mogućnosti za održavanje dalje saradnje. Evropska komisija je 2006. godine predložila sklapanje multilateralnog sporazuma za slobodnu trgovinu u regionu. Kao prednost novog sporazuma o slobodnoj trgovini je uvođenje arbitražnog suda, čije su odluke konačne i obavezujuće po strane u sporu. Bilo je predviđeno uprošćavanje carinskih procedura i smanjenje carinskih barijera. Planiralo se osnivanje zajedničkog komiteta od predstavnika svih strana u sporazumu. I multilateralni sporazumi su imali probleme između različitih strana. Dodatni protokol Sporazuma o izmeni i pristupanju Sporazumu o slobodnoj trgovini u centralnoj Evropi stupio je na silu 5-tog decembra 2011 godine, koji predviđa ukidanje carine na uvoz i sve uvozne dažbine fiskalne prirode u međusobnoj trgovini.

3. KO ĆE DA ODRŽI UGOVOR CEFTA - 2006

Glavno pitanje je ko će da održi ugovor CEFTA-2006? CEFTA-2006 je multilateralni sporazum za zemlje Zapadnog Balkana, sa zadatkom da sprovede liberalizaciju u spoljnotrgovinskoj razmeni u regionu preko konsolidacije svih prethodno ugovorenih bilateralnih sporazuma. Sporazum o slobodnoj trgovini između zemalja Zapadnog Balkana ima za cilj nulti carinski režim za sve industrijske proizvode. Ovo ima marketinški aspekt jer je garancija stranim investitorima da mogu u region da ulažu, da postoje dobri trgovinski odnosi zasnovani na liberalnu trgovinu, koje su ratifikovale i primenjuju ga i danas. Jer su Bugarska i Rumunija postale članice EU 2007 godine, a Hrvatska 2013 godine, ugovor CEFTA-2006 održavaju: Albanija, BIH, Makedonija, Moldavija, Srbija, Crna Gora i UNMIK u ime Kosova.

CEFTA-2006 je karta na koju treba da igraju, da bi se lakše integrirale u zapadnoevropskim institucijama, da proširuju tržište i izvan zone CEFTA, sa zemljama EU, EFTA i Turskom. Prijem u EU nije lak, jer je EU zatvorenija za primanje novih članica. Ove zemlje se sudaraju sa političkim i ekonomskim problemima. A trgovački ugovor traži da se eliminišu barijere na ekonomskom planu između zemalja članica. Zemlje izvoznice treba da znaju da osvajaju strane kupce kvalitetnim proizvodima/uslugama kao i konkurentnim cenama, asortimanom i trajnosti proizvoda. Ulaskom Hrvatske, Rumunije i Bugarske u EU, tržište u regionu je manje, pa su manje i mogućnosti za realizaciju proizvoda ili usluga. Izražajna im je uvozna zavisnost, odakle proizilazi deficit u bilansu plaćanja. Zemlje članice CEFTA-2006 međusobno razmenjuju proizvode iz zemljoradnje i industrijske proizvode sa niskim stepenom finalizacije. Izuzetak je Srbija koja izvozi proizvode sa višim stepenom finalizacije. Sve zemlje članice su više povezane sa zemljama EU od zemlje u regionu. Svočavaju se niskom konkurentnošću sopstvene proizvodnje. Zato zemlje članice CEFTA-2006 treba da definišu nadnacionalne strateške razvojne prioritete, koji bi bili u funkciji bolje ekonomske saradnje u regionu i povećanja konkurentne prednosti.

Protekcioniističke mere na globalnom tržištu su udar za makedonske proizvođače, posebno za tekstilnu i metalnu industriju i za prehrambeni sektor. Netrgovinske barijere su problem za makedonske izvoznike, jer nisu regulirane pravilima STO. Ove mere znače obavezu za izvoznika pri ulazu njegovog proizvoda u drugu zemlju da dokazuje poreklo proizvoda, da prilaže posebnu dokumentaciju za ispunjenje standarda za kvalitet, ekologiju, organsku proizvodnju, etiketiranje, recept po kome je proizveden proizvod i dr. Ali i Republika Makedonija kao članica STO i CEFTA ima pravo da uvede protekcioniističke mere da bi zaštitila domaću proizvodnju.

4. EFEKTI INTEGRACIJE NA PRIVREDU MAKEDONIJE

Cilj Republike Makedonije je da razvija dobre ekonomske odnose sa zemljama članicama CEFTA-2006 i da obezbedi svoj ekonomski napredak. Potpisani su veliki broj bilateralnih ugovora za slobodnu trgovinu. Rezultati ukazuju na visok stepen otvorenosti makedonske ekonomije. Učešćem u zoni slobodne trgovine za Zapadni Balkan se opredelila za ekonomski razvoj, a ujedno je pokazala da je sposobna da vodi zajedničku ekonomsku politiku i da preduzima obaveze i odgovornosti za budućnost regiona. Zato se radilo na poboljšanju konkurentnosti makedonskih proizvoda i usluga, koje je osnova za efikasnije privređivanje i rast životnog standarda stanovništva. Preduzete su reforme u ekonomskom sistemu, doneti su zakoni, formirane su institucije, izvršena je liberalizacija u spoljnotrgovinskom režimu, ukinute su kvote za uvoz i izvoz pojedinih proizvoda, a smanjena je i visina carina. Sklopljeni

su ugovori za slobodnu trgovinu sa većim brojem zemalja u regionu. Veliki procenat razmene se realizirao na osnovu prethodno ugovorenih preferencijalnih režima. Carinski sistem Makedonije je izgrađen na osnovu carinske politike u EU, koja uključuje slobodnu cirkulaciju proizvoda, ljudi, usluga i kapitala, a isključuje diferencijalne, fiskalne, dopunske, retorzivne i prohibitivne carine. Makedonija je ukinula trgovačke barijere, kao što su carinski kontingenti, izjednačila je akcize za domaće i uvozne duvanske proizvode, uvela je carinsku tarifu za najprivilegiranu naciju.

Zemlja	u 000 SAD \$	Izvoz u 000 SAD \$	Uvoz u 000 SAD \$	Pokrivenost uvoza sa izvozom
Ukupno	1438114	688536	749578	91,86
Albanija	122360	74652	47708	156,47
BIH	156939	93020	63919	145,52
Crna Gora	35613	31753	3860	822,61
Kosovo	266878	230824	36052	640,25
Srbija	856325	258286	598039	43,2

Tabela 1 Zemlje CEFTE sa kojima trguje Republika Makedonija 2014 godine u 000 SAD \$

Ukupna trgovinska razmena Republike Makedonije sa zemljama CEFTA u 2014. godini iznosila je 1438114 hiljade američkih dolara ili 12% od ukupne spoljnotrgovinske razmene. Rast uvoza 2014/2013 godini iz zemalja regiona je sa indeksom 114, a izvoza sa indeksom 91,2. To ukazuje da je izvoz u zemljama okruženja 2014/2013 opao za 8,8%. U međusobnoj razmeni zemlje najveći izvoz se realizira u tekstilnoj industriji, metaloprerađivačkoj i poljoprivredni proizvodi, posebno sirovine i poluproizvodi sa niskom fazom prerade. Izuzetak je Srbija koja ostvaruje izvoz električnih mašina i druge opreme sa visokim stepenom finalizacije. Indeks izvoza 2014/2013 sa Srbijom je 95,19, a uvoza je 114,39. Trgovinski deficit sa Srbijom je 339753 hiljada američkih dolara, Posmatrano po zemljama najveću razmenu Makedonija je ostvarila sa Srbijom, izvoz od 258286 hiljada američkih dolara i uvoz od 598039 hiljada američkih dolara, a pokrivenost uvoza sa izvozom je bio 43,2%.(DZS, 2015, str. 557). U pogledu strukture izvoza najviše su zastupljeni valjani proizvodi od gvožđa, vino (osim penjlivog vina), šira, lekovi, zavarene cevi, paradajz, cigarete, kobasice i drugi mesni proizvodi, grožđe, jabuke, pekarski proizvodi, povrće, kolači i dr. Iz Srbije Makedonija uvozi električnu energiju, bitumen od nafte, rafiniran zejtin, pšenicu, pšenično brašno, mineralnu vodu, kukuruz, krompir, mrki ugallj i lignit, slatkiše, druge prehrambene proizvode, plastiku, preparati za pranje i čišćenje, punila za molero-farbarske radove, žice od rafiniranog bakra, lakove, keramičke ploče, sladoled, margarin, melasu, mebel, crepove i dr. (DZS:2013, str. 46,65)

Sa Crnom Gorom, Kosovo, BIH i Albanijom Makedonija ima visok suficit u spoljnotrgovinskoj razmeni. U Crnoj Gori Makedonija izvozi mesne proizvode, kolaže i slike, dekorativne ploče, lekove, gvožđe, jabuke i dr. (DZS: 2013, str. 46). Sa Albanijom Makedonija ima indeks izvoza 2014/2013 je 95%, a uvoza 124,55 %. U Albaniju Makedonija izvozi: druge otpadke i ostatke gvožđa, rafiniran suncokretov zejtin, vodu, lekove, proizvode od gipsa, cevi, kvasac, punila za molero-farbarske radove, cigarete, pekarske proizvode, kamen i dr. Najvažniji partneri za Makedoniju su Srbija, Kosovo i BIH. Postoje potencijali za povećanje spoljnotrgovinske razmene Makedonije sa zemljama iz okruženja sa kojima su potpisani sporazumi o slobodnoj trgovini. Prisutno je zaostajanje u regionu u odnosu na svetsku ekonomiju. U Makedoniji i Crnoj Gori opada konkurentnost izvoza. Srbija je najjača u regionu. A svaka zemlja u regionu se oslanja samo na dva ili najviše na tri trgovinska partnera. Ovo ukazuje da zemlje CEFTE nisu u situaciji da iskoriste ekonomski potencijal

regiona, što je posledica zaostalosti njihove privredne strukture, tj. zaostalost i neefikasnost njihove industrijske proizvodnje. U narednom periodu (ukoliko se ništa ne preduzme za ekonomsku povezanost zemalja u regionu), postoji verovatnoća da će trgovina sa CEFTOM da opada, kao rezultat loše ekonomske kondicije izvoznih kompanija i opadanje strane potražnje.

	2011 god	2012 god	2013 god	2014 god
Izvoz	1244677	980782	755200	688536
Uvoz	799090	740983	658101	749578
Ukupno	2043767	1721765	1413301	1438114
Trg. saldo	445587	239799	97099	-61042
Pokrivenost uvoza izvozom	155,76	132,36	114,75	91,86

Tabela 2 Obim trgovačke saradnje sa zemljama Zapadnog Balkana u 000 SAD \$

U 2011. godini razmena Makedonije sa zemljama Zapadnog Balkana je dostigla vrhunac ili 19,27% od ukupne spoljnotrgovinske razmene. U narednim godinama izvozne aktivnosti su u kontinuiranom padu. Učešće izvoza Republike Makedonije sa zemljama Zapadnog Balkana u 2013 godini je 17,57%, u 2014 godini 13,92%, a na strani uvoza 2013 godine 9,94%, a 2014 godine 10,27%. Evidentno je da izvoz u regionu zaostaje za ukupnim rastom ukupnog izvoza. Podaci govore da zemlje CEFTA-2006 nisu u situaciji da iskoriste ekonomske potencijale regiona, što je problem za ekonomski rast i razvoj kako svake zemlje pojedinačno, tako i regiona u celini. I u drugim zemljama Zapadnog Balkana prisutna je integriranija trgovina sa zemljama članicama Unije u odnosu na susede. Postojao je deficit u trgovinskom bilansu zemlje u 2014 godini od 61042 hiljada američkih dolara.

	2011 god	2012 god	2013 god	2014 god	2015 god
Izvoz	4478313	4015403	4298772	4933845	4489934
Uvoz	7027162	6522388	6619586	7276729	6399867
Ukupno	11505475	10537791	10918358	12210574	10889801
Trg. saldo	-2548849	-2506985	-2320814	-2342884	-1909933
Pokrivenost uvoza sa izvozom	63,72%	61,56%	64,94%	67,80%	70,15%

Tabela 3 Obim trgovačke saradnje RM 2011-2015 u 000 SAD \$

U ukupnoj spoljnotrgovinskoj razmeni evidentan je veći obim uvoza u odnosu na izvoz, pa odatle je i trgovinski deficit kao i nepokrivenost uvoza sa izvozom. Pokrivenost uvoza sa izvozom u spoljnotrgovinskoj razmeni Republike Makedonije je: 2011 godine sa 63,72%, 2012 godine je 61,56%, 2013 godine sa 64,94%, 2014 godini sa 67,8%, a 2015 godini sa 70,15%. Makedonija je 2013 godine imala izvoz 4298772 hiljada američkih dolara, a uvoz 6619586 hiljada američkih dolara, kao i negativno saldo od 2320814 hiljada američkih dolara. Ukupna vrednost izvoza 2014. godine je 4933845 hiljadu američkih dolara, a uvoza 7276729 hiljadu američkih dolara. Trgovački deficit je iznosio 2342884 hiljade američkih dolara.

Indeks izvoza je: 2012/2011 godine je 89,66 što pokazuje opadanje od 10,34% u odnosu na prethodnu godinu, a indeks uvoza je 92,82 što pokazuje opadanje od 7,18%. Najveću saradnju Makedonija je imala sa Nemačkom u 2013 godini, ukupno je 2233523 hiljada američkih dolara, od kojih izvoz 1539466 hiljada američkih dolara i uvoz od 694058 hiljada američkih

dolara, sa suficitom od 845408 hiljada američkih dolara i pokrivenošću uvoza sa izvozom od 221,81%.(DZS:2013,str.34).

Najveći izvoz imala je tekstilna, metalna industrija, izvoz svežeg voća, povrća, duvan, koža, krzno, piće, valjani proizvodi, ferosilicium, lekovi, meso i dr. Radi se o proizvodima sa niskom dodatnom vrednošću, a pripadaju grupi osetljivih proizvoda na cene na globalnom tržištu. U prvih tri meseca 2016 godine makedonski izvoz je ostvario rast od 7,5% u odnosu na isti period u 2015 godini. Ukupni uvoz je veći za 7,4%, a pokrivenost uvoza izvozom je 76,4%. (DZS, 2016, str.1). Najviše se trgovalo sa zemljama članicama EU (Nemačkom, Velikom Britanijom, Grčkom, Bugarskom), kao i sa Srbijom.

Republika Makedonija je započela proces intenzivnog investiranja u proizvodnji i ekonomskom prestrukturiranju, koje obezbeđuje rast izvoza proizvoda sa većom dodatnom vrednošću. Zasluge za ovo ima ulazak novih tehnologija u domaćoj proizvodnji i input stranog know-how-a razvijenijih zemalja koje su donele strane investicije. Tako "Džonson Meti" u tehnološko razvojnoj zoni Bunardžik proizvodi katalizatore, a celokupna količina proizvodnje se izvozi za nemačko tržište. Strane investicije proizvode sa visokim stepenom finalizacije, obezbeđuju visoku profitabilnost i rast izvoza u slobodnim ekonomskim zonama i topljenje trgovinskog deficita.

5. MERE KOJIMA BI SE UČVRSTILA SARADNJA U CEFTI

Republika Makedonija je zainteresirana za dobru poziciju na tržištima Zapadnog Balkana i tržištima EU. Zato preduzetništvo i slobodna konkurencija treba da obezbede porast proizvodnje, produktivnosti rada i plasman proizvoda koji bi zadovoljili kriterijume probirljivih potrošača na globalnom tržištu.

Reforme nisu dale očekivane rezultate jer privredni subjekti nisu bili dovoljno pripremljeni da se suoče sa daleko konkurentnijim proizvodima zemalja, a spoljnotrgovinska razmena se pogoršavala. Makedonska privreda je izgubila tržišta, a preduzeća su smanjila proizvodnju, neka su bila i likvidirana. Oni koji su uspeali da opstanu tražili su strateške partnere. Povećanje konkurentnosti makedonskih preduzeća zavisi od strukturnih relacija, a poreska politika treba da bude prilagođena realnoj situaciji. Ukupna razmena sa svetom je svedena na trgovinu sa partnerima iz 20 zemalja, a oko 80% od ove spoljnotrgovinske razmene je sa partnerima iz Nemačke, Italije, Grčke, Srbije, Crne Gore i drugih bivših jugoslovenskih republika. Ovo stavlja zemlju u zavisnost od faza ekonomskih ciklusa sa zemljama sa kojima sarađuje. Zato treba da se radi na povećanju broja spoljnotrgovinskih partnera, da se dinamizira industrijska proizvodnja, da se unapređuje zemljoradnja, da se povećava porast BDP, da se povećava izvoz i poboljša životni standard stanovništva. Uspeh makedonskih preduzeća zavisi i od eksternih faktora, kao i od odnosa preduzeća sa sredinom. Zato treba da se radi na jačanju fleksibilnosti, tačnije svoju sposobnost, blagovremeno da se iskoriste mogućnosti, da se izbegavaju nepovoljne okolnosti, kao i uvek da se prilagođavaju spoljnim faktorima okruženja. Potreban je miks poslovnih funkcija prilagođenih ciljevima koji treba da budu ostvareni na tržištu. Treba da budu definirani ciljevi i strategije za svako tržište i da se predviđa njihova međuzavisnost, a stručnost treba da determinira politiku, strategiju i razumevanje faktora konkurentnosti. Republika Makedonija treba da produži liberalizaciju spoljnotrgovinske razmene. Potrebno je da poveća trgovina poljoprivrednim proizvodima. Privrednici znaju sa kojim problemima se suočavaju kada se pojave viškovi hrane u zemljama sa kojima trgujemo. Zato je država dužna da pripremi mere za zaštitu domaće proizvodnje. Subvencije mogu da budu mehanizmi za zaštitu domaće proizvodnje.

Makedonija je ukinula trgovačke barijere, kao što su carinski kontingenti, izjednačila je akcize za domaće i uvozne duvanske proizvode, a uvela je carinsku tarifu za najprivilegiranu naciju. Zemlja vodi politiku liberalizacije uvoza, tj. niske carinske zaštite, a treba da pregovara povoljne kvote za proizvodnju ključnih proizvoda.

Od važnosti su i mere za privlačenje stranih direktnih investicija koje treba da budu povezane sa aktivnom politikom na tržištu rada i razvojem infrastrukture. To bi pridonelo rastu BDP i daljim povećanjem uključenosti u trgovini sa susednim zemljama u Jugoistočnoj Evropi i sa EU. Povećanje stranih direktnih investicija treba da bude preko niskih poreza i drugih stimulacija za investiranje.

Potrebne su reforme koje će biti u funkciji stvaranja bolje biznis klime. Od važnosti su strukturne promene prema produktivnijim aktivnostima. Treba da se podrži modernizacija glavnih sektora (kao što su tekstil i metalni proizvodi). Treba da budu povećani izdaci za istraživanje i razvoj i primenu novih tehnologija u industriji, tj. da se ide u korak sa privrednim kretanjima u svetu, da se poznaju želje stranih kupaca. Povećanje konkurentnosti makedonskih preduzeća zavisi i od strukturnih relacija, a poreska politika treba da bude prilagođena realnoj situaciji. Region treba da produži da se bori za ukidanje barijera i više da se integriira saradnja u regionu i da poboljšava svoje odnose sa susednim zemljama. Republika Makedonija je deo ovih zemalja u regionu, sa malom ekonomijom, sa kojom se lakše upravlja i treba da opstane na reformskom kursu.

ZAKLJUČAK

Jačanjem regionalne saradnje zatvaraju se vrata za negativna kretanja. CEFTA je stvorena 1992 godine kada je bila uspostavljena zona slobodne trgovine i investicija. Trebalo je da se deluje na osnovu jednakosti, obostrane koristi, nediskriminacije i međunarodnog prava. Multilateralni ugovor za slobodnu trgovinu bio je predviđen da pripremi pretendante za članstvo u EU. A CEFTA integracija je mogla da bude iskorišćena na bolji način, jer ekonomije članice i pored razlika imaju i sličnosti i nadopunjuju se. Orijentacija ovim zemljama treba da pomogne da povećaju izvoz sa niskim troškovima poslovanja. Rast izvoza u zemlje regiona zaostaje za ukupnim rastom ukupnog izvoza. Njihov slab ekonomski potencijal je evidentan u regionu. Makedonija i Crna Gora ostvaruju najgore rezultate u pogledu konkurentnosti izvoznih proizvoda. Makedonija najveću spoljnotrgovinsku razmenu ima sa partnerima iz EU i sa zemljama članicama CEFTE. Makedonski izvoz je slabo konkurentan na globalnom tržištu. Izražena je uvozna zavisnost zemlje, kao i deficit u bilansu plaćanja. Trgovinski deficit imamo sa Srbijom, sa kojom ostvarujemo i najveću razmenu u regionu. Ostvaren je suficit u izvozu u Crnoj Gori, BiH, Kosovu i Albaniji. Postoje potencijali za povećanje spoljnotrgovinske razmene Makedonije sa zemljama iz okruženja, iako nisu postignuti očekivani rezultati niti u ukupnoj spoljno-trgovinskoj razmeni niti u ukupnom ekonomskom razvoju. Zato preduzetništvo i slobodna konkurencija treba da obezbede: porast proizvodnje, produktivnosti rada i plasman proizvoda koji bi zadovoljili kriterijume probirljivih potrošača. Treba da se radi na povećanju broja spoljnotrgovinskih partnera, da se dinamizira industrijska proizvodnja, da se unapređuje zemljoradnja, da se povećava porast BDP i izvoz. Makedonija treba da produži sa liberalizacijom spoljnotrgovinske razmene i da radi na povećanju broja spoljnotrgovinskih partnera. Od važnosti su i mere za privlačenje stranih direktnih investicija koje obezbeđuju porast izvoza proizvoda sa većom dodatnom vrednošću. Tvrdimo da postoje potencijali za povećanje spoljnotrgovinske razmene Makedonije sa zemljama iz okruženja.

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ГРАД КАО ПОЛИГОН ЗНАЊА И ИНОВАЦИЈА

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Резиме: *Савремене иницијативе коју покрећу универзитети и институти који се баве истраживачким радом подстичу појаву нових начина обликовања простора. На тај начин се ствара плодно окружење за развој и ширење иновација. Узимајући у обзир значајан положај општег процеса истраживања, овај рад даје увид у однос између града и иновација, анализира постојеће правце економије знања, док је случај Београда истакнут као пример локалне праксе и њене дискутабилне динамике. Очекујући укључивање Београда у глобалну мрежу градова који се окрећу науци и иновацијама, пројекат једног новог универзитетског кампуса је покренут као носилац ове идеје, али је његово спровођење у дело привремено заустављено, што осликава сам положај науке у нашем друштву.*

Кључне речи: *град, иновација, наука, трансформације града, конкурентност*

1. УВОД

Глобална повезаност која је успостављена између универзитета/научних центара и главних токова новца и производње данас је стимулисана многобројним програмима размене и сарадње, овај динамичан однос представља једну важну предност на тржишту. Управо зато, глобално рангирање градова данас обично укључује истраживање и развоја (енг. R&D) као један од главних критеријума – уз економију, културну интеракцију, угодност живљења, животно окружење и приступачност (Global Power City Index 2014). Због тога градови теже да створе платформу одрживог развоја која укључује науку, уметност и културу, а процес иновација се непрестано стимулише.

Узимајући у обзир ове елементе, овај рад се бави урбаним просторима који су посвећени истраживању и универзитетском образовању (R&D зонама), као и њиховом улогом у процесу савремених трансформација градова. На тај начин ће бити могуће дефинисати главне карактеристике позиционирања, просторног структурирања и многоструких улога које су универзитетске целине имале у граду и друштву у различитим периодима развоја. Случај Београда ће бити посебно анализиран, кроз представљање иницијативе која је покренута Пројектом унапређења инфраструктуре високошколског образовања Европске Уније (EU HETIP)²¹⁸.

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²¹⁸ Унапређење инфраструктуре високошколског образовања (High Education Teaching Infrastructure Project, скр. EUHETIP) је заједнички пројекат Министарства образовања, науке и технолошког развоја Републике Србије и Европске уније за чије спровођење је Европска унија обезбедила 30 милиона евра из приступних фондова Европске уније за Србију (<http://www.hetip.rs>, 03. јул 2011.)

Јелена Ивановић Војводић је рођена 1962. у Призрену, Србија. Архитектонски факултет Универзитета у Београду је завршила 1987. године под менторством професора Милана Лојанице. Докторску дисертацију под називом Простори универзитета и научних комплекса у савременим трансформацијама града одбранила је у мају месецу 2016. године. под менторством проф.др Александре Ступар.



Од 1984/85. године је радила у канцеларији Ендруз Калик сарадници, Рединг, Енглеска; 1987/1991. године самостални пројектант у Саобраћајном институту ЦИП, Београд; 1991/1994. године виши самостални пројектант – Економски биро, Београд; 1994/96. године Фарман, Будимпешта, Мађарска; 1996/98 Фар&Ман, Београд; 2003/07 Беогаз-Акватерм.

Биро ВИА д.о.о. Београд је архитектонско предузеће које је основала заједно са Гораном Војводићем 2007. године. Реализовала је преко 30 објеката, ентеријера и планова (неки радови су награђени) и има добро искуство на конкурсима. Била је председник Друштва архитеката Београда (2004/08) и члан Суда части Инжењерске коморе Србије (2005/09). Она је такође ко-аутор и оснивач пројекта БИНА (Београдска интернационална недеља архитектуре) у организацији Друштва архитеката Београда и Културног центра Београда. Један од оснивача НВО организације Докомомо Србија. Она је била вођа тима међународног конкурсног програма за блок 39 и Дизајн координатор за објекат Центар за промоцију науке у Београду, Србија (2011-2015), у оквиру компаније Ептиса, међународни инжењеринг, архитектура и информационе технологије, Шпанија.

На Факултету за уметност и дизајн у Београду, Универзитета Цон Незбит предаје од 2009. године, редовни је професор и декан факултета (од 2015.). Удата је и има двоје деце.

2. ГРАД, УНИВЕРЗИТЕТ И ИНОВАЦИЈЕ

Многобројни аутори (Scott, 1990; Porter, 1990; Hall, 1998; Simmie, 2001; Komninos 2002, 2008, 2014; Jucevičius and Liugailaitė-Radvickienė 2014) су истицали централну улогу науке, иновација и технологије у развоју градова. Због тога је израда планова и пројеката усмерених ка истраживању и иновацијама постала значајан елемент стратегија које би требало да утичу на општи технолошки напредак, квалитет животне околине, економију, конкурентност, функционалну и економску диверсификацију, пораст запослености и смањење незапослености.

Шумпетер (Schumpeter, 1942) је означио иновације као кључну димензију економске промене и раста, а овај однос се може такође запазити у савременом граду у коме развој иновација прати стварање нових производа, услуга, процеса, модела пословања и увећан број запослених. Због тога је ознака „иновативности“ постала пожељни елемент имица града који би се могао применити на неколико сфера постојања урбане средине – од друштвених феномена, простора, стратегија, до формалних и неформалних процеса, токова и активности најновијих технологија. Анализирање и рангирање области, градова и региона који уводе иновације је постало специфично средство за предвиђање напретка града, док је однос између градова и иновације разрађен и потпомогнут многобројним пројектима и иницијативама (Stupar, 2012).

Данас су велики градови постали центри иновација, економског раста и друштвених

Др Александра Ступар је ванредни професор на Универзитету у Београду – Архитектонском факултету. Презентовала је своје радове на бројним међународним конференцијама, учествовала у више домаћих и интернационалних истраживачких пројеката и радионица. У периоду 2010-2013 је била ангажована на пројекту *Cities and Transnational Interaction. The Cultural Contacts between West and East European Urban Centers during and beyond the Cold War*, који је финансирала Финска академија. У периоду 2005-2006. била је укључена у пројекат *South-East European Network for Science and Technology Studies: STS Contributions to the Governance of Socio-technical Change* под покровитељством *Austrian Science and Research Liaison Office (Zentrum für Soziale Innovation)*. Као истраживач је до сада учествовала на осам пројеката Министарства просвете, науке и технолошког развоја Републике Србије.



Била је гостујући истраживач на ИАС-СТС (*Institute for Advanced Studies on Science, Technology and Society*) у Грацу, Аустрија (2007, 2011), где је 2011. награђена *Манфред Хеиндлер* грантом за свој истраживачки пројекат, а гостовала је и на Универзитету у Тампереу, Финска (*School of Humanities and Social Sciences* – 2010, 2011, 2012), као и на Архитектонском факултету *Valle Giulia*, Универзитета *La Sapienza* у Риму, Италија (2006, 2008, 2009).

Активно објављује текстове у националним и интернационалним часописима и монографијама бавећи се проблемима савремених градова и њиховим идентитетом. Аутор је награђиване књиге *Град глобализације – изазови, трансформације, симболи* (2009), а добитник је и *Gerd Albers Award 2008*, коју додељује ISOCARP (*International Society of City and Regional Planners*) за најбољи објављени текст из области урбанизма. Током 2012. године била је гост-уредник тематског броја часописа CAJ (*Serbian Architectural Journal*) под називом *City vs. Innovation*.

промена, те подржавају проактивни приступ одрживости (Stupar, Đukić, 2007). Овај правац такође захтева да се осавремене инфраструктурни системи, преобликују претходне просторне и функционалне структуре, унесу промене у процедуре планирања и побољша управа града што би такође потпомогло даље истраживачке активности (Höger and Christiaanse, 2007). Градови који уводе иновације постају главни центри економије, културе и науке, док је однос између великих градова и активности везаних за иновације под утицајем неколико фактора:

- локације (и њене способности да привуче различите групе људи);
- приступачности и повезаности (са другим урбаним центрима и унутар самог великог града);
- културни, стваралачки, уметнички и научни потенцијали;
- просторне могућности за развој скупина, центара знања и научни паркови;
- висококвалификовани запослени;
- развој предузетништва и предузећа – од концептуалних модела до мултидисциплинарне надоградње урбаном економијом, географијом, управом и промоцијом (Van Winden et al., 2014).

Даље можемо идентификовати неколико модела иницијатива које повезују универзитете/истраживачка центре, обликујући нове урбане просторе и мреже. Велики градови са универзитетима граде научне паркове, стварају нове центре који повезују економију и знање. Неки аутори (нпр. Van Winden et al., 2014) идентификују пет кључних елемената који стимулишу однос између универзитета и градова:

- универзитети представљају центре знања који би могли привући важне инвеститоре и додатно увећати број запослених дипломираних студената;
- велики градови пружају велике просторе који би могли бити искоришћени за универзитетске активности и/или обостране инвестиције које би биле корисне за обе стране;
- однос између великог града и универзитета би могао поправити слику града, али и придодати елементе иновативности и знања идентитету града и увећати његову привлачност;
- велики градови представљају једно позитивно окружење за инкубацију и оснивање стар-уп компанија;
- специјализовани простори знања би могли бити одлично окружење за специфичне области универзитетског образовања или истраживачких јединица.

У Холандији су примењена бројна иновативна средства како би се стимулисало побољшање различитих институција (Simmie, 2001). Универзитет у Амстердаму, који је значајно увећао број студената између 2007. - 2013. године (Nuffic, 2014), је препознао важност научних паркова који су уведени документом под називом „Мастер план научног парка“ (Matentekening Masterplan, 2003). Овај план обухвата неколико области посвећених науци – кампус Биненстад (Binnenstad), Рутерсеиланд (Roeterseiland), кампус Амстел, кампус, ВУ кампус (VU – холандска скраћеница за слободни универзитет), Научни парк Амстердам и Универзитет у Амстердаму. Сви они одговарају новим потребама образовања и истраживања. Универзитет у Амстердаму (UvA) и Слободни универзитет Амстердам су такође основали Центар за иновације услуга у Амстердаму (ACSI), као први европски универзитетски центар иновација који је задужен за организовање различитих студијских програма будућих руководилаца. Очекује се да ће ово стимулисати научна истраживања и подстаћи међусобно повезивање економије и универзитета.

Сличне идеје о повезаности економије, предузетништва, универзитета и других центара истраживања су такође развијена на Швајцарском федералном институту за технологију и Универзитету технологије, науке и менаџмента у Цириху (ETH Zurich) од деведесетих година прошлог века. 2010. године је покренут програм стипендија (ETH Sustainability), а 2012. године је установљена тзв. „Лабораторија за иновације и предузетништво Федералног института за технологију“ (ETH Innovation and Entrepreneurship Lab - ieLab), која комбинује иновације и предузетничке активности. Све ове иницијативе теже да пруже потпору различитим пословним подухватима које спроводе млади истраживачи и професионалци са Федералног института за технологију и Универзитета технологије, науке и менаџмента у Цириху, користећи нове технологије и њихову примену у новим типовима индустрије и услуга у оквиру теме одрживости као главне за савремено друштво.

Постоје и други универзитети који користе сличне моделе (Cambridge Cluster; WU Wien Campus; Kroon Hall - School of Forestry and Environmental Sciences at Yale University; Saitama University in Japan, и сл.), на тај начин потврђујући да је однос између великих

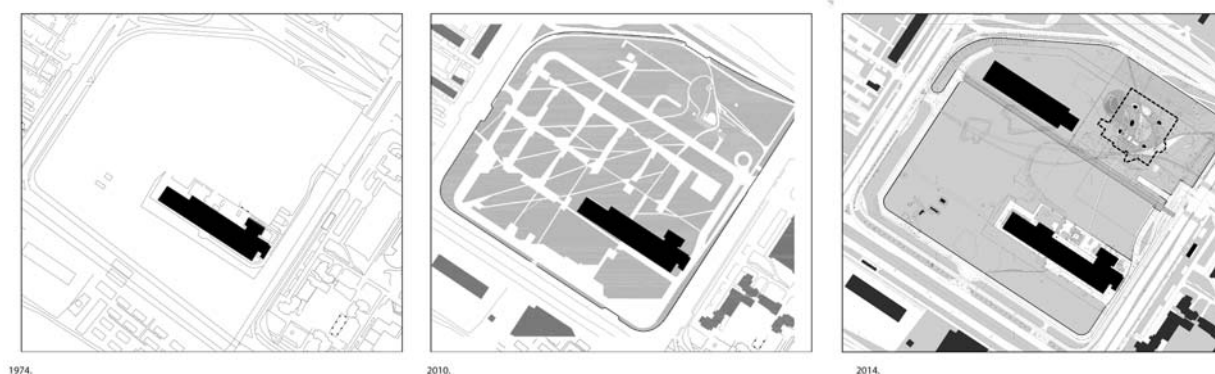
градова и универзитета/истраживачких центара обострано користан, као и да има значајан утицај на градску структуру и њене савремене трансформације.

3. БЕОГРАД КАО ГРАД ЗНАЊА

Један од главних циљева Стратегије Европа 2020 (Europe 2020 Strategy, 2012) представља раст инвестиција у истраживање и развој. Међутим, удео БДП уложен у иновације значајно варира између Европске уније (испод 2%), САД-а (2.6%) и Јапана (3.4%). Европа је такође мање конкурентна ако се узме у обзир проценат људи са универзитетском дипломом, рангирањем њених универзитета и развојем дигиталног друштва које би требало да потпомогне процес иновација и ширење знања. Ситуација у Србије је лошија, што се може видети у екстремно ниском уделу БДП усмереном ка истраживањима (0.3%). На основу Показатеља хуманог развоја Уједињених нација (UN Human Development Index, 2013) Србија заузима 64. место (средњи ниво хуманог развоја), што такође објашњава тренутну ситуацију у овој области. Листа светских градова (The World According to GaWC, 2012) сврстава Београд у „бета-минус“ градове, док Innovation Cities Index 2014: Global ставља Београд на 104. место те листе (категорија 2 HUB). Поређења ради, Љубљана се налази на 199. месту, а Загреб на 223. Међу високо ранжираним градовима су Сан Франциско, Сан Хосе, Њујорк и Лондон.

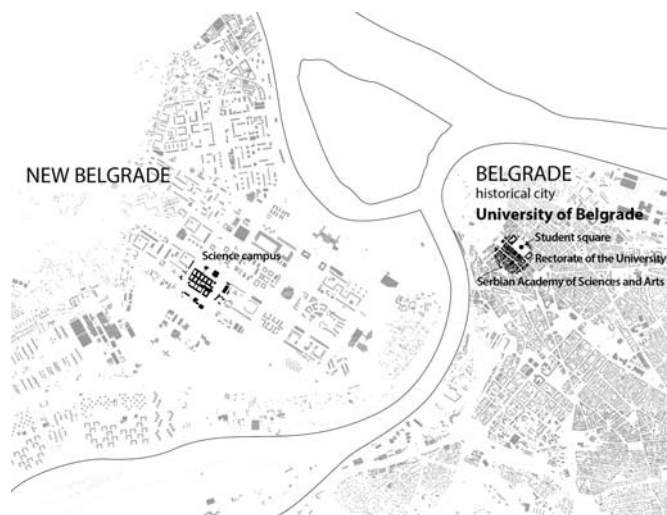
Узимајући у обзир ове резултате, очигледно је да је Републици Србији неопходан свеобухватан, добро организован и висококвалитетан развој образовног система као предуслова за општи напредак друштва заснованог на знању, његовом ширењу и примени. Стратегија развоја образовања у Србији до 2020. године (2012) наглашава значај вишег образовања заснованог на истраживању и предлаже концепт „предузетничког универзитета“ који ће омогућити раст економије засноване на знању. Стратегија такође подстиче оснивање инкубатора пословања на универзитетима како би се идеје и иновације и практично примениле. Држава би требало да обезбеди финансијску подршку кроз различите програме финансирања и саветовања који се већ примењују у другим земљама. Један од циљева је успостављање мрежа између центара изузетности (истраживање, образовање и економија) који би привукли иностране партнере.

Пратећи ове смернице, Република Србија и некадашње Министарство науке и образовања је покренуло иницијативе усмерене ка развоју научне/истраживачке инфраструктуре и реализацији програма за формирање кампуса науке и уметности у блоку 39 на Новом Београду (2010), али је тренутно спровођење одложено (слика 1). Захваљујући подршци Европске инвестиционе банке, Савета Европске развојне банке (СЕВ) и Европске уније, ови пројекти су били намењени Центру за промоцију науке у блоку 39 и Парку науке и технологије Звездара. Осим њих, постоје многобројни други пројекти у Београду и Србији усмерени ка научном развоју – нпр. адаптација Унесковог међународног истраживачког и образовног центра (UNESCO Research Centre IRTCUD), пројекат изградње станова за младе научнике (блок 32 на Новом Београду, у Нишу и Крагујевцу), обезбеђивање и/или побољшање услова истраживачких и универзитетских објеката у Петници, Нишу, Новом Саду, Свилајнцу и (JUP, 2014).



Слика 1. а) План блока 39 – слојевитост развојних концепата (2014); б) План реконструкције блока (постојећи објекат Факултет драмских уметности-црно, Кампус уметности и науке и пројекти –бело; ц) План реконструкције блока 39, прва фаза реализације објеката Центра за промоцију науке (црткасто) и Нано центара (црно, аутор: Дејан Миљковић). Извор: Аутор: Wolfgang Tschapeller Archtets.

Подручје Новог Београда²¹⁹ је увек било посматрано као симбол напретка који се и огледа у његовом модернистичком оквиру и архитектури. Међутим, почетни концепт Великог плана из 1950. године који је истакао развој Централне зоне (1960) никада није у потпуности имплементиран, а потоњи планови су скоро потпуно занемаривали првобитну визију (Благојевић, 2007). Физичка и функционална структура блока 39, који је био предвиђен за простор јавних активности, је поново истраживан током осамдесетих година прошлог века. Министарство је, у складу са урађеном ревизијом претходних планова, организовало међународни конкурс на основу Стратегије о развоју науке у Републици Србији до 2015. године, коју су промовисали и некадашње Министарство науке и образовања и Европска инвестициона банка у стварању новог центра, на Новом Београду, посвећеног друштву заснованом на знању (слика 2).

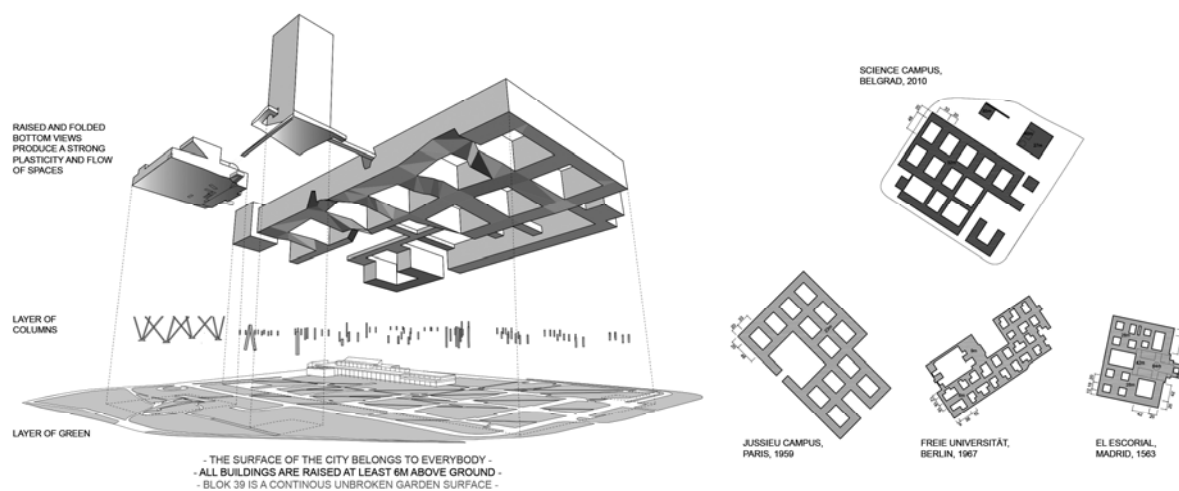


Слика 2. Кампус уметности и науке (блок 39, Нови Београд): позиционирање у контексту постојећих центара знања/учености – Ректорат Универзитета у Београду и Српска академија наука и уметности у историјском центру града. Извор: аутор

²¹⁹ Детаљније о истраживању: Vojvodić Ivanović J. and Stupar A. *Knowledge-based innovation and the city: the case of Belgrade*, Spatium International Review - Urban and Spacial Planning, Architecture, Housing Building, Geodesia, Environment, No. 34, December 2015, pp. 35-45

3.3. Исход

Победнички нацрт аутора, аустријског архитекте Волфганга Чапелера (Wolfgang Tschapeller) руководио се принципом повратка модерности у будућности архитектуре (Centar za promociju nauke Beograd, Društvo Arhitekata Beograd, 2011). Овај приступ ствара кохезију новог и старог, увећава квалитет отворених простора и дефинише нови изглед овог дела града. Паркинзи и услуге заузимају нивое испод земље, а приземље је предвиђено за агору, дружења, активности везане за науку и уметности, зелене зоне, пешачке и бицикличке стазе. Типологија предложеног кампуса је, према предлогу аутора, био резултат компаративне анализе неколико примера ((Jussieu Campus) у Паризу, 1959.; Слободни универзитет (Freie Universität) у Берлину, 1967.; Ексоријал (El Escorial) у Мадриду, 1563.) који су утицали на примењени растер од 20x48m за објекте и 48x33m за отворене просторе – слика 3.



Слика 3. Победнички нацрт на Међународном конкурс за Центар за промоцију науке Волфганга Чапелера из Аустрије (Wolfgang Tschapeller). Извор: Јединица за управљање пројектом (ср. ЈУП, енг. PIU)

Прва фаза пројекта је обухватала објекте Центара за промоцију науке, Нано центара и Научног института, док друга фаза представљала универзитетски кампус (Кампус науке и уметности). Архитектура комплекса се заснива на принципима енергетске ефикасности, те користи обновљиве изворе енергије (геотермалне и сунчеве енергије) и обезбеђује висок ниво заштите животне средине. Универзитетски кампус због тога представља прикладно окружење за иновативне активности, повезујући функције коју савремени простор мора да испуни.

4. ЗАКЉУЧАК

Савремени градови су унапређивали и надограђивали однос између великих градова и иновација, стимулишући економску димензију њихове интеракције. Типологија урбаних простора је била мењана, те су неки традиционални модели места образовања/истраживања/иновација развијали нове моделе и улоге ових простора у граду. Наука и образовање се сада сматрају неизбежним и неопходним покретачима успеха и конкуритивности градова, мењајући путеве планирања, уводећи нове

методологије, и обезбеђујући многобројна креативна решења за непосреднији однос са ширим друштвеним контекстом.

Случај Београда, као града знања, представља само један од многобројних примера широм света, који прати императиве научне изузетности. Реализација пројеката на Новом Београду (Центара за промоцију науке, Нано центра) као прве фазе пројеката новог кампуса науке и уметности, би могао бити протумачен (уколико се настави са реализацијом објеката) на различите начине – као симбол нових токова друштва заснованог на знању којима се држава приклања, као генератор иновативности и као место нове научне културе Републике Србије.

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CAUSES AND CHALLENGES OF THE FIGHT AGAINST ORGANIZED CRIME IN THE BALKANS

Dr. sc. Kole Krasniqi²²⁰

Abstract: *Legal systems are put in jeopardy and social stability and welfare are harmed wherever there are organized criminal activities. In the Balkans, organized crime is also tantamount to a main obstacle to the European integration of the region. The permanent influence of organized crime on the state structures, the cooperation between different criminal organizations and especially their collaboration with some extremist groups impact political stability in an extremely negative way. The states in the Balkans have recognized the dangers for their peoples constituted by organized crime and have already taken a number of required legal, institutional and political measures in order to be able to successfully combat organized crime. However, organized crime still constitutes the main risk to the new democratic states in the Balkans in spite of these measures. For that reason, combating organized crime may not be treated just as the task or responsibility of one single state but it needs to be understood as an obligation and responsibility of all the states in the entire region as well as of the European Union. Therefore, cooperation and coordination of joint activities for combating organized crime have to be based on modern international standards. Besides, a continual perspective is required according to the interest of the peoples of the region to live together in peace and mutual harmony and to establish a society where human rights are not threatened by criminal violence but protected just like in the European Union.*

Key words: *organized crime, Balkans, fight, causes, challenges*

INTRODUCTION

The Balkans is a geopolitical region of Southeast Europe that includes an area of 550,000 km², where about 55 million people with different identities, who sometimes are in adversarial ethnic, cultural and political positions, live together (Okey, 2007).

Such confrontations led to the discourse of the Balkan Peninsula where the word "Balkanism" was increasingly used during the nineteenth century to refer to a disintegrating geographic area in which small states and the states which had been recently liberated from the Ottoman Empire developed expansionist policies towards each other, committed cruel acts of violence against members of other peoples and instigated various ethnic conflicts in the Balkans. So over the last two centuries, the Balkans has been adequately treated as a problematic area of Europe by the Western World (Hobsbawm, 2005).

After the end of the ethnic conflicts of the twentieth century, the Balkan countries, supported by the European Union and the U.S., started opposing the past practices of confrontation among each other by engaging in active policies of mutual friendship and cooperation as fundamental European values. Since that time, the Balkan countries have begun more openly to reject their being labeled as "Balkan countries", on the grounds that their countries no

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longer undergo ethnic or political crises and that there they have passed their own bills of rights into laws and have built functional institutions according to European models (Hobsbawm, 1990).



In no other region in Europe are more people, languages, cultures and religions as in the Balkans and South East Europe. See national and religious structure of the Balkans: Orthodox 55%, Muslim 35%, Roman Catholic 8% Others 2%. (Westermann 1997)

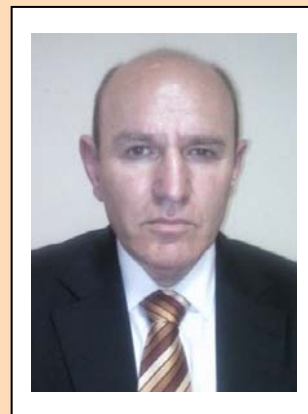
In reality, despite many successes that have been achieved in some regions of the Balkans, there are still obstacles: the functioning of the rule of law and the development of a democratic life. These countries, which have been characterized by a relatively low degree of economic development and by significant deficits in their democratic education, are faced with two new enemies, called "organized crime" and "corruption", after they have left the bloody mutual conflicts of the past behind and established democratic governments.

There can be no doubt that these criminal phenomena which are present in different forms and sometimes accompanied by various national or religious sorts of extremism are tantamount to a major disruptive force for any attempt to achieve social development and the cultivation of democratic values in this part of Europe (Krasniqi, 2009). Therefore, the successful fight against these criminal phenomena amounts currently to the main challenge for the new democratic governments in the Balkans and South Eastern Europe (Department of Crime Problems, 2005).

THE EMERGENCE AND DEVELOPMENT OF ORGANIZED CRIME IN THE BALKANS

Historically the Balkans served as a bridge between Europe and Asia. In this way, the Balkan Peninsula was also used by various criminal groups as a transit country for trafficking and smuggling various goods to Europe. Despite these activities having taken place for centuries, the phenomenon of organized crime in the Balkans has only become so alarming during the last decades of the twentieth century (Stojarova, 2011).

Specifically, the great economic crisis of the early 80-ies of the XX century that gripped the former Yugoslavia and other countries of Eastern Europe, followed by economic sanctions and various political conflicts, provided optimal conditions for the emergence of organized crime in the Balkans. Meanwhile, social factors as well as legal and institutional vacuums, which developed during the transition period most of the countries in the region underwent, contributed to the rapid development of organized crime in the Balkans so that after a short time, the whole Balkan region had become one of the most important epicenters of the international organized crime (Stojarova, 2012).



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*Number of suspected persons in the involvement of organized crime per 100,000 inhabitants in 2003
UNODC, Crime and Junior Impact on the Balkans, Vienna International Centre 2008. p.12*

The main factors that have contributed to the emergence and development of organized crime in the Balkans are:

The geographical position

Short-cuts crossing through the Peninsula link Europe with the Middle East and Asia. This geographical position has caused the “Balkan Route” to be used for smuggling people and various goods from Asia and the Middle East to Europe and vice versa more than any other historical, cultural or national factor.

The Balkan route

After heroin had been discovered on 21. 08. 1897 by the German scientist Felix Hoffmann, it was at the time considered “an effective drug against cough and pain” and called heroin because it was thought to be a heroic discovery back then. It soon started to be consumed on a large scale in some European countries (cf. Briesen, 2005). Several international conferences were organized in Shanghai (1909), Den Haag (1912, 1913, 1914) Geneva (1925, 1931, 1936) etc. (Schmidtbauer/v. Scheidt, 1999), because of the alarming dimensions of drug addiction. Due to some different political and social influences, some European countries passed their first laws against the consumption and trafficking of narcotics. These restrictions obviously had a considerable impact on the beginning of secret and illegal drug trafficking towards Europe (UNODC, 2011).

One of the main routes for drug trafficking from Turkey and other Asian countries to Europe is the so-called “Balkan route”. According to the international agencies for fighting organized crime (Interpol, Europol and the Global Monitoring Agency based in Paris Drug / Observatoire des Drogues Geopolitique), the “Balkan route” came more and more into use during the 1970’s. Due to the geopolitical advantages on the Balkans, this route had become one of the most important venues for human trafficking and drugs smuggling towards Europe after 10 years (UNODC, 2011).

This is also evidenced by the data published by the International Organization for Migration (IOM), according to which about 400,000 women are being trafficked to Europe through

various routes over the Balkan each year, while the number of trafficked women in the Balkan countries is estimated to be around 170,000 (Amnesty International, 2004).

Other international organizations also state that the trafficking of prohibited goods through the "Balkan Route" is extremely alarming. According to the United Nations Office on Drugs and Crime (UNODC), about 65 tons of heroin reached the Balkans in 2009, of which 14 tons were trafficked to Italy and the rest, amounting to 45 tons, was trafficked towards the UK, Holland, France and Belgium (UNODC, 2011).

However, after two years, the extent of drug trafficking through the "Balkan Route" had increased significantly. According to Europol, about 100 tons of heroin came to the Balkan in 2011, of which 85 tons were smuggled into the direction of the European Union (Europol, 2011), mainly through: *the "Classic Route,"* which begins in Turkey and goes through Bulgaria, Macedonia, Kosovo, Serbia, Bosnia and Croatia, towards the European Union; *the "Northern Route,"* which also begins in Turkey and goes through the Black Sea and Ukraine or Bulgaria, Romania, Hungary, towards Austria and Slovakia; and *the "Southern Route,"* passing through Greece, Macedonia and Albania to Italy (cf. Baghdoyan, 2003).

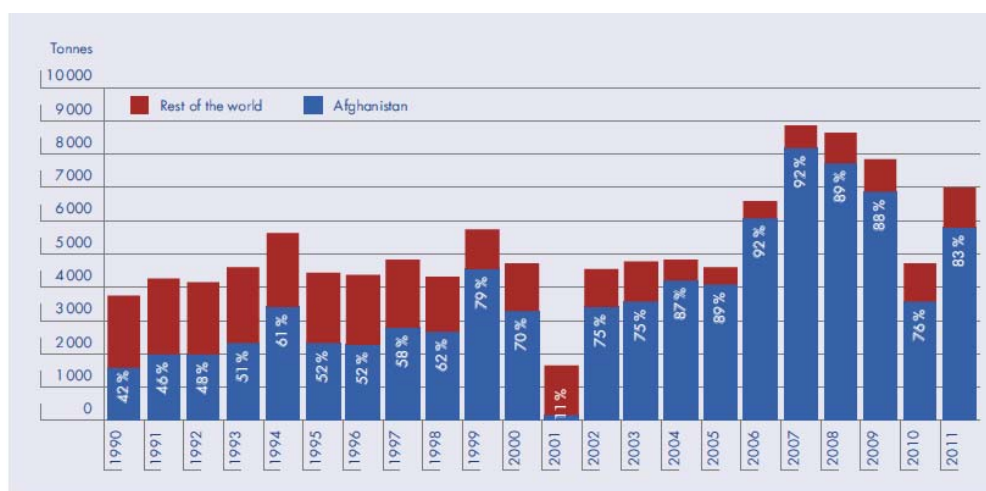


Compare: United Nations Office on Drugs and Crime, UNODC World Drug Report 2012. Heroin, p.122

According to some analysts, the criminal groups operating along the "Balkan Route" gain about 2 billion € per year merely by selling the drugs that were produced in Afghanistan (Kosta, 2011).

This massive financial benefit has obviously led to an increasing number of crimes and raised the level of corruption in several Balkan countries. Regional criminal groups got so strengthened that they are operating on a global scale by now.

A typical example is the capture of 486 kilos of cocaine originating from Venezuela at a border-crossing point between Kosovo and Macedonia (City of Skopje, 2008).



[Source: UNODC (2007, 2008a, 2012a).]

Estimate about the illegal drugs production in Afghanistan 1990-2011 – According to the UNO, $\frac{3}{4}$ of all heroin that is trafficked worldwide stem from Afghanistan

The liberalism of Yugoslavia

During the late '70s of the XX century, the Yugoslav regulations for the movement of persons and goods were rather liberal. Meanwhile, in all other dictatorial countries of the region, such movements were much more limited and strictly controlled. Undoubtedly, this sort of economic liberalism (compared to other countries in the region) and geopolitical advantages offered by the Yugoslav state had a lot of influence on the Balkan Route being used for trafficking and smuggling various goods to Europe and vice versa.

The economic crisis

During the last decades of the 20th century, former Yugoslavia and other socialist countries were facing a major economic crisis, which had caused a drastic economic downfall and a radical increase of inflation and unemployment. The economic crisis resulted in severe political tensions mainly among different Yugoslav republics as well as in Moldova.

Under such circumstances characterized by seriously weakened institutions, organized groups of individuals involved in criminal activities, such as human trafficking, smuggling of drugs, counterfeits of diplomas and other official documents, financial fraud, etc. came into existence in the region.

Corruption

The economic crisis, political tensions and the weakened state institutions enabled the development of corruption all over Eastern Europe. Officials of these countries, disappointed by the communist ideology and demoralized by their low salary, were not showing any interest in public welfare, but were merely concentrating on their own rapid and illegal financial advancement. Thus, through corruption, illegal contacts and networks were created between government officials, mainly from customs services, the police, the tax administration and the health care and education system etc. on the one hand and criminal structures on the other hand, which has undoubtedly contributed to serious criminal activities and the development of organized crime in the Balkans.

The sanctions of 1992 against former Yugoslavia

The consequences of the restrictions on the import, export and transit of sanctioned goods within the territory of the former Yugoslavia during the 90s led to the appearance of criminal

groups that cooperated with each other and particularly so with Milosevic's regime in order to access channels for the import or export of prohibited goods or to act as mediators in supplying the Serbian market with scanty goods, such as fuel, rare sorts of medicine, tobacco etc. Under these circumstances any form of smuggling was legalized and all those who broke the UN blockade were treated by the Serbian propaganda as "heroes" (Kosovo Democratic Institute, Prishtina 2011). Thus, all the towns and cities along the Serbian border became an area of trafficking and smuggling. The difference between state-organized crime, on the one hand, and corruption and mafia, on the other hand, became invisible under these circumstances. Serbian criminal groups from all the territories of former Yugoslavia, tolerated and supported by the state, had gained so much power as to exert a strong political influence. Due to the contacts established with the Albanian mafia groups, the UN embargo was broken, making it possible to supply the Bosnian Serbs and the Yugoslav army with fuel. Meanwhile, due to the support of the Macedonian mafia, approximately 1,000 trucks crossed the Macedonian border to Serbia each week (cf. Hislope, 2001).

The weapons embargo

The weapons embargo had prevented several opposed republics of Yugoslavia from buying arms legally. In the event of war, they were forced to buy weapons on some regional and international black markets. However, the payment of these weapons was usually made by uncontrolled budget positions and voluntary funds. During these transactions, major financial frauds were committed, some of which have ended up in the courts, such as the "Diamonds affair" involving the Croatian General Vladimir Zagorec (Zagorec, 2010) etc. Since then, several regional groups belonging to the organized crime have been involved in weapons trafficking.

After the fall of the Ponzi schemes in Albania and the resulting chaos, police depots and military arsenals were massively looted under the absence of the rule of law and in a context of wars between rival clans. The trafficking of these weapons on domestic and regional markets contributed to the creation of various local gangs and their rapid development into organized criminal groups.

The transition

The dismantling of Yugoslavia and the collapse of the socialist regimes in Albania and in other countries of the former socialist bloc marked the beginning of the transition period. This time implied the start of significant structural changes and the transition of a state-controlled society to a democratic one. During this period of great economic, legal and political transformations, legal and institutional loopholes were created which enabled the development of various organized criminal activities in many countries in the Balkans.

The extent of the development of organized crime has recently caused the Balkan region to be treated not only as a transit region but increasingly considered a place of destination and storage for drug trafficking, human trafficking, weapons smuggling and money laundering as well as a place where various forms of organized economic and financial crime are committed (US Department of State, 2013).

The alarming fact that the number of users of different sorts of drugs at the same time has increased in the Balkans during the recent years should also be mentioned (Carpo, 2006). According to some analyses, the Balkan countries have been found to be places where drugs are cultivated (mainly cannabis sativa), where marijuana and hashish oil is produced, and where all kinds of drugs have been abused and traded during the recent years (cf. Qaja, 2011).

). Therefore, Europol explained that the dominant region for the production of the hashish that supplies the EU market is Albania, followed by Serbia, Bulgaria and Kosovo (Mapo, 2013).

According to this source, the cannabis cultivated in Albania, Macedonia and Kosovo region is not only distributed in Greece, Italy, Slovenia, and Hungary but also trafficked to Turkey with the aim of exchanging it over there with heroin.

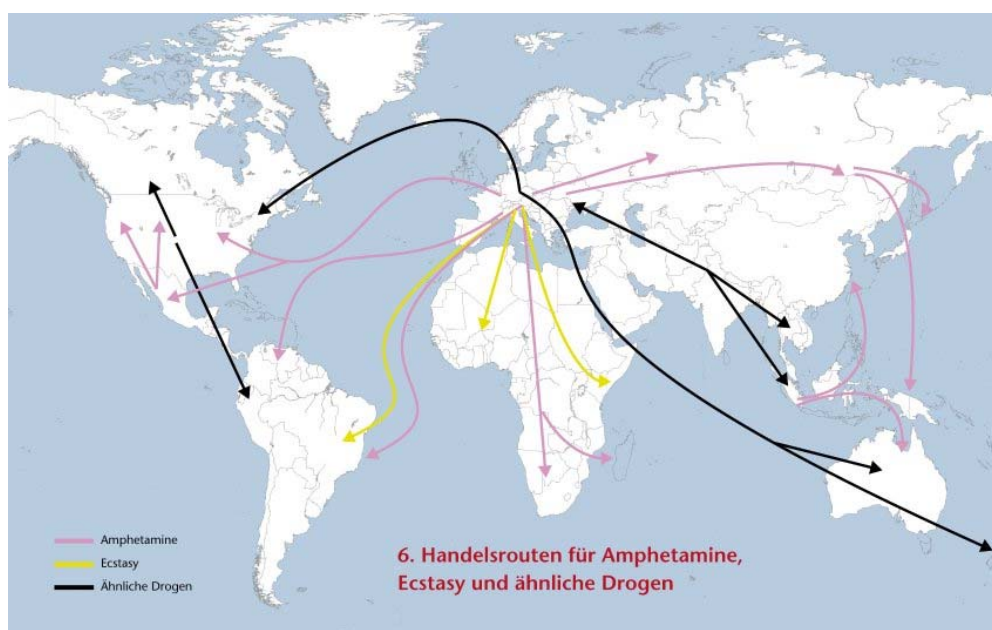
Country/Territory	Estimated number of heroin users
Albania	8,535
Bosnia and Herzegovina	8,099
Croatia	10,749
The former Yugoslav Republic of Macedonia	8,000
Montenegro	635
Serbia	17,875
Kosovo	5,000
Total (for the region)	58,893

Note: Figures in Table 1 may not reflect the real situation.

Source: ARQ (Annual Report Questionnaires); EMCDDA for the former Yugoslav Republic of Macedonia and Kosovo

The number of heroin users in several Balkan countries (ESPAD, 2011)

Another alarming fact is that not only drugs which are produced in Afghanistan, Iran, Turkey, Albania and Macedonia pass through the Balkans to Europe. Acetic anhydride which is produced in the European Union and is used for the production of heroin in Afghanistan and Turkey is also smuggled on the Balkan Route to Turkey and other Oriental countries (Europol, 2011). Classical synthetic drugs such as Amphetamine, Ecstasy and new drugs which are mainly produced within the European Union where 41 new psychoactive substances were discovered in 2011 alone are also smuggled on the Balkan Route to Turkey and the East. The said drugs had been produced in about 90 illegal labs that had been operating in all the states of the European Union (cf. Europol, 2011).



Amphetamine and Ecstasy trafficking (Spiegel Online, 2010)

COOPERATION BETWEEN CRIMINAL GROUPS IN THE BALKANS

Organized crime in the Balkans could not have developed to this point without establishing networking and cooperation between regional groups belonging to organized crime. These groups, becoming more and more criminally sophisticated all over the Balkans, are characterized by their ability to work together and to adapt to any new social circumstances well enough in order to achieve their criminal goals.

This is evidenced by the fact that the development of recent ethnic wars in former Yugoslavia or the armed conflicts in Moldova, Romania and Albania have not brought about the termination of such sorts of cooperation between criminal groups in the region - regardless of their belonging to "opposed" ethnicities or religions. In reality, these criminal groups have always cooperated with each other in the area of drug smuggling, human trafficking, smuggling of stolen vehicles, cigarettes smuggling, weapons smuggling, fuel smuggling and money laundering despite their strong but merely formal nationalistic rhetoric.

The "theft" of 930 passports from the Croatian Consulate in Mostar and their distribution throughout the territory of the former Yugoslavia (Daskalović, 2003), the smuggling of Serbian weapons and goods into Kosovo (Region Press, 2013), the smuggling of "Made in Kosovo" cigarettes into Serbia and the Republika Srpska in Bosnia etc. clarify this point.

Such kinds of cooperation between regional groups of organized crime is also evidenced by plenty of investigated cases when individuals from all over the Balkans, such as Albanians, Serbs, Bosnians, Montenegrins, Turks, Hungarians, Austrians, Ukrainians, etc. have been taken to court as suspected criminals (Riegler, 2003).



Cigarettes with "Republic of Kosovo" occupy kiosks in "Republika Srpska" and Serbia (Presheva Online, 2013).

Several reports of international organizations combating crime also prove the cooperation of criminal groups from different peoples, nationalities and ethnicities. Thus, according to Europol, heroin smuggling in the European Union is not controlled or organized by merely one single criminal organization, but carried out through a cooperation and partnership

network of Turkish organizations and some other criminal groups, which are mainly from the Western Balkans (Mapo, 2013).

The phenomenon of cooperation between criminal groups with different ethnic or religious affiliations in the Balkans is again evidence of the fact that organized crime knows no laws, no state borders, no nation or religion, but only their material interests (Riedeland & Marnix, 2009). Therefore, it can be concluded that "The Balkans is a region where people with different ethnic or religious background fight against each other and at the same time cooperate with each other in matters of crime (Kauzlarich, 2006)."

CHALLENGES IN COMBATING ORGANIZED CRIME IN THE BALLKANS

The fight against organized crime cannot be carried out without understanding this phenomenon at a core level and without political will and institutional determination. Current practices of this fight in several Balkan countries are faced with challenges and problems of different natures, such as:

The reluctance of state authorities

In most Balkan countries, some offenders had had previous militant careers or had been members of the opposition movement against the communist regime. These people had been promoted in their countries as heroes fighting for freedom, for the protection of the state or for democracy. In cases where these individuals were charged with any criminal offense or were caught red-handed, they were usually punished only symbolically, even though some of them were deeply involved in criminal activities.

In other cases, government authorities have often been reluctant to deal with the fight against organized crime out of fear of different threats, lack of motivation due to social insecurity or low salaries and professional uncertainty. Some of the officials who have acted this way had been promoted through family ties or political influence and not in accordance with their real professional values. As a result, they have been vulnerable to pressure and intimidation, which has considerably increased the amount of interference in the internal affairs of the police and the justice system in some Balkan countries.

Involvement of officials in illegal activities

In some Balkan countries, state institutions have been unable to successfully combat organized crime because of their involvement in corruption and the involvement of official or political structures in criminal activities. This phenomenon has been influencing the development of organized economic crime, ware piracy and organized scientific crime in most of the Balkan states more than any other factor.

Lack of transparency and cooperation between local and international institutions

In some cases, the lack of cooperation between local and international institutions, in particular the phenomenon of insufficient transparency of the work of the international institutions in Kosovo and Bosnia, has also proven to be an impediment to the successful achievement of their primary mission: combating organized crime. These phenomena have contributed to creating a climate of distrust and an environment where local and international institutions in Kosovo and Bosnia blame each other for their mistakes or failures in the fight against organized crime and corruption.

Lack of effective cooperation between the Balkan states

Despite the fact that the Balkan states have left behind the times when they had been reluctant to cooperate with each other, it is obvious that they have not yet established effective forms of cooperation with each other. On the other hand, the rapid development of organized crime beyond language, geographical and political barriers on the Balkans and especially its transnational and international nature, necessitate the need to overcome any historical relics and to develop new forms of mutual cooperation among countries in the region.

In fact, with the help of the international community, the countries in the region ratified the "Initiative for Cooperation in South East Europe" by setting up the SECI Center for establishing cooperation in the field of policing and customs and the SELEC Center for Legal Cooperation between countries of the region in 1999 (UNODC, 2010). These countries have also ratified the Convention on Police Cooperation in Southeast Europe, the UN Convention against Transnational Organized Crime, the UN Convention against Corruption and the Second Additional Protocol to the European Convention on Mutual Assistance in Criminal Matters.

Based on such international acts, regional states are obliged to cooperate closely with each other, to develop joint investigations and to set up joint investigative authorities in order to combat organized crime. However, despite these international obligations, current practices have proven that state borders, visa requirements and various customs barriers in the Balkans have not served as obstacles for cooperation between criminal groups until now, but merely as obstacles for the cooperation between the institutions of the regional countries in the fight against organized crime.

CONCLUSION

Organized crime is a widespread phenomenon all over the world. Wherever organized crime is present, it affects the political stability, puts the legal system at risk, threatens social security and violates human rights. As such, organized crime amounts to a threat to the society in the Balkan countries. These countries are aware of the risks organized crime represents and therefore, they have taken a range of necessary measures by building a solid legal foundation, by reorganizing and reforming state institutions and by continuously improving the cooperation between national and international institutions in order to facilitate the development of a more successful war against organized crime. Although these measures have been taken and the fight against the organized crime has been advanced to a top priority, its forms and dimensions still represent one of the main obstacles for the EU integration-process in some of these countries.

What is most surprising is the fact that in the Balkans, neither the blood-shedding during the political conflicts of the last century nor strict visa requirements, tough border controls and high customs barriers have prevented the regional cooperation between organized criminal groups - even those belonging to "opposed" nationalities. This means that political conflicts and state borders in the Balkans have served as obstacles for establishing effective cooperation between countries of the region in the fight against organized crime and other forms of criminal activities rather than as facilitators in preventing and fighting organized crime.

Current practices in the fight against organized crime have shown that this war cannot be fought with the desired success just by approving laws according to European standards and reforming institutions of law enforcement. The introduction of new forms of organized crime

necessitates the need for specialized joint institutions consisting of the police, the prosecution and the courts, based on European practices, as well as continuous education of their personnel on the issues of criminology, law, economics, banking, finance, financial auditing, etc.

The Balkan states should also abandon the old practices of state institutions acting only within their administrative limits and begin to build new forms of cooperation with other competent institutions. Regarding this aspect, the establishment of joint authorities consisting of police officers, prosecutors and courts would give a new impetus to the fight against organized crime.

As a matter of fact, the fight against organized crime in the Balkans should not be seen or understood only as a duty or responsibility of one state. The success of the fight against organized crime in the Balkans depends to a certain extent also on the cooperation and networking between the various national and international stakeholders. Therefore, the establishment of cooperation between countries of the region is an imperative which must be developed in compliance with the obligations arising from the SELEC Convention (Southeastern Law Enforcement Center) and the Police Cooperation Convention for Southeast Europe (Vienna Convention). Also, countries of the region should strengthen their cooperation with relevant organizations and other international institutions, such as INTERPOL, EUROPOL, UNODC (United Nations Office on Drugs and Crime), INCB (International Board of Narcotics Control) and EMCDDA (European Monitoring Centre for Drugs and drug Addiction). At the end, it can be stressed that the real possibilities of the Balkan states, as regards the common assessment of the situation, the identification of the aforementioned problems and coordinated action, might hopefully be able to turn the Balkans into a region where the different peoples may live together in mutual peace and harmony and enjoy continual perspectives and where human rights are not endangered by organized crime.

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СРПСКА ЕКОНОМИЈА У ТРАГАЊУ ЗА ЕФИКАСНИЈИМ РЕШЕЊИМА

SERBIAN ECONOMY IN SEARCH FOR MORE EFFECTIVE SOLUTIONS

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Сажетак: *Решења могу бити више и мање повољна. Средња решења (путеви); не морају бити погрешна; већ могу да представљају оптимално решење. Најтежи проблеми Србије, су депопулација, незапосленост, задуженост. Оживљавање привреде; излаз је из ове комплексне и сложене ситуације.*

Кључне ријечи: *Држава, регион, привреда, становништво, запосленост, дуг, оживљавање, комплексан, сложен.*

Abstract: *Solutions can be more or less favorable. Middle solutions (courses); needless to be wrong already can represent an optimal solution. Heaviest problems in Serbia are depopulation, unemployment, dept. Revival of economy is the exit solution from this complex and complicated situation.*

Key words: *Government, region, economy, population, employment, dept, revival, complex, complicated.*

1. ПРЕТХОДНЕ ОДРЕДНИЦЕ

Економија је веома сложена и комплексна наука. Одређују је: реална; монетарна; као и комбиноване и остале сфере. Јасно; не припадамо групацији монетарних економиста и апсолутизацији новца и монетарног чиниоца; ма како био битан у доменима и донетима функционисања одређене привреде и укупне економије. Више смо оријентисани ка реалним агрегатима и величинама; а ово подразумева приоритетност реалне економије и посебно производње, као и производних услуга. Међутим; често нас заплъускују удари таласа паралелне, виртуелне, нестварне, финансијско шпекулативне и криминалне економије („пирамиде“, „балони“ и сл.) из међународног и нарочито западног окружења. Исто тако; инострана инвестициона активност, мотивисана је својим циљевима.

Почетком овог вијека и трећег миленијума (који ће се у многоструком разликовати од претходна два); суочени смо са различитим економским, ужим и ширим тенденцијама. Земље Азије (Истока и Југоистока), чврсто доказују да њихова економија није у кризи; нарочито Кина, као економски доминантна свјетска сила (бар у незваничном погледу). Криза; првенствено се односи на западну сферу економије, друштва и цивилизације,

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Слободан Николе Брацановић; рођен је 26. марта 1956. год. на Цетињу, у Црној Гори. На овом територијалном простору рођени су и његови родитељи и преци. По националности је Србин, Хришћанске, источне православне вјероисповијести, као и његови родитељи и познати ближи и даљи преци. У раној младости (14. год.) остао је без једног родитеља (оца Николе). Мајка (Даница) недавно се упокојила у Господу, у свом родном мјесту (2012. год.).

Основну школу („Његош“) завршио је на Цетињу (1970. год.). Гимназију, исто тако, завршио је у родном мјесту (1974. год.). Исте године уписао се на Економски факултет Универзитета у Подгорици (тадашњи Титоград), као редован студент. Током редовних студија одређује се за одсјек: „Економије производње“. Дипломирао је на, овом, Економском факултету (дана 28. фебруара 1979. год.). Посједујући вољу и жељу за будућим усвршавањем уписује се (1980. год.) на послједипломске студије на Економском факултету у Подгорици. У току ових студија, одређује се за одсјек: „Управљање развојем“. Магистарски рад под називом: „Развој прерађивачке индустрије у Црној Гори“ одбранио је на овом Факултету (16. маја 1986. год.). Докторски рад по називом: „Главни правци будућег привредног развоја Црне Горе“ одбранио је на Економском факултету у Приштини, са измјештеним сједиштем у Косовској Митровици, код ментора, сада професора Београдског универзитета, проф. др. Драгише Величковића (18. септембра 2007. год.). Рад је резултат дуговремених истраживања у овој и сродним областима.

Знатан дио радног вијека провео је на раду у привреди. Био је радно ангажован на: планско-аналитичким, финансијским и другим пословима и радним задацима у секторима: електронске индустрије на Цетињу и друмског путничког саобраћаја у Котору (укупно близу 15 година). Тако исто; радио је на сличним пословима и у административном органу државне управе на Цетињу (близу 3 године, са неопходним положеним државним стручним испитом). Био је кратко вријеме и професор економске групе предмета у Средњој стручној школи у Херцег Новом (2004. год.). Поред овог; био је својевремено и члан (савјетник) раније Савезне владе, тј. владе Савезне Републике Југославије (Канцеларија у Подгорици, у времену 2002-2004. год.) Његова (породична) кућа на Цетињу, гдје су одржавани избори за тадашњу југословенску државу, била је исписана и нагрђена лажним паролама од стране актуелног режима.

Нашао је радно ангажовање на Економском факултету у Косовској Митровици, на четвртој години студија, за предмете: „Планирање привредног развоја (по старом програму) и „Економија јавног сектора“ (по новом програму). Добио је држављанство Републике Србије и остала неопходна законска документа. Сада је настањен на Цетињу и у Звечану Српско Косово и Метохија.

без обзира на њихову доминацију у протеклих пола миленијума. Јер: „Није вино пошто приђе бјеше“ мудро каже велики Српски мислилац, филозоф, пјесник и владар (владика) Његош.

Посматрајући економски простор Србије; уочавају се сада многобројни економски проблеми и дилеме. Питање је: колико политички фактори реално су у могућности да допринесу превазилажењу и отклањању сложеног и неповољног економског стања у Србији!? Јасно је да се промјене одмах и нагло, на боље, не могу остварити у кратком року и ово је прихваћено од озбиљних научних истраживача и просветних радника. Развој јесте поступан, еволутиван процес; али признајемо и постојање бржих, наглих, скоковитих, „грчевитих“ и револуционарних фаза и етапа у развоју; као и могуће прескакање одређених „степеника“; усклађено са динамичким научним и техничко-технолошким промјенама и трансформацијама. Превазилажење стања тражи праве излазе.

Да ли се може још увијек говорити о периоду „транзиције“, схваћеном као прелаз ка новом друштву и друштвено-економском систему!? Очигледно; по мом схватању и тумачењу; не може, јер нијесу постигнути повољни, успјешни резултати, посебно на плану приватизације, која је била пројектована и конципирана као основа производног и привредног реструктурирања и трансформације (нарочито од тзв. западних „експерата“). Залагао сам се својевремено за приватизацију у привреди и појединим сегментима друштва; али не на метод и начин којим је покушана неправична, вјештачка и незаконита реализација процеса у конкретној и непосредној привредној и широј, повезаној, условљеној и зависној пракси. Систем побољшаних и нових вриједности; циљева, критеријума и мјерила; још увијек није изграђен, или није јасно освијетљен и кристалисан; са филозофијом и визијама будућности; укључујући и дугорочне стратегије и оријентире економског раста и развоја. Економска наука; лута у разним дилемама и проблемима; које прати општа конфузија појмова и погрешне и непримјерене примјене. Поред овог; ниједан економски модел и образац није се показао универзалним и успјешним; или потпуно успјешним. Привреда у равнотежи; један је од циљева, не само у појединачној и широј, већ и општој стабилности и равнотежи; која се аутоматски; као и савршено и идеално, поготово константно не постиже (већ само као одређена прелазна и пролазна стања). Међутим; нужен је и динамични привредни раст и развој. Јасно се изражава и застарјелост појединих метода анализе. Вријеме застаријевања знања је и раније било умањено (5 година); али је данас и много краће. На другој страни; вријеме формирања кадрова, утврђено је у дугом року (20 година); али је процес доживотан. Исто тако; уочавамо мноштво разноврсне али и оскудицу солидне оригиналне научне и стручне литературе у најновијем периоду, посебно имајући у виду квалитетне и најнужније књиге. Интернет није и не може бити конкурент књизи, већ може да буде само допуна, комплементаран. Поред овог; постојећи вредносни судови у друштву и посебно науци и образовању; озбиљно су поремећени. Изгубили су се вредносни судови нарочито о књизи. Посматрајући јавну емисију; један наводни педагог, тврди да на факултету више се не учи из књиге, већ је потребна обука у привредним капацитетима, индустрије, саобраћаја и др. Могуће је протумачити према овом „експерту“ да више није неопходан ни факултет.

2. МОДАЛИТЕТИ РАЗВОЈНИХ ПРАВАЦА И РЕШЕЊА

Са теоријског, практичног и повезаног ставовишта; могућа су разноврсна решења и смјерови, превазилажења и отклањања кристалисаних проблема, дилема и непознаница.

У ранијој, социјалистичкој самоуправној литератури и бившој држави (СФР Југославији); најпознатији економисти говорили су; под доминантним утицајем политике; о погубности, млитавости, учмалости средњих решења, при овом несумњиво фаворизујући екстремније варијанте и одређујуће алтернативе, посебно тзв. „друга најбоља решења“, јер најповољније решење; према њиховом схватању и тумачењу и није могуће постићи. Али; ми данас живимо у времену када признајемо у економији и постојање „трећег пута“, средње линије, између екстрема (са могућностима даљих и разрађенијих модалитета, смјерова активности, диверзификовања, усмјеравања и каналисања). Познат је завршетак, прецизније крах и пропаст социјалистичке самоуправне (у марксистичком смислу) економије бивше државе (почетком деведесетих година прошлог вијека). Наиме, ово је била економија и друштво са: 1) симултаним, сусретним и конвергентним планирањем, истовремено на свим организационим нивоима; 2) јачањем тржишне накнадне („екс пост“) регулације; 3) енормном децентрализацијом и аутономијом дјелова у односу на цјелину; 4) ерозијом тзв. друштвеног (свих чланова друштва) власништва; 5) уравниловкама; 6) номинално високим стопама раста привреде; константном, галопирајућом, инфлацијом; 7) незапослености; 8) задуженошћу; 9) нејасним визијама, контурама, обрисима, хоризонтима, ближе и даље будућности и др. [2].

Фаворизована је, до апсолутности, марксистичка идеологија, економија, филозофија, социологија и поглед на свијет. Кристалишу се: постулати теорије радне вриједности; вриједности и вишка вриједности; акумулације; капитално-интензивних инвестиција у тешкој, базичној индустрији и др. Данас; сагледавамо дјеловање других чинилаца и теорија; са превазиђеношћу марксистичке теорије, у цјелини, или дјеловима. Говорило се о прелазном, тзв. „транзиционом“ периоду; али са неоствареним резултатима.

Филозофијом и визијом развоја; изграђује се стратегија, тактика и мјешовито дјеловање.

Појединци; веома сумњичаво, скептично и псимистички сагледавају креирање стратегија; планирање и планска решења, као адекватан и примјерен стратешки израз. Понегдје се чак и указује да се спонтана активност, без претходног предвиђања и намјере, показала успјешнија од било каквог плана. Ово су једино, изузетне, случајности. Отсуство; филозофских, визија, стратегија и планирања; доноси неминовно и неизбјежно хаотично стање. Логично; није нам циљ само „празно слово на папиру“ и без оперативне, исто тако ефикасне и ефективне практичне реализације. Познати су случајеви да поједине земље погоде најтеже елементарне непогоде (земљотреси, поплаве, пожари, удари вјетра и др.), а да не постоји никакав припремљени план, као конкретни акт, о начину предузимања нужних и хитних одбрамбених мјера и активности. Овај немар; углавном је праћен посљедицама, тј. знатним посебно људским, као и материјалним и др. губицима. Усмјеравање, свјесна и разумска координација и планирање; контра је активност и противтежа магловитостима, неизвјесностима, непознаницама, ризицима, стихији, анархији и ентропији укупног друштвеног, државног (јавног) и привредног система. Овдје говорим о стратегијама и тактичким оперативним активностима економског профила, у мирнодопским условима; мада појам стратегије потиче из савремене војне терминологије.

Улога савремене државе; као управљачког механизма и укупности државних установа; нужно мора се објективно и непристрасно посматрати у модерним условима друштвено-економског развоја [4]. У овом контексту; не говорим о аномалијама: порасту чиновништва и бирократизацији; могућностима да државни апарат не заступа шире и најшире друштвене циљеве и интересе, већ само интересе ужих група и

групација; корумпираности и криминализованости административно-техничке структуре; режимским злоупотребама власти и др. Ове важније проблеме и дилеме; могуће је успјешно превазилазити и отклањати у истинским и озбиљним државама и друштвима (изборима и др.). Чешће се још увијек говори о САД као „демократској“ земљи. Догађаји деведесетих година претходног вијека; посебно имајући у виду Србију; потврдили су и доказали посебно чињеницу да САД нијесу демократска земља, а да ово нијесу биле ни раније, како су се појавно самодекларисале, док је постојао СССР (рат у Вијетнаму и др.).

У новије и најновије вријеме, кристалише се значај правца „девелопментизма“; као вида интервенционизма у друштвено-економском развоју. Ово је поглед на привредни развој, потпуно супротан од досадашњег либералног и неолибералног развојног приступа.

„Девелопментизам“; као креирану визију, модел, метод и усмјерење привредног и укупног економског развоја; примјењивао је знатан број земаља Азије и Јужне Америке. Поглед је супротан од либералног и неолибералног приступа и базира се на државно-интервенционистичкој економији („кејнсијанству“). Међутим; услови и околности друштвено-економског развоја у овим државама су другачији. Са ширег, комплекснијег и општег становишта; „девелопментизам“ фаворизује факторе развоја које потијењује и ниподаштава неолиберални модел. Природни ресурси и добра којима располаже поједина држава и друштво; припадају свим њиховим становницима и нужно морају бити равномјерно, правично и правилно распоређени и прераспоређени. Овим се ефикасно реагује на дуговремено тј. вјековно и немилосрно: раубовање; трошење, отимање и пљачкање природних богатстава (посебно имајући у виду јужноамерички континент). У складу са истакнутим чињеницама; неопходно је водити рачуна о обновљивим (регенеративним) расположивим природним изворима и ресурсним приоритетностима. Значај природних ресурса у привредном развоју; сагледава се објективно, а не њиховим омаловажавањем, како је случај код неолибералне теорије и других праваца економске доктрине. Основни постулати „девелопментизма“ су сљедећи: 1. Држава креира кључне националне стратегије економског раста и развоја; 2. структурним економским преображајима, јача држава и побољшава се и пратећа тржишна регулатива; 3. наглашена улога државе у политици инвестиција, привредног развоја, дистрибуције и редистрибуције дохотка; 4. пројекција растућих зарада, али успореније од раста продуктивности рада и средстава; 5. јачање вриједности националне валуте; 6. усмјеравани (и прилагодљиви) девизни курс; 7. замјена страног капитала домицилном акумулацијом и штедњом и др. Примјена ове економске развојне политике, доказала се ефикасном на примјеру држава „Азијских тигрова“. Сада је највећи Азијски тигар Кина и у економском смислу. Земље посебно Југоисточне Азије постижу велике успјехе [1;53-54].

3. ПРИМЈЕНА ПРИВРЕДНИХ И ПОСЛОВНИХ СТРАТЕГИЈА

Азијске, Источне и Далекоисточне стратегије; доказују изванредну успјешност у конкретној пракси, привредног, развоја. Разликују се суштински, од западних стратегија.

Поступним побољшавањима, унапређивањима рада и производње долази се до иновације.

У садашње вријеме; како смо истакли; долази до суштинске трансформације односа економске, државне и регионалне моћи у свијету; од монополарног, ка биполарном и мултиполарном свијету [3]. Период појавне „глобализације“; замјењује регионализација.

Русија; Кина, Индија, Бразил и др. државе; велике по територији и многољудне; логично, убрзавају динамику економског раста и развоја (са стопама раста од 5% и више). Историјски посматрано; Кина још у (раном) средњем вијеку заузима важну и доминантну позицију у међународним привредним и посебно трговинским токовима (услјед развитка занатства и извоза порцулана, свиле). Значајан положај већ има и Индија (која је извозила памучне тканине, свилу, бибер). Земље Југоисточне Азије и Јапан; први уводе протекционистичку економску политику и царине (називане по царевима моји су их уводили и примјењивали), као и посебне намете, таксе, на токове спољне трговине (стичући велика, материјална, богатства). Крајем 15. вијека; Кина је била друштвено-економски најразвијенија земља свијета (са значајно развијеним урбаним, градским центрима и средиштима, занатством, мануфактуром, кредитним и монетарним системом, трговином). У овом времену (1486. год.); развијају се поморски правци превоза (Рт Добре наде, а сљедеће године отвара се поморски пут за Индију). Привредно-економски токови између континента Европе и Азије нарочито трговина одвијају се и поморским правцима.

Период од 1850 год. до Првог свјетског рата; означава се као либерализам у развоју економских токова и посебно међународне трговине. Међутим и у овом времену; многе развијеније првенствено западне земље (и поред номиналног убрзавања привредне динамике); нијесу постизале дугорочно високе стопе привредног раста (највише до 4% годишње). Први свјетски рат (1914-1918. год.); у многоме, пореметио је интер-регионална економска кретања, токове и релације. Економске и политичке санкције; које је тада (као и сада) Запад увео Русији; довеле су у Русији до настанка супротних ефеката; монопола, као у области спољне трговине, који се дуговремено одржао (готово до краја 20. вијека). Рат је довео нужно до државног протекционизма. Касније; дошло је до огромне кризе капиталистичког друштвено-економског система (1929-1933. год.), која је погубно дјеловала на економске токове и спољну трговину и довела до општег протекционизма у свјетској привреди. Крајем деведесетих година; поново оживљава неолибералистичка економска доктрина, која се, како сам истакао, наново напушта већ почетком, овог вијека.

У првом реду индикативан је друштвено-економски развитак Евроазијских држава.

Русија; отпочиње привредни опоравак и експанзивни економски развој, почетком овог вијека; на јакој основи и у природним, нарочито, сировинско енергетским и осталим изворима и ресурсима. Већ у давној историјској прошлости (прије више од 600 година); Кина; (као и данас), у многобројним областима технике и технологије, напреднија је и прогресивнија од многих земаља у свијету. Тако нпр. у области пољопривреде: метод гајења пољопривредних култура (пиринча и др); развитак оруђа за рад (плуга и сл.) и др.; узроковали су да пољопривредна производња у Кини буде далеко ефикаснија од остале у свијету; наглашавајући да САД нијесу ни постојале у овом времену. Исто тако; у Кини; знатно раније; постојала је одговарајућа опрема (200 година прије нове ере, нпр. пећи за топлење), а у појединим, другим, дјеловима свијета, јавља се много касније (миленијум и по). Поред овог; у сфери комуникација; у Кини, откривен је механизам (компас, бусола), који је омогућио одређивање оријентације и интензивна путовања, посебно, научних истраживача из осталих дјелова свијета. Још више; карактеристични су и многобројни други важни проналасци (као нпр. папир, порцулан, барут и др). Уочава се; да и у базичним (фундаменталним) и примијењеним (апликативним) и развојним (стручним) областима; технологија у Кини, далеко је најпрогресивнија у свијету. Централизован систем државе и управе има изузетних предности за постизање привредне успјешности, инвенција, иновација, раста

и развоја. Императив је експанзиван развој науке и технике и ефикасна и ефективна технолошка примјена. Кина данас постаје економски лидер свијета.

Исто тако; Јапан је отпочео експанзивни привредни раст и развој (након повратка династије Меији, крајем 19. вијека). Јапанско становништво је образовано, квалификовано и посједује добре предиспозиције за примјену прогресивне технике и технологије. Напредна техника и технологија; по правилу; ефектуира се у привредној и пословној успјешности. Ово подразумијева и повољније, изведене, тржишне ефекте. Нужна је креација најсавременије технике и технологије али и њена ефикасна примјена и употреба.

Сјеверна Кореја; тако исто, примјер је остваривања стратегије „ослањања на сопствене снаге“ Избјегава се државно задуживање; као и прекомјерне стране, директне, инвестиције. Неопходна финансијска средства за постизање високе стопе привредног раста, стварају се, у основи, из унутрашњих (интерних) извора (штедње и акумулације). Учешће домаће штедње и акумулације у расподјели дохотка; у протеклом развојном периоду; веома је високо (до 35%). Међународна и глобална трговина није незаобилазна нужност. Производни приоритети јесу: храна, сировине и енергија. Примјењује се систем доминантног државног управљања, усмјеравања и руковођења. Потрошачи се тежишно оријентишу на коришћење домицилних енергетских извора (посебно угља). Оваквом државном, политиком и стратегијом, могу се постићи, јаки свеукупни ефекти [5; 468-469].

4. ОСВРТ НА ЕКОНОМСКО-ДЕМОГРАФСКА КРЕТАЊА У СРБИЈИ

У погледу друштвених, искристалисаних, преовлађујућих демографских токова; у Србији; током протеклог развојног периода, јасни су показатељи у наредној табели.

Табела 1. Основна кретања становништва, у Србији; сагледавана у досадашњем периоду:

Ред./бр.:	Елементи	2002.	2009.	2014.	Раст (%)
1.	2.	3.	4.	5.	6.
1.	Становништво	7.500.031	7.320.807	7.131.787	-0,43
2.	Пр. прираштај	- 24.684	- 33.701	- 34.786	- 2,90
3.	Пр. прир. (%)	- 3,3	- 4,6	- 4,9	-3,32

Извор: „Статистички годишњак Републике Србије“, (2015), РЗС, Београд, стр. 35.

Напомена: Стопа природног прираштаја; рачуната је, методом односа на 1000 становника.

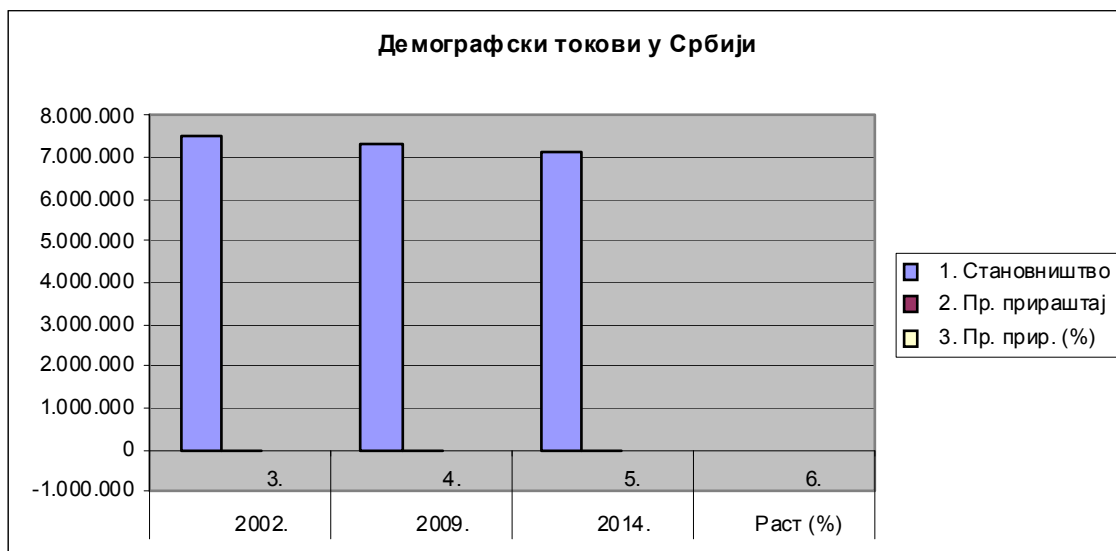


График 1. Претходни нумерички, табеларни параметри; приказани и графичким методом:

Уочава се континуирано опадајући тренд величине становништва; као и природног прираштаја (фертилитета). Указује се на појаву „бијеле куге“ (која је присутна и у Црној Гори, Републици Српској, Русији и др.) и нужна је државна регулација и контрола. Трендове запослености и незапослености у Србији приказујемо подацима у табели.

Табела 2. Кретања запослености и незапослености, током досадашњег развојног периода:

Ред./бр.:	Елементи	2005.	2010.	2016.	Раст (%)
1.	2.	3.	4.	5.	6.
1.	Запосл. (000)	2.171	1.901	1.876	-1,36
2.	Незап. (000)	888	744	745	-1,57
3.	Незап. (%)	20,8	19,2	17,913	-1,36

Извор: Министарство финансија Републике Србије, „Билтен јавних финансија“ (фебруар, 2015), Београд, стр. 16-17.

Напомена: Стопа незапослености; обухвата становништво старости 15 и више година и податак за (јануар-фебруар) 2016. год. односи се на претходну, 2015. год. Индикативне су средње годишње и просјечне, примјерене и прикладне статистичке категорије и величине.

График 2. Основни подаци величине и динамике радног ангажовања приказани графички



Сагледава се се опадајућа стопа раста; као у домену запослености тако и, са друге стране, незапослености. Претпостављајући вјеродостојност статистичких показатеља; констатује се да је, продуктивно, запошљавање један од најтежих проблема друштвеног и економског развоја Србије. Уколико се запосленост смањује; логично је закључити да се незапосленост повећава (али подаци су супротни). Незапосленост може бити: стварна; привидна; структурална (фрикциона); потенцијална (латентна) и др. Решења су: а) развијање пољопривредне производње и мањих индивидуалних газдинстава и крупних пољопривредних комбината; б) домаћа и инострана инвестициона улагања у радно-интензивније дјелатности, посебно, микро, мале и средње привреде; в) јавни радови и др. Тежак; или и најтежи проблем друштвено-економског развоја Србије јесте спољна задуженост. Величину спољне задужености Србије приказујемо следећим индикаторима.

Табела 3. Показатељи; задужености, Србије, у досадашњем периоду (у милионима евра):

Ред./бр.:	Елементи	2005.	2010.	2015.	Раст (%)
1.	2.	3.	4.	5.	6.
1.	Спољни дуг	12.520	23.509	26.354	7,70
2.	% БДП-а	59,3	79,0	80,1	3,05

Извор: Исто.

Напомена: Учешће нивоа спољног дуга у БДП-у за 2015. год. статистички је процијењено.



Грфик 3. Претходни табеларни параметри; приказани прегледнијим графичким методом:

Сагледавају се континуирано растуће величине јавног и спољног дуга Србије у досадашњем периоду, са опасношћу западања у класично дужничко ропство. Посебно је питање узрока настајања великог дуга и канала којима су усмјеравана добијена инострана финансијска кредитна средства. Величина (обим, опсег) дуга, постепено се опасно приближава величини укупног бруто друштвеног производа. Једино опорављена и растућа производња и укупна привреда може да превазиђе овај претешки развојни проблем. Посебно је неповољно стање узимања нових кредита у циљу отплате доспјелих (главнице, са припадајућим каматама), чиме јача и већ галопирајућа спирала задужености.

Важни су токови динамике раста стратешке области пољопривреде (са шумарством).

Пољопривреда у Србији; постаје темељни и дугорочни, стратегијски приоритет привреде.

Табела 4. Стопе раста физичког обима пољопривреде (и шумарства) (претходна год.=100)

Ред./бр.:	Елементи	2001.	2005.	2010.	2015.	Раст (%)
1.	2.	3.	4.	5.	6.	7.
1.	Пољопривреда	18,6	-5,0	0,6	-8,02	-5,85
2.	Шумарство	-17,6	-2,2	5,0	5,22	-8,24

Извор: Исто.

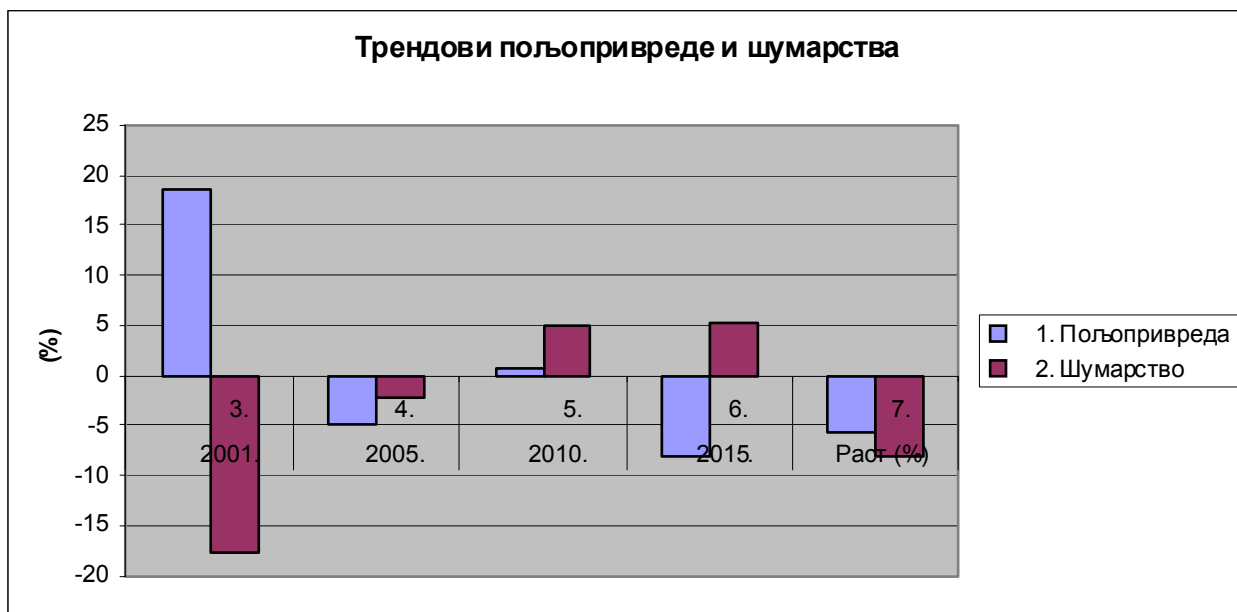


График 4. Нивои; оствареног кретања, опсега пољопривредне производње (и шумарства):

Уочавају се неповољне тенденције (иако је ријеч о релативним, а не апсолутним показатељима, тј. трендовима стопе раста), у динамици кретања пољопривредне производње и ширег аграрног сектора, у Србији, са пољопривредом као окосницом свог развојка. Јасно је да се развој пољопривреде у Србији кочи мјерама и прописима Европске уније и њене конкуренције. У прошлости; Србија је била снажна пољопривредна земља на Балкану (између два свјетска рата) а може бити и у будућности.

Ефикасност привреде Србије; рачуната методом релација бруто друштвеног производа и инвестиција; у опадајућем је тренду (у периоду 2001-2015. год., опада по просјечној годишњој стопи од 2,42%). У сфери биланса јавних прихода и расхода; оствариван је у почетном периоду консолидовани суфицит; а касније дефицит (у 2001. год. остварен је суфицит, а у 2015. год., дефицит, који се повећавао по просјечној годишњој стопи од 13,18%). Актуелан је и дефицит спољнотрговинске робне размјене, тј. вишак увоза над извозом (у 2001. год., званично статистички, износио је 20,5% у БДП-у, а у 2015. год. износи 13,3%). Постоје и многобројни други проблеми; али смо указали само на најтеже. Излази и решења постоје; али не и готови економски рецепти и шаблони.

5. ЗАКЉУЧНЕ КОНСТАТАЦИЈЕ

У економским и друштвеним кретањима; стално се трага за квалитетнијим, успјешнијим и оптималнијим решењима. Средња решења; често могу представљати и прикладне излазе и могућности; а не бити најгора, како се тумачило у ранијој економској; социјалистичкој и самоуправној, комунистичкој, теорији и пракси. Кристалишу се најизраженији проблеми у привредном и друштвено-економском развоју Србије. Један од најтежих и најопаснијих у оквиру ових проблема је акутна и дугорочна незапосленост, нарочито младих, школовањем за рад оспособљених младих људи и кадрова. Исто тако; проблем је висока и растућа спољна задуженост, пријетећи западањем у дужничко ропство. Поред овог; стратешки најважнија област,

пољопривреда; долази у неповољну ситуацију која се сагледава индикаторима дугорочног опадања стопе раста физичког обима производње и др. Императив државне политике је, наводни, улазак земље у Европску унију која је објективно у тешкој политичкој кризи. Са економског становишта; прописи Економске уније, блокирају развијање пољопривреде.

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AKTIVNI I PASIVNI BANKARSKI POSLOVI SA HARTIJAMA OD VREDNOSTI

ACTIVE AND PASSIVE BANKING OPERATIONS WITH SECURITIES

Mr Radomir Šćepanović

Apstrakt: Osnovni instrumenti sa kojima i preko kojih se odvija platni promet i aktivnost banaka su hartije od vrednosti. Njihova raznovrsnost, a i njihovo inoviranje i modernizacija opredelili su i unapredili celinu bankarskog poslovanja. Istovremeno, taj proces je bio i glavni faktor za pojavu novih bankarskih struktura - investicionih banaka, a i za pojavu novih bankarskih proizvoda. Preko hartija od vrednosti se odvijaju aktivni i pasivni bankarski poslovi.

Cilj je da se analizom relevantnih podataka, faktora i procesa iz teorije i prakse finansijskog menadžmenta, sagleda uloga i značaj hartija od vrednosti u savremenom bankarskom poslovanju, kao i mogućnosti razvoja izvedenih oblika hartija od vrednosti, finansijskih derivata.

Ključne reči: Aktivni i pasivni bankarski poslovi, hartije od vrednosti, instrumenti, berzanski poslovi, Centralna banka.

Abstract: Basic instruments by which and through which the transactions and activities of banks take place are securities. Their diversity and their innovation and modernization defined and improved the whole banking business. At the same time this process was the main factor for the emergence of new banking structures - investment banks, and the emergence of new banking products. Over the securities are held active and passive banking transactions. The aim is to analyze the relevant data, factors and processes in the theory and practice of financial management, to understand the role and importance of the securities in the modern banking business, as well as the possibilities of developing other forms of derivative securities, financial derivatives.

Key words: Active and passive banking transactions, securities, instruments, stock transactions, Central bank.

1. UVOD

Razvojem bankarskih institucija, države su formirale sopstvene emisije odnosno centralne banke. Takođe, razvijale su svoje bankarske infrastrukture. Na uspešnost poslovanja i konkurentnosti finansijskih usluga jako utiče država. Državna tela, donošenjem zakona utiču na bankarske i finansijske poslove u određenom vremenskom intervalu. S vremenom se menja i struktura finansijskih tržišta, a to je zbog povećanog uticaja manjeg broja veoma velikih institucija.

Bankarske poslove obavljaju specijalizovane organizacije. Bankarski poslovi su vrlo različiti. Funkcija banaka u okviru finansijskog sistema je sakupljanje štednje građana, obezbeđivanje zajmova, obezbeđivanjem tokova vršenja plaćanja, primanje depozita, kuporodaja hartija od vrednosti i pružanje drugih finansijskih usluga svojim klijentima.

Banke su glavni čuvari javne štednje. Većina javne štednje se plasira u vidu kratkoročnih, visokolikvidnih depozita. U bankama se drži i dugoročna štednja. Banke su finansijske kompanije čiji je cilj uvećanje kapitala. Posluju u ograničenim okvirima koji su propisani od strane regulatornih organa.

2. CENTRALNA BANKA I KREDITNI PLASMANI

Centralna banka vrši kupoprodaju hartija od vrednosti. Među prvoklasne hartije od vrednosti, spadaju državne obveznice, blagajnički i komercijalni zapisi. Tako se regulišu likvidnosti poslovnih banaka, količina novca u opticaju, visina depozita banke, njihov kreditni potencijal, koji indirektno utiče na nivo kamatnih stopa.

Monetarno–kreditna politika direktno utiče na nivo novčane mase i kreditne plasmane u privrednom sistemu jedne zemlje. Emisione banke direktno utiču na monetarno kreditnu politiku u svakoj državi. Centralna banka odobrava kredit bankama na osnovu hartija od vrednosti i dokumentacije koja potiče iz robno-novčanih odnosa klijenata banke. Centralna banka ne odobrava direktne plasmane klijentima banke, odnosno privrednom subjektu, već to obavlja preko dotične banke. Banke se zadužuju kod Centralne banke.

Preko monetarnih finansija se regulišu količine novca u opticaju i krediti Centralne banke koji su usmereni ka poslovnim bankama i koji za osnovu imaju hartije od vrednosti. Tu je i dokumentacija koja potiče iz robno-novčanih odnosa klijenata banke.

Centralna banka često refinansira kredite poslovnim bankama. Takođe vrši i odobravanje kredita na osnovu rediskontovanja hartija od vrednosti. Takođe kupuje i robne menice koje su diskontovane od poslovne banke. Centralna banka kupovinom rediskontovanih menica emituje novac. Tako odobreni kredit se zatvara naplatom menice od meničnog dužnika na dan meničnog dospeća. Kratkoročni krediti se zasnivaju na realnim robnim transakcijama i utiču na inflatorna kretanja (ekspanziju novca). U nekim slučajevima Centralna banka redukuje plasmane bankama.



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Rođen je u Beogradu 06.02.1968. godine. Na Višoj elektrotehničkoj školi diplomirao je 1999. godine, kada je stekao zvanje ing. elektronike. Na fakultetu za poslovne studije "Megatrend" diplomirao je 2005. godine. i stekao zvanje diplomirani ekonomista za međunarodno poslovanje. Magistarske studije na Fakultetu za poslovne studije uspešno je završio 2009. godine, odbranivši magistarski rad na temu „Bankarski poslovi sa hartijama od vrednosti“ (mentor prof. dr Mirko Kulić). Zaposlen u firmi Brent YU od 1999.-2009 godine. Od 2009. godine zaposlen u firmi Kronopod.

Visoko razvijene zemlje tržišnog tipa privređivanja, sve više se opredeljuju na smanjenje likvidne aktive u transakcionom novcu i na povećanje likvidne aktive u kamatonosnom obliku.

3. FINANSIJSKA TRŽIŠTA I BANKE

Na finansijskom tržištu se susreću ponuda i tražnja. Osnovna funkcija finansijskih tržišta je, usmeravanje finansijskih sredstava, iz onih ekonomskih jedinica koje imaju suficit štednje (akumulacije) ka onim koja imaju deficit. Osnovni regulator ovog procesa je cena kapitala koja se izražava kamatnom stopom. Na tržištu će pobediti investicioni projekti koji će omogućiti najoptimalniju upotrebu finansijskih sredstava i maksimalno zadovoljenje potreba privrede. Kamatna stopa je važna za analizu monetarne politike, predstavlja vezu između realnog i finansijskog sektora i postaje značajan faktor pri donošenju odluka.

Plasmani banke mogu biti u obliku: novca (žiralnog), kredita, garancija, avala i hartija od vrednosti. Politika plasmana sredstava, predstavlja bankarski posao, koji se odnosi na davanje novih kredita. Sa razvojem finansijskog tržišta, politika plasiranja sredstava putem kredita, delom prepušta svoje dominantno mesto hartijama od vrednosti.

Bankarski kredit omogućava: likvidnost, kontinuitet i stabilnost proizvodnog procesa. Politika plasmana sredstava, predstavlja bankarski posao koji se odnosi na davanje novca i kredita. Za kredit se često kaže, da postaje sredstvo usmeravanja razvoja i privrednih kretanja. Jedan deo tražnje kompanija, podmiruje se emitovanjem hartija od vrednosti.

Investitor mora da ima jasan cilj, da li želi da mu se investicija uvećava polako, ali sigurno ili želi brzu zaradu sa prihvatanjem rizika da će možda sav uloženi novac izgubiti. Manji rizik donosi manji prinos, a veći rizik mogućnost većeg prinosa. Pri većem riziku se povećava i mogućnost gubitka uloženog.

Veličina ostvarenog profita je lična karta kompanije. Preko nje se vidi uspešnost kompanije. Budućnost kretanja performansi hartija od vrednosti zavisi od kretanja nacionalne i međunarodne ekonomije.

Investitor ne bi imao motiv da ulaže u rizične hartije od vrednosti kada ne bi postojala premija rizika, jer bi u tom slučaju njegov portfolio bio u nerizičnim hartijama od vrednosti. Investitor pri izboru investicione odluke, između nekoliko hartija od vrednosti, treba da razmotri više faktora koji utiču na kupovinu hartije od vrednosti. I ako neke hartije od vrednosti imaju istu stopu prinosa, treba obratiti pažnju i na aspekt stope rizika. Stopa rizika je uvek različita. Pa samim tim i neizvesnost ostvarenja očekivanog prinosa je bitna pre donošenja investicione odluke.

Transfer rizika tj. smanjenje rizika bez smanjenja prinosa, je jedna od osnovnih funkcija savremenog finansijskog tržišta.

4. BANKARSTVO I KONKURENCIJA NA FINANSIJSKOM TRŽIŠTU

U današnje vreme je prisutna jaka konkurencija u bankarstvu. Banka svoju razvojnu konkurentnu politiku, zasniva na konkurentnoj prednosti. Banka konkurentsku prednost ostvaruje ponudom svojih proizvoda sa velikim brojem motivacionih faktora.

Savremeno bankarstvo deluje u izuzetno složenim konkurentskim uslovima. Banke ponudom bankarskih usluga i novih bankarskih proizvoda, kao i kvalitetom direktno utiču na formiranje cene finansijske aktive i konkurentnosti na finansijskom tržištu.

Preko finansijskog tržišta poslovne banke transformišu kratkoročna novčana sredstva u dugoročna. Banke svojim velikim finansijskim potencijalom, doprinose likvidnosti i razvoju finansijskog tržišta. Ovo tržište bankama daje informaciju o likvidnosti i ceni aktive u kreiranju poslovne politike.

Ukoliko je bankarski sistem savršeniji i finansijsko tržište u celini dobija na dubini i efikasnosti. Aktuelna savremena istraživanja, potvrđuju da se savremena bankarska industrija, uglavnom oslanja na raznovrsnost hartija od vrednosti i njihovih derivata. Efikasnost finansijskog tržišta zavisi od zastupljenosti hartija od vrednosti i njihovih derivata, kao i dobrog upravljanja aktivnim i pasivnim bankarskim poslovima.

Za uspešno poslovanje je bitan stepen razvoja finansijskog tržišta. Banke ponudom i tražnjom direktno utiču na cenu finansijske aktive. Na finansijskom tržištu, banke ostvaruju prihod tako što plasiraju viškove sredstava ili ga pribavljaju (pribavljaju nedostajuća sredstva).

5. AKTIVNI I PASIVNI BANKARSKI POSLOVI

Kod aktivnih bankarskih poslova banka se pojavljuje kao poverilac. Banka od svojih dužnika (korisnika) preko kratkoročnih i dugoročnih kredita naplaćuje aktivnu kamatu. Banke vode računa pri utvrđivanju realne kamatne stope, kako bi se pokrili troškovi korišćenja tuđih sredstva i obezbedila optimalna alokacija finansijskih sredstava. Aktivni bankarski poslovi mogu biti kratkoročni i dugoročni.

Pasivni bankarski poslovi se još zovu i mobilizacijski bankarski poslovi. Pasivnim bankarskim poslovima se prikupljaju kratkoročni ili dugoročni depoziti, koji pored ostalih izvora sredstava, kao što su kapital, fondovi i rezerve, čine finansijski potencijal jedne banke.

6. GLOBALIZACIJA I BANKARSTVO

Treba naglasiti da je proces globalizacije zahvatio svetsku ekonomiju i značajno uticao na bankarstvo. Većina poslova koje su obavljale banke sada se mogu obaviti preko finansijskih institucija. Tehničko-tehnološki razvoj imao je uticaj i na bankarstvo, tako da su internet i mobilno bankarstvo izmenili pojam pristupa banci. Internet je preko e-bankarstva i e-trgovine doprineo savremenom bankarskom poslovanju. Savremeno bankarstvo koristi internet i veb sajtove koji prate kretanja u finansijskoj oblasti. Broj banaka se smanjuje kroz integracije i preuzimanja. Na taj način i broj konkurenata se smanjuje, a preostale banke su mnogo efikasnije i manje podložne bankrotstvu.

Razlika između banaka i drugih finansijskih institucija je u činjenici, da banke istupaju na tržištu i kao primaoci i kao davaoci kredita, što nije slučaj kod drugih finansijskih institucija. Banke kao finansijski posrednici povezuju sektore (stanovništva, privrede, i države) koji raspolažu sa finansijskim suficitom (akumulacija ili štednja veća od njihovih realnih investicija) i sektora koji imaju deficit finansijskih sredstava (akumulacija ili štednja manja od njihovih realnih investicija). Jedna od karakteristika koja utiče na visoko rangiranje banaka i ostalih posrednika je superiorna sposobnost za procenu informacija.

Preko bankarskog poslovanja meri se uspeh nacionalne privrede. Suština poslovanja banke je da se preko nje povećava kvalitet poslovanja privrede. Bankarski sistem u svakoj zemlji ima visok prioritet i značaj. Svojim poslovanjem karakteriše privredu jedne zemlje i nacionalnu ekonomiju. Bankarski sektor ima neosporno veliki uticaj na rast i razvoj međunarodnog tržišta kapitala.

Savremeni bankarski sistem karakteriše: uvođenje novih bankarskih procedura, uvođenje savremene informacione tehnologije, uvođenje elektronskog poslovanja, primena međunarodnih računovodstvenih standarda, disperzija plasmana, niža cena kapitala, viši nivo sigurnosti, likvidnosti i profitabilnosti u poslovanju banaka. Postojanje hartija od vrednosti je dakle osnovni preduslov za uspešno i savremeno poslovanje, od njihovog nastanka (emisije), za vreme trajanja (prometa), pa sve do gašenja (amortizacije).

Raznovrsnost hartija od vrednosti, odnosno njihovo inoviranje i modernizacija su uticali na unapređenje bankarskog poslovanja. Taj proces je bio i glavni faktor za pojavu investicionih banaka, a i za pojavu novih bankarskih proizvoda. Kod nas prevladava tip univerzalnih banaka koje se bave odobravanjem svih vrsta kredita i delimično posluju sa hartijama od vrednosti.

7. ZAKLJUČNA RAZMATRANJA

Bankarski sistem u svakoj zemlji ima visok prioritet i značaj. Svojim poslovanjem karakteriše privredu jedne zemlje i nacionalnu ekonomiju. Bankarski sektor ima dominantnu ulogu na međunarodnim finansijskim tržištima, odnosno na međunarodnim tržištima novca i kapitala. Za banke je ključno da imaju plasmane. Bankarski proizvod, zasnovan je više na strateškoj orijentaciji banke prema klijentima, prema privredi prvenstveno, gde se zajednički sa klijentima deli rizik i učestvuje u profitu, tako da postoji jača veza između banke i klijenta i manje rizika pri plasiranju takozvanih loših kredita.

Finansijske institucije mobilišu kapital više pojedinaca radi ulaganja u skup hartija od vrednosti različitih izdavalaca. Diverzifikacijom se smanjuju finansijski rizici i vrši se disperzija rizika. Preko tržišnog portfolija cilj je da se nivo rizika održava na konstantnom nivou. Banka može za komitenta da vrši veliki broj poslova koji su vezani za hartije od vrednosti.

Banka svoju razvojnu konkurentnu politiku zasniva na konkurentnoj prednosti u cilju razvojne poslovne politike banke i sticanju konkurentne prednosti, u čemu značajno mesto zauzimaju i aktivni i pasivni bankarski poslovi. Hartije od vrednosti predstavljaju instrument za odvijanje bezgotovinskog platnog prometa. Njihov značaj posebno dolazi do izražaja kada se, u savremenim uslovima, bez njih ne mogu zamisliti bezbedno odvijanje privređivanja,

ostvarivanja i plaćanja. Takođe, u savremenom poslovanju i u finansijskim transakcijama između nacionalnih poslovnih subjekata hartije od vrednosti imaju sve veću primenu.

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UTICAJ MEĐUNARODNIH STANDARDA O DRŽAVLJANSTVU NA STATUS IZBEGLICA

IMPACT OF INTERNATIONAL STANDARDS ON CITIZENSHIP STATUS OF REFUGEES

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Apstrakt: *Primena međunarodnih standarda koji rešavaju problem izbeglica zahteva poznavanje istih, ali i upoznavanje izbeglica sa njima. Uprošćavanje procedure sticanja državljanstva u praksi nije uvek dalo rezultata iz razloga što brojne izbeglice nisu upoznate sa procedurom i njima bitnim standardima. Poseban problem se javlja u slučaju nesposobnosti ili nesprenosti država da primene međunarodne standarde kao što je državljanstvo. Pitanje za koje do sada nije pronađeno adekvatno rešenje jeste pitanje odgovornosti država porekla izbeglica ali i odgovornosti država prijema.*

Ključne reči: *Državljanstvo, državljanin, izbeglica, međunarodni status, konvencije*

Abstract: *Application of international standards to solve the refugee problem requires not only knowledge of certain topics that involve refugees but also getting them involved in it. Simplification of procedure for obtaining citizenship in practice not always gave results because many refugees are not familiar with the procedure and their relevant standards. A particular problem arises from the case incapacity or unwillingness of countries to implement international standards such as citizenship. The question that has not yet found an adequate solution is the issue of responsibility of the countries of origin of refugees and responsibilities for the receiving state.*

Keywords: *Citizenship, citizen, refugees, international status, conventions*

1. UVOD

Državljanstvo, jedno od osnovnih prava svakog čoveka, savremeno pravo posmatra neodvojivo od vršenja suverene vlasti države što prati ustavna materija i zakonske regulative države usaglašene sa međunarodnim standardima o državljanstvu. Pravo na državljanstvo, dvostrani pravni odnos iz koga proizilaze međusobna prava i obaveze čoveka i države, vezujemo za pojmove: redovnost (apatridija i bipatridija se javljaju kao izuzeci) i trajnost (državljanstvo se najčešće zasniva rođenjem i kasnije retko menja). Možemo ga posmatrati i kao pravnu celinu koja predstavlja skup pravnih normi kojima se regulišu odnosi državljanstva što predstavlja isključivu nadležnost jedne države. Pravo na državljanstvo proglašeno je kao posebno pravilo: „Svako ima pravo na državljanstvo“ i „niko

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ne sme samovoljno biti lišen svog državljanstva²²³. Posebno pitanje kojim bi se bavilo humanitarno pravo je pitanje izbora korišćenja pojma: čovek, građanin ili fizičko lice.

Shvatanje državljanstva prošlo je razvojni period od shvatanja državljanstva kao privilegije, zasluge do prava čoveka. Savremeno pravo posmatra državljanstvo vezano za suverenitet države. Činjenica da su shvatanje i zakonska regulativa državljanstva praćene usaglašavanjem propisa sa međunarodnim standardima o državljanstvu i obavezivanjem poštovanja istih dovodi do paralelnog stvaranja normi u državljanstvu u unutrašnjem i međunarodnom pravu.

2. PRAVNI POLOŽAJ I STATUS IZBEGLICA REGULISAN USTAVOM, KONVENCIJAMA, MEĐUNARODNIM PRAVILIMA I STANDARDIMA

Ustav RS iz 2006. godine u članu 38. propisuje pravo na državljanstvo deteta rođenog u RS i zaštitu građana. Stranac dolazi do izražaja kao subjekat dostojan zaštite i nastojanje da se on zaštiti, dobijaće sve više na značaju usled sve očiglednije pojave migracije stanovništva²²⁴. Bliže uređenje sadrži Zakon o državljanstvu koji upućuje na sticanje državljanstva RS: poreklom, rođenjem na teritoriji RS, prijemom i po međunarodnim ugovorima. Vremenom se napušta stav o regulisanju državljanstva isključivo unutar države. Širi se svest o potrebi nastajanja međunarodnih pravila, standarda i ugovora koji se tiču svakog čoveka kako bi se omogućio ravnopravni položaj svih ljudi koji žive u jednoj državi. Savremeni zakoni o državljanstvu propisuju uslove sticanja državljanstva za bipatriđe i multipatriđe ali i situacije u kojima lice ostaje apatrid. Naročito se ističe neophodnost rešavanja problema vezanog za status lica bez državljanstva. Opšta pravila međunarodnih ugovora upućuju i na rešavanje problema statusa stranaca ali i izbeglica. Suština ovih pravila sastoji se u sprečavanju nastajanja apatrida u slučaju izbeglica i njihovom tretmanu od strane države koja ih posmatra kao lica bez državljanstva. Deklaracija o ljudskim pravima, opšti standard ostalih međunarodnih pravila i standarda koji se odnose na državljanstvo i status lica bez

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²²³Univerzalna deklaracija o ljudskim pravima, usvojena i proglašena rezolucijom Generalne skupštine Ujedinjenih nacija 217/A/III, od 20. decembra 1948, član 15.

²²⁴Hammar, T. (1990) Democracy and the Nation State. Aliens, Denizens and Citizens in a World of International Migration, Aldershot, pp. 3

državljanstva, ukazuje na to da svako ima pravo na državljanstvo što bi obuhvatilo i izbeglice (ne pominje apatridiju).

Konvencija o pravnom položaju lica bez državljanstva UN 1954. god. štiti prava i slobode mnogih lica bez državljanstva i primenjuje se i na izbeglice kada uživaju zaštitu ili pomoć Visokog komesara UN za izbeglice. Konvencija o smanjivanju broja lica bez državljanstva UN 1961. ukazuje na neophodnost smanjenja apatridije pri čemu ne pominje posebno izbeglice. Opšte prihvaćeni međunarodni standard reguliše status izbeglica tako što država članica ima obavezu transfera koji se utvrđuje ugovorom pri čime sprečava apatridiju odnosno situaciju u kojoj izbeglice ostaju bez državljanstva. OUN rešavanjem pitanja državljanstva nastoji da reši statusni položaj izbeglica, ostvarenje državljanstva i osnovnih prava i sloboda apatrida. Ističe značaj ostvarenja jednakih prava čoveka Pravilima Konvencije o statusu izbeglica 1951. koja ukazuje na okolnosti pod kojima lice može steći status izbeglice. Status izbeglica određuje Konvencija o statusu izbeglica UN 1951, ratifikovana od strane FNRJ 1959. godine.

Državljanstvo je pravna činjenica na osnovu čijeg postojanja se licima priznaje status izbeglica, ali je ono relevantno i za nepriznavanje i za prestanak tog statusa²²⁵. Država garantuje i strancima pravo na utočište ukoliko su po različitim osnovama ugroženi u svojoj zemlji, počevši od pola, rase, nacije političkog progona i drugih necivilizacijskih ugrožavanja čoveka²²⁶. Primena pravila Konvencija o statusu i izbeglica, o smanjivanju broja lica bez državljanstva pravnom položaju lica bez državljanstva omogućile bi rešavanje državljanškog statusa izbeglica u konkretnim slučajevima: standard dvojnog i multiplog državljanstva vezan za status izbeglica treba biti prihvaćen kao pravilo kojim bi se izbeglicama olakšalo rešavanje materijalnih i porodičnih problema; saradnja država pri zaključivanju ugovora kojima rešavanje pitanja državljanstva izbeglica i njihovo svesno izvršavanje obaveza u pogledu implementacije međunarodnog standarda o državljanstvu; saradnja država prijema i država porekla; prioritet rešavanja zahteva za državljanstvo izbeglica u odnosu na druge zahteve; pojednostavljenje postupka rešavanja po zahtevu za državljanstvo; oslobađanje ili bar smanjenje troškova odnosno visina taksi pri rešavanju zahteva za državljanstvo; pri stvaranju novih država na teritoriji nekadašnje zajedničke države (primer SRJ) omogućiti sticanje državljanstva svim izbeglicama državljanima zemlje porekla; sticanje državljanstva neuslovljeno materijalnim stanjem izbeglice; sticanje državljanstva koje zahteva da izbeglica podnese dokaz o prestanku prethodnog državljanstva pri čemu se licu garantuje sticanje novog državljanstva što se vezuje za slučajeve kada je lice iz objektivnih razloga, bez svoje krivice ne može pribaviti traženu dokumentaciju i postaje apatrid što predstavlja pravilo međunarodnog standarda o smanjivanju broja lica bez državljanstva; u slučaju postojanja mogućnosti više opcija državljanstva izbeglicama treba omogućiti da ovo pravo koriste.

EU je prihvatila zajedničku politiku u pogledu viza, azila i imigracije (danas je to član 77. i sledbenik ugovora o funkcionisanju Evropske unije)²²⁷. Većina država prihvata Ženevsku konvenciju i primenjuje odredbe koje se odnose na ostanak na teritoriji lica koja mogu dokazati da su prognani zbog drugačijeg političkog mišljenja, na rasnoj ili seksualnoj osnovi ili su im uskraćene ustavne slobode i ljudska prava. Ne treba zanemariti ni utvrđivanje odgovornosti za zločin protiv čovečnosti; tj. ubistva, istrebljenje, porobljavanje, deportaciju i ostala nečovečna dela izvršena protiv bilo kog civilnog stanovništva pre ili za vreme trajanja rata, ili proganjanje na političkoj rasnoj ili verskoj osnovi u izvršenju ili u vezi bilo kog

²²⁵Čok, V (2010) JP „Službeni glasnik“, Beograd, pp.331.

²²⁶Pešić, Z. (2011), Visoka škola strukovnih studija za kriminalistiku i bezbednost, Niš, pp. 217.

²²⁷Nascimbene B., (1995) Da Schengen a Maastricht, Milano, pp.33.

zločina koji spada u nadležnost Suda, bez obzira da li se time vrše ili ne vrše povrede zakona one zemlje u kojoj su zločini izvršeni²²⁸. Zločin protiv čovečnosti obuhvata rasprostranjene napade na civilno stanovništvo što predstavlja razlog velikog broja lica koja u cilju zaštite života i sopstvene egzistencije masovno napuštaju države i uvećavaju broj izbeglica.

U slučaju neprimenjivanja propisa od strane jedne države primenjuju se međunarodna pravila i standardi o državljanstvu, koji uglavnom sadrže odredbe kojima se rešava pitanje dvojnog državljanstva ili mogućnost rešavanja problema koji se sreću u vezi sukoba zakona, odnosno pitanje državljanstva onih koji su živeli u državi koja je izgubila svoj suverenitet i prešla pod suverenitet druge države. Primena međunarodnih standarda o državljanstvu naročito ima značaja u periodima ratova, unutrašnjih i međunarodnih sukoba naročito izazvanih u državama sa nedemokratskim režimima. Ove situacije praćene pretnjama, terorom, progonima i drugim pritiscima dovode do stvaranja brojnih izbeglica. Multilateralni međunarodni ugovori su i pod pokroviteljstvom UN proglasili državljanstvo pravom čoveka. Na stav da je pravo čoveka na državljanstvo pojedinačni interes ali i interes društva i države, uticale su međunarodne organizacije.

3. I UGOVORI I UTICAJ DRŽAVLJANSTVA NA STATUS IZBEGLICAPOTREBA I OBAVEZA SMANJIVANJA BROJA LICA BEZ DRŽAVLJANSTVA

OUN u toku čitavog perioda svog postojanja brine o licima bez državljanstva time što nastoji da im omogući u što većem obimu uživanje osnovnih prava i sloboda čoveka. Konvencija o pravnom položaju lica bez državljanstva i Konvencija o pravnom položaju izbeglica upravo upućuju na potrebu pružanja pomoći licima bez državljanstva. Konvencija o pravnom položaju lica bez državljanstva ne govori o zaštiti izbeglica ali se primenjuje na izbeglice u slučaju uživanja pomoći ili zaštite od strane Visokog komesara Ujedinjenih nacija za izbeglice. Ove konvencije doprinose poboljšanju pravnog položaja izbeglica, rešavanju njihovih statusnih pitanja, uživanje osnovnih sloboda i prava čoveka, omogućavaju pomoć pri rešavanju egzistencijalnih problema.

Na sve subjekte prava na državljanstvo mogu se primeniti i pravila o smanjivanju „slučajeva apatridije“²²⁹. Konvencija ne navodi lica i grupe pojedinačno ali se smatra da se odnosi podjednako i na strance i na izbeglice. Značajni napredak u rešenju ovog pitanja bila bi: primena preventivnih mera, odnosno rešenje svake situacije u kojoj bi lice moglo postati apatrid; primena adekvatnih principa i prilagođavanja i usaglašavanja zakona vezanih za sticanje, promenu i prestanak državljanstva; zabrana lišavanja državljanstva lica ili grupe ljudi koji postaju izbeglice usled rasnih, verskih etičkih ili političkih netrpeljivosti; sklapanje ugovora, sporazuma o transferu teritorije koji će omogućiti da se lica izbeglice ne dovedu u položaj apatrida; stvaranje obaveza državi da licima omogući sticanje državljanstva u slučaju sticanja teritorije.

Statistički podaci o broju dece migranata nisu precizni. UN ističe da u ovom momentu u svetu ima 10 miliona dece apatrida. Sukob u Siriji, uzrok velike migrantske krize proširio je problem državljanstva i nemogućnost ostvarenja cilja Konvencije o smanjenju apatrida. Deca izbeglice iz Sirije rođena na tlu Evropskih država dobijaju državljanstvo svojih roditelja, s tim što se u većini zemalja saglasno Zakonu o upisu u matične knjige rođenih upisuju u matične opštine u kojoj su rođena odnosno u kojoj je vozilo završilo put. Ukoliko je dete napušteno

²²⁸Statut Nirnberškog suda, čl .6(c)

²²⁹Konvencija o smanjivanju broja lica bez državljanstva UN 1961., čl 9. i 10.

(nepoznati roditelji) i nalazi se u izbegličkom kampu dobija državljanstvo Srbije. U 2015. u Evropu je stiglo 366.402 migranata, u prva dva meseca 2016. godine više od 131.000 a ima indikacija da oko 450.000 ljudi čeka pokušavajući da migrira do italijanske obale. U 2015. godini u Srbiji je oko 35000 ljudi imalo status izbeglice a oko 22000 ljudi tražilo azil. Broj je u 2016. godini uvećan.

ZAKLJUČAK

U cilju rešenja pitanja statusa i državljanstva svakog pojedinca države bi morale postupati u skladu obavezama preuzetim međunarodnim ugovorima. Problem bi bio rešen ili bar sveden na minimum da se država porekla i država prijema pridržavaju i dosledno primenjuju pravila Konvencije o statusu izbeglica, Konvenciju o smanjivanju broja lica bez državljanstva i Konvencije o pravnom položaju lica bez državljanstva. Nažalost, primena međunarodnih standarda o državljanstvu je na prostorima bivše SFRJ, gde se nalazio veliki broj izbeglica jugoslovenskog državljanstva, dugo bilo zapostavljena; Zakon o državljanstvu 1976. godine nije primenjivan; a novi zakon donet 1996. godine u praksi je primenjivan od juna 1997. godine.

Veliki problem predstavlja učestalost stvaranja novih izbeglica što je suprotno Konvenciji o smanjivanju broja lica bez državljanstva. Nove migracije i prirodne katastrofe povećavaju vrednost humanitarne pomoći (tri puta veća u odnosu na prethodne 10 godine) i ostvarenje plana UN: ukidanje statusa apatrida predviđen za 2024. godinu. Iz tog razloga UN ukazuje na potrebu univerzalnog upisa u matičnu knjigu rođenih, ukidanje diskriminatornih zakona i omogućavanje sticanja državljanstva zemlje u kojoj su deca izbeglice rođena.

Ostvarenje postavljenog cilja - omogućiti prijem izbeglica u državljanstvo RS doprinelo je Zakon o državljanstvu RS br135/2004 i 90/2007 usklađen sa Konvencijama o statusu izbeglica 1951. Mogućnost pribavljanja dokumenata potrebnih za podnošenje zahteva za sticanje državljanstva za lica koja ne mogu ići u zemlju porekla pojednostavljenje i ubrzanje postupka sticanja državljanstva RS (prema Zakonu o državljanstvu postupak je hitan), pružanje međunarodne pravne pomoći (nadležnost Ministarstva pravde) smanjenje taksi i troškova postupka sticanja državljanstva izbeglih lica. Srpski sistem azila je još uvek u razvoju. Sporazum o remisiji omogućava vraćanje izbeglica u zemlju iz koje dolaze u slučaju da kapacitete dovoljne da traži adekvatnu zaštitu (primer vraćanja izbeglica iz Mađarske u Srbiju). Posebno treba naglasiti i rešiti pitanje odgovornosti država prijema i država porekla.

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TRENDI POSLOVANJA TRGOVIN NA DROBNO Z VIDIKA KAKOVOSTI

TRENDS OF BUSINESS IN RETAIL TRADE FROM ASPECT OF QUALITY

Anton Vorina, PhD, docent²³⁰

Povzetek: *V današnjem času je potrebno zadovoljiti kupčeva pričakovanja. Cilj vsake prodaje je zagotovo tudi ta, da se kupec vrača. Trgovine na drobno bi morale v prihodnosti bistveno več vlagati v povečanje zvestobe obstoječih kupcev, saj so zanje z vidika stroškov bolj ugodni, kot pridobivanje novih kupcev. Menimo, da bi delež zvestih kupcev lahko povečali z intenzivnejšim trženjem slovenskih izdelkov in tudi ustreznim promoviranjem. Zagotovo bodo v prihodnosti igrali pomembno vlogo zadovoljni in zvesti kupci, ki bodo širili dober glas med ostale.*

Ključne reči: *trgovina, kakovost, zvesti kupec*

Abstract: *In today's time it is necessary to satisfy the customer's expectations. The goal of each sale is certainly also that the customer returns. In the future retail trade should significantly to invest more in increasing the loyalty of existing customers, since they are in terms of the cost more affordable than acquiring new customers. We think that the proportion of loyal customers can be increased by intensifying the marketing of Slovenian products and promoting them. Definitely in the future an important role will play the satisfied and loyal customers who will spread good voice among the others.*

Key words: *trade, quality, a loyal customer*

1. UVOD

V članku želimo predstaviti trende poslovanja trgovin na drobno. Na kratko predstavimo pojem trgovine na drobno, njene dejavnike poslovanja in tudi trende poslovanja trgovin na drobno v prihodnosti z vidika kakovosti. Podatke smo zbirali iz sekundarnih virov, to je iz knjig in člankov. Predvsem želimo poudariti pomen raziskovanja tega področja, saj je zelo malo raziskav, ki bi bile objavljene v strokovnih oziroma znanstvenih revijah in predstaviti trende poslovanja trgovin na drobno z vidika kakovosti.

2. POJEM TRGOVINA

Trgovina je ena izmed najstarejših gospodarskih enot, kjer so ljudje že pred 150.000 leti menjavali blago oziroma dobrine. Pojem trgovina se je pojavil že v petnajstem stoletju [1]. Zakon o trgovini (ZT-1) opredeljuje naslednje pojme v zvezi s trgovino: Trgovina je

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opravljanje trgovinske dejavnosti, ki obsega nakupovanje blaga z namenom nadaljnje prodaje ne glede na to, ali je blago prodano v nespremenjenem ali spremenjenem (obdelava, predelava in dodelava) stanju. Trgovina na drobno je nakupovanje blaga in njegova nadaljnja prodaja potrošnikom ali potrošnicam [2].

Statistični urad RS (v nadaljnjem besedilu SURS) podaja opredelitev: »Trgovina na drobno je nakupovanje blaga in njegova nadaljnja prodaja potrošnikom (za osebno porabo in potrebe gospodinjstev)« [3].

Trgovina je gospodarska dejavnost, ki se ukvarja s kupovanjem in prodajanjem. Trgovina je posrednik izdelkov od proizvajalcev do končnih uporabnikov. To vlogo uporablja skozi vsa zgodovinska obdobja, od prvotnih družbenih delitev dela, ki so omogočala presežne dobrine poljedelcev, živinorejcev in takratnih obrtnikov, do danes. S svojo posredniško funkcijo je bila tako vedno gibalo menjave, tako znotraj samih držav kot na mednarodni ravni. Posamezne trgovine imajo skozi zgodovinski razvoj, v boju za ugodnejši položaj na trgu, različno življenjsko dobo in so na različni stopnji svojega razvoja. Nekatere oblike trgovine bodo prenehale obstajati, pojavljale pa se bodo vedno nove oblike, ki bodo konkurirale z boljšo kakovostjo izdelkov, z aktualnejšimi storitvami in nižjimi cenami [4].

Trgovina na drobno zajema vse dejavnosti prodaje blaga in storitev neposredno končnemu porabniku za njegovo osebno uporabo. Pri tem nista pomembna način prodaje in lokacija ter količina prodaje [5].

Čuzović in Ivanović [6] opredelita trgovino na drobno kot skupek dejavnosti, preko katerih se izvaja proces prodaje blaga končnim potrošnikom.

3. DEJAVNIKI POSLOVANJA TRGOVINE NA DROBNO

Trgovina je posrednik izdelkov od proizvajalcev do končnih porabnikov. To vlogo opravlja skozi zgodovinska obdobja, od prvotnih družbenih delitev dela, ki so omogočala presežne dobrine poljedelcev, živinorejcev in takratnih obrtnikov, do danes. Nekatere oblike trgovine na drobno bodo prenehale obstajati, pojavljale pa se bodo vedno nove oblike, ki bodo konkurirale z boljšo kakovostjo izdelkov z aktualnejšimi storitvami in nižjimi cenami ter visoko stopnjo prijaznosti prodajalcev [7].



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Kupec oziroma potrošnik si praviloma blago izbere sam na podlagi označevanja blaga in informacije o blagu na blagu samem, polici, v prodajnih prospektih ali preko spleta. Prodajalec nudi kupcu ustrezno okolje in sortiman za izbiro in mu po potrebi svetuje. Po opravljeni končni kontroli kupcu izstavi račun in nudi ustrezne prodajne aktivnosti. Cilj vsake trgovine na drobno je, da s ponudbo blaga zadovolji kupce in nudi kupcem zadovoljstvo v taki meri, da se bodo ponovno vračali [8].

Glavni dejavniki, ki vplivajo na poslovanje trgovin na drobno, so zaposleni in poslovna sredstva, s katerimi razpolagajo. Trgovska družba potrebuje sodelavce na različnih področjih. Potrebuje jih pri prodaji, nabavi, vodenju in pomožnih dejavnostih, kot so skladiščenje in čiščenje. Največkrat so to poslovodje, prodajalci, blagajničarji in skladiščniki. Najpogostejši problemi z zaposlenimi nastajajo predvsem iz dveh razlogov:

- Neenakomerna obremenitev, saj dnevni obiski kupcev nihajo.
- Neugodni delovni čas, zlasti prazniki, sobote in nedelje.
- Med poslovnimi sredstvi sta najpomembnejši sredstvi trgovsko blago in trgovska oprema. Za vsakega trgovca na drobno je najpomembnejša izbira izdelkov, ki jih bo ponudil svojim kupcem. Celoti vseh ponujenih izdelkov pravimo sortiment. Sestava pravilnega sortimenta je izjemno odgovorno opravilo. Pri sestavi sortimenta ločimo naslednje:
 - Vrsto izdelkov. Trgovec se lahko usmeri na prodajo določene vrste izdelkov, tako na živila, pohištvo, lahko se upošteva potrebe porabnikov. Ponuja lahko izdelke, kot so vse za dom, vse za dojenčka ...
 - Širok sortiment sestavlja veliko število izdelkov z različno uporabnostjo. Ozek sortiment pa sestavlja manjše število izdelkov. Širok sortiment praviloma ponujajo blagovnice, Inter/Spar...
 - Ozek sortiment ponujajo specializirane trgovine.
 - Globok sortiment sestavlja v okviru ene skupine izdelkov veliko število oziroma variant izdelka.
 - Plitev sortiment vsebuje le nekaj izdelkov iz določene skupine.

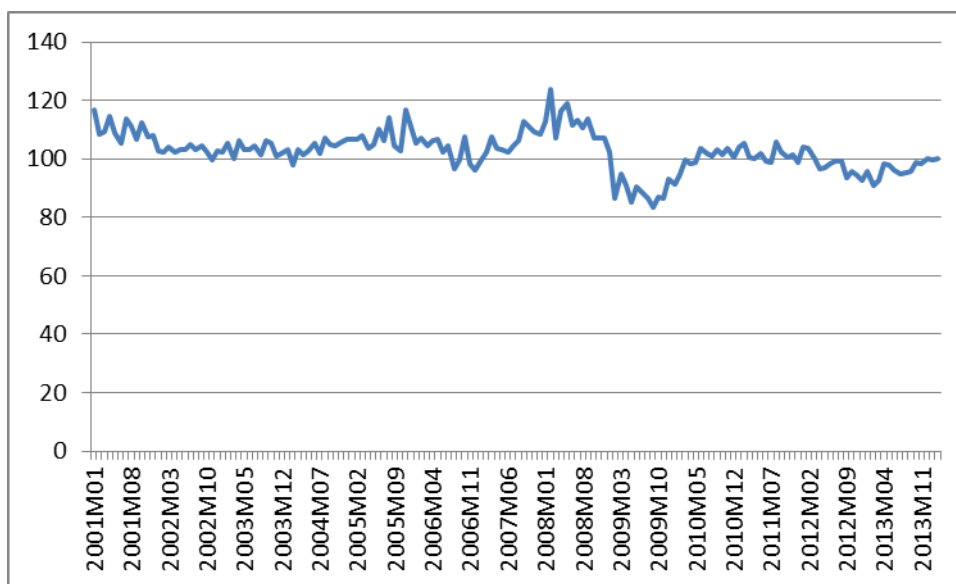
4. TRENDI POSLOVANJA TRGOVINE NA DROBNO Z VIDIKA KAKOVOSTI

Svetovni trg je predvsem zadnje desetletje v znamenju velike konkurenčnosti in posledično zahtevnih kupcev, zato ni nič nenavadnega, da podjetja, še posebej pa trgovska, v želji, da bi jih privabili, stalno izpostavljajo svoje konkurenčne prednosti. Potrošnike dobesedno zasipajo z novostmi, dodatnimi storitvami, prijaznejšimi plačilnimi pogoji in ostalimi najrazličnejšimi ugodnostmi, zlasti pa poudarjajo hkratno ugodnost cen ter kakovost izdelkov [9].

Leto 2013 za slovensko trgovino ni bilo tako uspešno, kot bi si na Trgovinski zbornici Slovenije (TZS) želeli, saj so se prihodki v trgovini na drobno brez motornih goriv v prvih desetih mesecih leta 2013 v primerjavi z enakim obdobjem leta 2012 znižali za 4,0%. Negativni vplivi finančno-gospodarske krize so od leta 2008 močno spremenili nakupovalne navade slovenskih potrošnikov, ki svoje nakupe vedno bolj omejujejo. Zaradi pričakovane negativne gospodarske rasti v letu 2014 in ohranjanja visoke ravni brezposelnosti na TZS pričakujejo nadaljnjo stagnacijo prihodkov v trgovini in upadanje kupne moči tudi v prihajajočem letu [10].

Zaradi negativnih napovedi gospodarske rasti in nadaljnjega zviševanja stopnje brezposelnosti na TZS pričakujejo, da bo leto 2014 za trgovce še težje. Pričakujejo nadaljevanje trenda

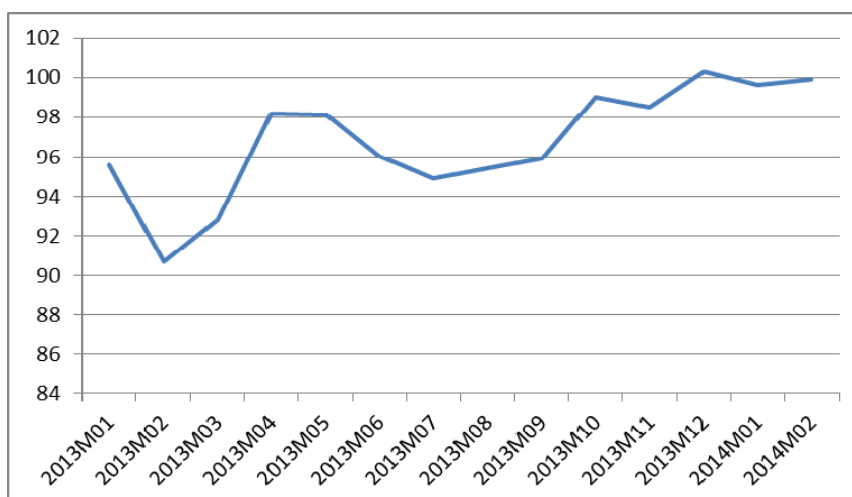
zaviranja nakupov potrošnikov. V ospredju bodo zagotovo nakupi cenejših izdelkov, kar je posledica trenutnih razmer na slovenskem trgu. Menijo, da bo upadla tudi kupna moč, zaradi česar je lahko optimistična že naša napoved, da bodo prihodki v trgovini v prihodnjem letu ostali vsaj na ravni leta 2013 [10].



Slika 1: Indeksi nominalnega in realnega prihodka v trgovini na drobno in v trgovini z motornimi vozili (isti mesec predhodnega leta = 100)

Vir: [10].

V letih od 2000 do 2008 se je prihodek v trgovini povečeval (Slika 1). V zadnjih treh letih od 2011 do 2014 se je prodaja v trgovini na drobno zmanjšala, zmanjšala se je za približno 2 do 3 % glede na prejšnja leta [10].

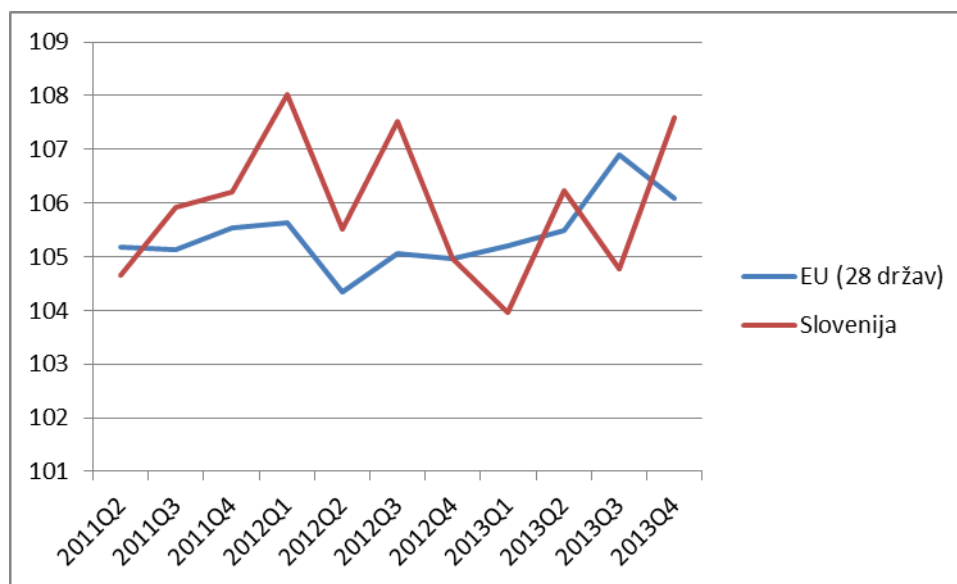


Slika 2: Indeksi nominalnega in realnega prihodka v trgovini na drobno in v trgovini z motornimi vozili (isti mesec predhodnega leta = 100)

Vir: [10].

Iz Slike 2 je razvidno za obdobje 2013–2014, da so bili prihodki v trgovini v letu 2013 manjši kot v letu 2012 in da je le v decembru 2014 bil »enak« promet kot v decembru 2013. V prvih

dveh mesecih 2014 so prihodki v trgovini na drobno nekoliko nižji glede na leto 2013 [10]. Iz Slike 3 ugotovimo, da je bila v letu 2013 nižja stopnja prihodka v trgovini v Sloveniji kot v EU. Zanimivo je, da je bila proti koncu decembra 2013 stopnja prihodka višja v Sloveniji kot EU [10].



Slika 3: Indeksi (procentne spremembe) nominalnega in realnega prihodka v trgovini na drobno in v trgovini z motornimi vozili (leto 2010 = 100–referenčno leto)

Vir: [10].

Trgovinska dejavnost se nenehno spreminja in razvija, na kar vpliva več dejavnikov: država, potrošniki, konkurenti, gospodarstvo in politika [11].

Na trgu je prisotnih veliko različnih trgovin, ki nudijo bolj ali manj podobne izdelke za isto ciljno skupino kupcev. Kupci postajajo vse zahtevnejši in iz tega sledi, da ni edini dejavnik pri izboru trgovine le cena izdelka, ampak tudi dodana vrednost, ki jo prinaša nakup v določeni trgovini. Trgovci se morajo močno truditi, da bi ohranili oziroma pridobili zveste kupce, saj je prisotna močna konkurenca [12].

Dolinšek in Piskarjeva [13] trdita, da ima kakovost za različne kupce različen pomen, čeprav je običajno povezana s ceno ali s stroški, v tehničnem smislu pa ima dvojni pomen. Nanaša se na izdelek oziroma storitev, ki je brez napak, ali pa na lastnosti izdelka oziroma storitve, ki omogočajo zadovoljevanje v naprej določenih oziroma pričakovanih potreb kupca.

Arnolova [14] v svojem specialističnem delu po navedbah drugih avtorjev piše o tem, da se kakovost ne nanaša na ceno, temveč izključno na uporabnost, torej na oceno izpolnitve zahtev kakovosti. Rojškova [15] pravi, da je porabnik, torej potrošnik, edini pravi razsodnik kakovosti, saj je zanj kakovost rezultat primerjave tistega, kar pričakuje in tistega, kar meni, da je dejansko dobil. Zato obstaja nekaj dimenzij, ki so nekakšna merila za kakovost storitev v trgovini.

Ćuzović in Sokolov Mladenović [16], ugotavljata, da so v današnjem času investicije v kvaliteto edina prava konkurenčna prednost na domačem in mednarodnem tržišču.

Ugotovitve raziskave Choi in Kim [17], kažejo, da zadovoljstvo kupcev statistično značilno vpliva na njihovo zvestobo. Prav tako študija kaže, da je potrebno zadovoljstvo kupcev nenehno spremljati in kakovost strateško planirati z namenom povečanja zvestobe kupcev. Zvestoba je notranja obveza kupca za ponovni nakup proizvoda ali storitve, ki ima pri njemu prednost, četudi je pod vplivom situacijskih dejavnikov ali truda konkurence, da bi ga privabila na svojo stran.

Zaradi neizmerne konkurenčnosti, ki vlada na trgu, nepredvidljivosti in poenotenja proizvodov oziroma storitev, je razvoj in vzdrževanje zvestobe kupcev odločilnega pomena pri vsakem podjetju [18].

Vorina in Stipič [14, str. 494–500] raziskujeta področje zadovoljstva in zvestobe kupcev v 78-tih slovenskih občinah v izbranih trgovinah na drobno (Interspar/Spar, Mercator, Lidl, Hofer, Jager, Tuš in Eurospin). Na vzorcu 567 anketirancev ugotavljata, da ima največ (65,38 %) zvestih kupcev trgovina Spar, najmanj (14,29 %) pa trgovina Eurospin. Prav tako ugotovljata, da so s cenami izdelkov v povprečju najbolj zadovoljni kupci, ki največkrat kupujejo v trgovinah Interspar oziroma Spar (povprečna vrednost = 4,26), najmanj pa v trgovinah Tuš (povprečna vrednost = 3,81). Nadalje ugotavljata, da so v povprečju najbolj zadovoljni s cenami izdelkov kupci, ki največkrat kupujejo v trgovinah Eurospin (povprečna vrednost = 4,33), najmanj pa v trgovinah Mercator (povprečna vrednost = 3,33).

Dejstvo je, da so zvesti kupci pomembni za prihodnost vsakega podjetja, zato si to področje zasluži posebno pozornost. Potrebno je poznati dejavnike, ki vplivajo na zvestobo kupcev oziroma razumeti, kaj je potrebno storiti, da kupec postane zvest, to razumevanje pa nato uporabiti pri nadaljnjem razvoju odnosa s strankami [19]. Programi zvestobe so se hitro razvili na globalnem trgu, zlasti v Združenih državah Amerike in Veliki Britaniji, danes pa so v razvitih trgovinah med najbolj priljubljenimi strategijami za zadrževanje kupcev [20]. Poznavanje dimenzij kakovosti, ki kupcem, kot članom programa zvestobe pomenijo največ, pomagajo tržnikom oblikovati programe, ki bodo v največji meri zadovoljili potrebe potrošnikov in s tem povečali njihovo zvestobo in zadovoljstvo [21].

Zvesti kupci so za podjetje pomembni, saj se zvesti kupci pogosteje odločajo za nakup in so manj občutljivi na spremembe cen kot nezvesti kupci. Obstaja več stopenj zvestobe kupcev in med vsemi so s perspektive podjetja najbolj zaželeni tisti kupci, ki čutijo določeno navezanost na podjetje. Takšna oblika zvestobe je najbolj dolgotrajna, poleg tega si z njimi podjetje pridobi najbolj učinkovito obliko pozitivnega oglaševanja – od ust do ust [14, str. 495].

O zvestih kupcih govori tudi Pareto načelo, ki pravi, da v povprečju 20 odstotkov potrošnikov realizira 80 odstotkov prometa podjetja. Prav zato jim nekatera podjetja namenjajo veliko pozornosti in v ta namen uvajajo »programe zvestobe,« s katerimi želijo doseči predvsem dva cilja [22]:

- Pospeševanje prodaje (in prihodkov) s povečanjem pogostosti nakupov ter zviševanjem in širjenjem nabora kupljenih izdelkov (storitev).
- Ohranjanje baze obstoječih potrošnikov in spodbujanje njihovega vračanja z namenom, da se jim prepreči »prebeg« h konkurenci.

Vorina in Uran [4, str. 154–159] sta preučevala področje kakovosti v trgovinah na drobno in s tem povezano zadovoljstvo njihovih kupcev. Ugotovila sta, da so kupci najbolj nezadovoljni s cenami izdelkov, najbolj pa so zadovoljni s parkirnim prostorom. Avtorja menita, da bi vodje trgovin na drobno v prihodnje, če bi želeli izboljšati kakovost oziroma zadovoljstvo svojih kupcev, morali nameniti več časa določanju cen izdelkov in hitrosti postrežbe kupcev.

Vsaka trgovina na drobno si želi imeti čim več kupcev in s tem veliko prodajo. Vendar pa ima vsaka trgovina na drobno svoje prednosti in slabosti, zato kupci kupujejo v različnih trgovinah [23].

Vorina [24] v raziskavi na vzorcu 567 naključno izbranih kupcev v trgovinah na drobno v 78-tih različnih občinah v Sloveniji proučuje razloge za nakup v posameznih trgovinah. Kupci, kot glavni razlog za nakup v izbrani trgovini na drobno (Tabela 20), navajajo bližino trgovine na drobno (47,14 %), nizke in ugodne cene (23,21 %), širok sortiman (10,00 %) ter kakovost izdelkov (7,32 %).

Raziskava je pokazala, da so bili glavni razlogi za nakup v trgovinah na drobno v letu 2014 bližina trgovine (33,36 %), nizke oziroma ugodne cene (23,03 %), širok sortiman izdelkov (11,85 %) in kakovostni izdelki (9,41 %). Glavni razlogi za nakup v trgovini na drobno so prikazani v Tabeli 1.

Razlog nakupa	Glavni razlog	Drugi razlogi	Skupaj	Delež (%)
Bližina trgovine	133	264	397	33,36
Nizke oziroma ugodne cene	144	130	274	23,03
Kakovostni izdelki	71	41	112	9,41
Veliko parkirišče	28	4	32	2,69
Širok sortiman oziroma velika izbira izdelkov	85	56	141	11,85
Veliko slovenskih izdelkov	7	2	9	0,76
Dodatne ugodnosti (akcije, zbiranje pik)	54	15	69	5,8
Prijazno osebje	42	14	56	4,71
Drugo (urejenost trgovine, navada...)	66	34	100	8,4
Skupaj	630	560	1190	100

Tabela 1: Razlogi za nakup v trgovini na drobno v letu 2014

Vir: [24]

V letu 2015 smo ponovno naredili podobno raziskavo o razlogih za nakup v trgovinah na drobno na vzorcu 707 naključnih anketirancev, ki bivajo v 113 različnih občinah v Sloveniji. Iz Tabele 2 je razvidno, da je najpogostejši razlog za nakup v trgovini na drobno nizka oziroma ugodna cena (32,01 %). Drugi najpogostejši razlog za nakup je bližina trgovine na drobno (31,28 %), tretji pa kakovostni izdelki (13,28 %). Primerjava razlogov za nakup v trgovini na drobno med letoma 2014 in 2015 kaže, da so se razlogi v zadnjem letu, (v primerjavi z letom 2014), močno spremenili. Kupci so v letu 2014 navedli kot najpogostejši razlog za nakup v trgovini na drobno nizke oziroma ugodne cene, medtem ko so v letu 2015 navedli kot najpogostejši razlog za nakup bližino trgovine.

Vorina in Stipič [24, str. 500] ugotavljata, da bi trgovine na drobno v prihodnosti morale bistveno več vlagati v povečanje zvestobe obstoječih kupcev, saj so zanje z vidika stroškov bolj ugodni, kot pridobivanje novih kupcev. Menimo, da bi delež zvestih kupcev lahko povečali z intenzivnejšim trženjem slovenskih izdelkov in tudi ustreznim promoviranjem.

Razlog nakupa	Glavni razlog	Drugi razlogi	Skupaj	Delež (%)
Bližina trgovine	252	47	299	31,28
Nizke oziroma ugodne cene	252	54	306	32,01
Kakovostni izdelki	87	40	127	13,28
Širok sortiman oziroma velika izbira izdelkov	62	37	99	10,36
Prijazno osebje	5	56	61	6,38
Drugo (urejenost trgovine, navada...)	37	27	64	6,69
Skupaj	695	261	956	100

Tabela 2: Razlogi za nakup v trgovini na drobno v letu 2015
Vir. Lastna raziskava, 2015

5. ZAKLJUČEK

V članku smo predstavili bistvene značilnosti poslovanja trgovin na drobno in njene dejavnike poslovanja. Ugotovili smo, da bodo morale trgovine na drobno posvečati veliko pozornost obstoječim kupcem, ki bodo postali njihovi zvesti kupci. V letu 2015 so se nakupovalne navade bistveno spremenile (glavni razlog za nakup je cena in ne lokacija, kot je bilo v letu 2014), zato bodo morale trgovine na drobno v prihodnje pravilno-konkurenčno oblikovati oziroma določati izdelkov. Ne gre spregledatu tudi to, da bodo morale trgovine na drobno zagotavljati visoko kakovost izdelkov, širok asortima izdelkov in zaposlovati prijazne zaposlene. Skoraj samoumevno pa je, da je trgovina čista in urejena v vseh pogledih.

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UNEMPLOYMENT – THEORETICAL OVERVIEW

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Abstract: *Unemployment is among the most severe macroeconomic diseases. Increased unemployment indicator is considered as a symptom of economic decline phase. Hence theoretical analysis takes a special importance, it allows us to define the right "medication", the relevant policies to heal or at least to appease the disease.*

One of the main objectives of the government is full employment. To fulfill this objective, the government implements programs of all kinds. It can intervene to companies through tax cuts to wages, to foreign investors through policy if fiscal or labor in order to increase foreign direct investment, or policy of subsidizing the companies for a certain period of time about wages and obligations social and health insurance contributions for new employees.

The aim of this study is the analysis of unemployment and employment by their theoretical reasons for the existence of unemployment and theories of unemployment.

Keywords: *unemployment, government, equilibrium wage, unemployment theories.*

INTRODUCTION

A person is considered unemployed if it does not have a work and is ready to work. The number of unemployed in a given economy is the number of people of working age who are able and willing to work in existing wage levels and have a work.

Two main characteristics of an economic recession are the falling GDP and rising unemployment. Changes in output measured by calculating the GDP, and changes in unemployment are measured by calculating the unemployment rate. The statistical data for the calculation of the unemployment rate can be obtained in different ways. As the main statistical sources can be used data collected from surveys of unemployment or data on the number of individuals who are registered at employment offices. Different countries use different sources to measure the rate of unemployment, but common is that an individual at a certain time, may have a work, unemployed or outside the labor force.

The busy (employed) is considered the person who has a paid work, even when absent from work due temporarily that is sick, on vacation or on strike.

The unemployed include those who work but are not actively seeking work or waiting to return to work.

Employees plus unemployed represent workforce. All others who are of working age but they don't have a work and do not actively seek work, they are considered outside the labor force.

METHOD OF MEASUREMENT OF UNEMPLOYMENT

The definition of "standard" ILO unemployment, defines unemployed persons as persons who are not working during the reference period and who are looking for work actively, willing

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and ready to start work, whether it would be possible. There are three ways of measuring the unemployed population, based on the degree of relaxation of work search or ease of use set criteria for measuring unemployment; standard, partly undisturbed, relaxed.

If the records of the labor force, it is not possible to incorporate issues relating to the measurement of unemployment during the reference period and what actively seeking work, if it is possible. If you do not work, people were asked if they were ready and willing to start a work if possible. This can lead to the conclusion that in some cases the answer is based upon statements of persons and not on real efforts to find a work. It can be said that unemployment took more or less the relaxed form of the definition of unemployment.

In measuring unemployment, the ILO definition referring asked people if they have search for work four weeks prior to the study, what specific steps they had taken and whether they were ready to start work within two weeks if you were offered a work. According to this study can measure the unemployed population by using two options for measuring unemployment: the standard and the relaxed definition of unemployment. Regarding relaxation standard definition, some groups as "defectors", "seasonal workers", "discouraged workers" - who seconded margin workforce - can be considered as unemployed.

The assumption is fully justified in the Albanian context characterized by a significant number of discouraged workers.

On the other hand, it also is observed in developing and transition economies when used standard definition, especially low numbers of unemployment in rural areas, reflecting high levels of underpaid work in agriculture. As recommended by the ILO, in these circumstances, the employment situation can not be described only by data on unemployment, but should be supplemented by information about the work of underpaid.

Also, many countries do not apply "a criterion of hours the prosecutor" standard, but use a different limit for him to classify a person as employed.

As government agencies typically measure the rate of unemployment in the economy? There are two basic ways:

Count of claimants. A simple way is to count people who benefit payments for unemployment in the form of transfers. Since the benefits are paid by agency of state, it will be easy to collect



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data on the number of claimants. The government also has a good idea of the total work force that is unemployed, receives those payments for taxes on personal income. By this way, the unemployment rate is:

$$\text{Unemployment rate (\%)} = (\text{number of claimants}) / ((\text{number of claimants} + \text{Taxpayer})) \times 100$$

Labor force surveys. The second method and perhaps most trusted is going out and asking people, based on the definition of unemployment. Surveys of the labor force, based on the definition of standardized unemployment by the International Labour Office (International Labor Office) ILO, is that someone who is unemployed and who is ready to start work within two weeks and subsequent, or They have been looking for a work within the past four weeks, or is waiting to start a work. When the government decided to all individuals covered by the survey in a category, it calculates various statistics about the state of the labor market. The labor force is defined as the sum of employed and unemployed.

$$\text{Labour force} = \text{Number of Unemployed} + \text{Number of Employees}$$

Then the unemployment rate measured as a percentage of the labor force unemployed.

$$\text{Unemployment rate} = (\text{unemployed}) / (\text{workforce}) \times 100$$

The same survey results are used to produce statistics regarding the participation in the labor market.

$$\text{Participation rate in the labor market} = (\text{Labour Force}) / \text{The population} \times 100$$

This statistic shows the population that chose to participate in the labor market.

Besides the statistics above, the survey data may be calculated statistics about unemployment and participation in the labor market for different categories of society such as women, men, young, old, according to breeds, education, etc. which can serve the government during its policymaking.

MAIN THEORIES OF EXISTENCE OF UNEMPLOYMENT

Unemployment theories can be classified based on the opinion that why mechanism labor market may fail. Specifically, consider an unemployed worker who offers his working hours to work in a particular firm for less than the firm is actually to pay and what is the difference for workers who are considered homogeneous. There are at least four possible answers that the firm can do for this offer.

First, we can say that the firm does not want to reduce wages. The theory according to which pays higher wages that labor market equilibrium is known as the theory of efficiency. This theory comes from the idea that higher wages may increase labor productivity or labor efficiency.

Second, companies can cut wages, but an explicit or implicit agreement with its workers prevent it, making arrangements and contracts affect workers in the labor market, these are known as contracting models, or the economics of the trade unions.

Thirdly, firms can respond to the offer of workers unemployed and says he does not accept the premise that the unemployed worker is identical to current employees of the firm. Heterogeneity among workers and workplaces can be an essential feature of the labor market. In this view, to think the labor market as a single market, or even as a number of related markets. According to this view, every worker and every work should be thought of as distinct, as a result, the process of matching workers with works is not on the market, but through a complex process of research. Models of this type are known as search and matching models.

Finally, one other reason why economies experience a certain level unemployment, are laws which set a minimum wage level, under which companies are required to pay their workers above this level, regardless of type or labor productivity.

Now let's treat these theories in a broader way.

Efficiency wage theory. One reason why some economies experience unemployment is efficiency wage theory, under which firms operate efficiently if firms pay wages that are above the equilibrium level. Why do firms want to keep wages high? The decision may seem strange, because wages are a very important voice of the firm's costs. Normally we expect firms to maximize their profits, maintain low costs and wages as low as possible. Innovation capacity efficiency wage theory is that paying high wages could be profitable, because they can increase the efficiency of a firm's workers. There are several reasons according to efficiency wage theory of why firms are willing to pay higher wages. Let us now consider some reason.

Health worker. The first and most basic of efficiency wage theory emphasizes the link between wages and worker health. Well paid workers are those who eat a more nutritious diet and workers who feed a better diet are healthier and more productive.

Employee turnover. Workers leave the work for many reasons, for employment at other firms, to move to other parts of the country, to leave the labor force and so on. The frequency with which they leave depends on a whole set of incentives with which they face, including retirement benefits and the benefits of staying. The more a firm to pay its workers, so rare they decide to leave. So a firm can reduce the circulation of its workers by paying them a higher salary.

Endeavour employee. In many workplaces, workers have some discretion about how much it should work. As a result, the firms monitor the efforts of their workers and if in case they caught avoiding their responsibilities, they fired. But not all those who are caught immediately diverted because monitoring workers is costly and imperfect. A firm can respond to this problem by paying wages above the equilibrium level. High wages make workers more eager to win, and thus give an incentive for workers to express their efforts better.

The quality of the worker. When a firm employs young workers, it can not to fully gauge the quality of candidates. By offering a higher salary, the firm attracts a better group of workers to run for works.

Economics of Trade Unions.

A trade union is an organization of workers that makes an agreement with the employer for wages and working conditions. A union is a kind of cartel. Like any cartel, the union is a

group of sellers acting together, the hope of the appearance of their united power of the market. Workers in a union act as a group when discussing their wages, benefits and working conditions with their employers. The process whereby the unions and firms agree on the terms of employment is called collective contract. When a collective agreement with the union makes a firm, it requires higher wages, better benefits and better conditions of work than would offer companies in the absence of a trade union. When a union raises the wage above the equilibrium level, through the pressure that the firm, it increases the amount of work provided and reduces the required amount of work, leading to result in unemployment. So when unions achieve to raise wages for some workers that are syndicated, then a certain number of workers remain unemployed while the rest are employed at higher wages, this causes the number of unemployed in the economy to grow and for thereby to increase the supply of labor in industries not syndicated and to reduce the level of wages.

Simple wage contracts.

A simple type of contract specifies a fixed salary and then allows the company to select the number of workers arising that comes from the level of A. According by this contract the unemployment and wage hardening immediately arise. A decrease in demand for labor, makes workers or firms to reduce working hours with fixed wages, while labor supply doesn't change and this way unemployment is created. But this is not a very accurate explanation of unemployment and real wage rigidity. The difficulty in this type of contract is ineffective under Lontief (1946), Barro (1977), Hall (1980). Since salary is fixed and firm chooses to employ workers with salary data, the marginal product of labor is independent of A. But employment varies depending on A, marginal work dissatisfaction depends on A. The marginal product of labor is generally not equal to the marginal labor discontent, therefore it is possible for the parties to make a better contract.

Contracts efficiency.

To see how it is possible to improve a contract page, suggest that any firm offers for every worker a contract specifying hourly wage by realizing A. Contracts that are not specified by the state known as implicit contracts. The firm must offer workers a minimum level of benefits expected u_0 . Since L_i and w_i determine the level of C_i , we can assume that firms choose variables L and C for any occasion, then L and w. The problem of the firm may be submitted via Lagrange.

$$L = \sum_{i=1}^N p_i [A_i F(L_i) - C] + \gamma \left(\sum_{i=1}^N p_i [U(C_i) - V(L_i)] - u_0 \right) - p + \gamma p U'(C) = 0 \quad (16)$$

$$U'(C) = \frac{1}{\gamma} \quad (1)$$

The above equation implies that the marginal utility of consumption is constant in all situations. And the firm has natural risk.

According to the contracts of efficiency, the real incomes of workers are constant. This model implies real wage rigidity, because L is high when the A level is high.

Searching for a work.

One reason why economies always experience some unemployment is the search for a work. Searching for a work is the process of pairing workers with adequate working places. If all workers and all workplaces would be homogeneous, if all workers would be well-adjusted to

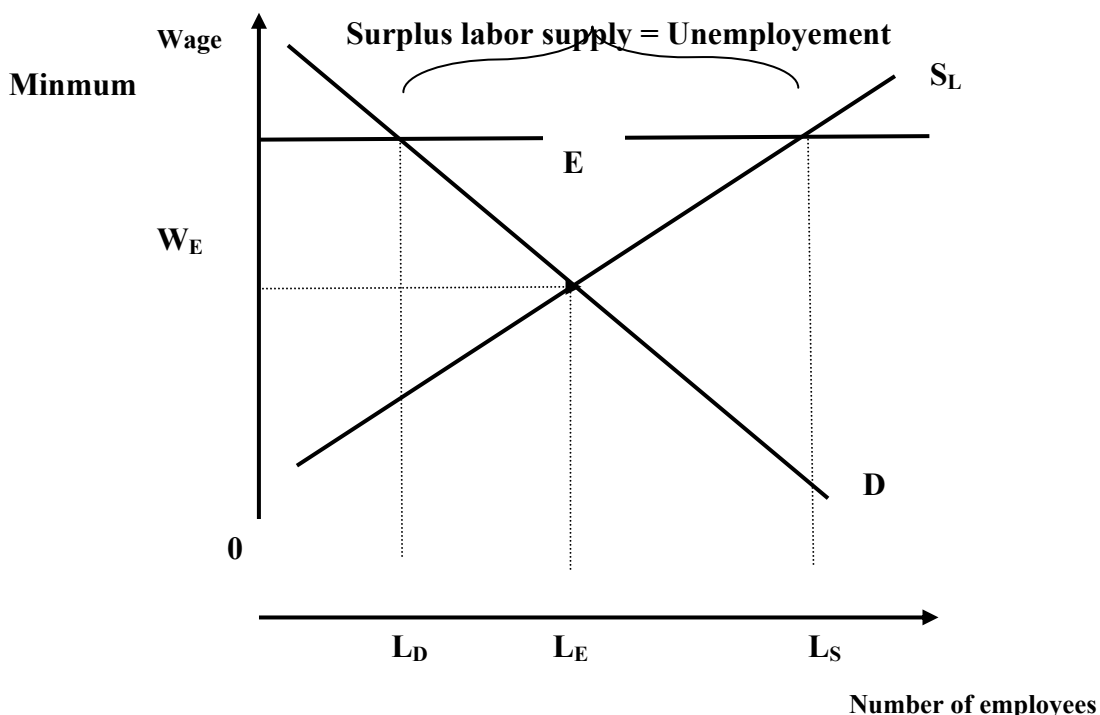
all works, work search would not be a problem. Disabled workers will quickly find new works, which would be well adapted to. But in fact, workers differ in their tastes and skills, works are distinguished by their attributes and information about candidates for works and work vacancies is slowly dispersed among many firms and households in the economy. Unemployment resulting from the process of pairing workers with works, called frictional unemployment. This type of unemployment explains the relatively short periods of unemployment.

As soon spread information about works and the availability of workers, the more rapidly the economy can pair the workers with work vacancies. Government policies strive to facilitate work search in different ways, as p.sh through employment agencies or employment offices, which are administered by the state, but this is not enough as most of the research process works in the economy it occurs without the intervention of the state, where the majority of economies in transition firsthand role plays "comes alive".

Minimum wage laws.

To understand unemployment we should review how unemployment arises from minimum wage laws. Although minimum wages are not the main reason for unemployment in the economy, they have a significant effect on certain groups with particularly high levels of unemployment rate. When the law of the minimal wages forces the wage to remain above the level that balances supply and demand, it increases the amount of work provided and reduces the required amount of work, compared to the equilibrium level. Minimum wage laws are not a definitive reason for unemployment, the majority of workers in the economy have wages much higher than the legal minimum. Minimum wage laws are binding for members mostly less skilled and less experienced labor markets, such as the Young adults. Only among these workers, minimum wage laws explain the existence of unemployment.

Figure 1.1. Unemployment of a wage above the equilibrium²³².



²³² Mankiw, N. and Taylor, P. "Economics", South-Western, Centage Learning.(p.177)

In this work market, wages in which supply and demand balance is WE (wage equilibrium). In this equilibrium wage, labor quantity supplied and quantity of work required to reconcile both LE (the number of workers in equilibrium). In contrast, if the salary is forced to remain on the level of equilibrium, perhaps because of a law on minimum wage, labor quantity supplied increases in LS and the amount of labor required falls in LD. Resulting surplus labor, $LS - LD$ represents unemployment.

Conclusions

Although the reason that higher wages will ensure higher productivity firm, taking into account the costs of oversight, resulting from a better health of workers, a lower turnover, greater efforts of employees and a short senior workers recruited to work.

Efficiency wage model shows how the efficiency wages can affect the growth of unemployment, in addition it implies that real wages do not differ from change request to work.

When the economy is growing, the demand for labor increases, real wages remain unchanged and unemployment tends decrease. In conclusion unemployment reaches zero, at this point, further increase in labor demand brought real wage growth.

Workers increase their efforts in a particular salary when unemployment is high and less when trying other firms for the same work pay more.

When unions achieve to raise wages for some workers that are syndicated, then a certain number of workers remain unemployed while the rest are employed at higher wages, this causes the number of unemployed in the economy to grow and consequently increase the supply of labor in industries not syndicated and further reduce the level of wages.

As soon spread information about works and the availability of workers, the more rapidly the economy can pair the workers with work vacancies. Government policies strive to facilitate work search in different ways, as p.sh through employment agencies or employment offices, which are administered by the state, but this is not enough as most of the research process works in the economy It occurs without the intervention of the state, where the majority of economies in transition firsthand role plays "comes alive".

When the law of the minimal wages forces the wage to remain above the level that balances supply and demand, it increases the amount of work provided and reduces the required amount of work, compared to the equilibrium level.

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UPOTREBA I INTEGRACIJA NOVIH TEHNOLOGIJA U EKOTURIZMU

INTEGRATION AND USAGE OF NEW TECHNOLOGIES IN ECOTURISM

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Sadržaj: *Ekoturizam predstavlja relativno novi trend u turističkoj industriji i svakako jedan od najbrže rastućih trendova tražnje savremenih turista. Kao i svaka druga industrija, tako i turizam, upotrebljava nove tehnologije koje imaju za cilj da olakšaju poslovanje, povećaju rentabilnost poslovanja, povećaju stepen konkurentnosti subjekata, obezbede održivi razvoj i sl. Jedna od stvari koja je ključna za ekoturizam jeste implementacija novih tehnologija koje štite životnu sredinu i u samom procesu povećavaju konkurentnost takvih lokaliteta na svetskoj mapi ekoturizma. Ukoliko tome dodamo da je jedna od glavnih agendi EU održivi razvoj i zaštita životne sredine, jasno je da ekoturizam ima veliki potencijal i potreban je široki front angažovanja u okviru, pre svega, nacionalne strategije a zatim i lokalnih zajednica. Stepen integracije novih tehnologija mora da prati stepen razvoja ekoturističke ponude i razvoja takvih destinacija.*

Ključne reči: *Zaštita životne sredine, ekoturizam, nove tehnologije.*

Abstract: *Ecotourism is a relatively new trend in the tourism industry and certainly one of the fastest growing trends in a demand of modern tourists. Like any other industry, tourism, is using new technologies that are designed to facilitate business, increase profitability, increase the level of competitiveness of companies, providing sustainable development and the like. One of the things that are key for ecotourism is the implementation of new technologies that protect the environment and in the process increase the competitiveness of these locations on the world map of eco-tourism. If we add that one of the main agenda of the EU is sustainable development and environmental protection, it is clear that eco-tourism has great potential and requires a broad front engagement in the context of, first of all, the national strategy and the local community. The degree of integration of new technologies must be accompanied by the degree of development of ecotourism offer and the development of such destinations.*

Key words: *Environmental protection, eco-tourism, new technologies.*

1. UVOD

U sled velike ekspanzije turizma u poslednjih 30ak godina, sve turističke destinacije, bilo tradicionalne ili one u razvoju, susreću se sa sve većim pritiskom na svoju prirodnu i na društveno-ekonomsko okruženje. Danas, turistička kretanja su

²³³ Niška poslovna škola strukovnih studija, bul. Cara Konstantina 80-82 Niš

najmasovnija kretanja u svetu i u prilog tome govori podatak da prema prognozi Svetske turističke organizacije ukupan inostrani turistički promet u svetu 2020. godine dostići će 1.6 milijardi stranih turista. Poređenja radi, 2010. godine je iznosio jednu milijardu turista²³⁴.

Turizam je složen sistem i njegovo funkcionisanje je u stalnom međuzavisnom delovanju sa okolinom. Kako negativne posledice ubrzane ekspanzije turizma postaju sve uočljivije, EU stavlja akcenat na odgovorni turizam, koji je ekonomski isplativ i ima jasnu regulativu koja se tiče zaštite životne sredine i obezbeđivanju održivog razvoja. EU u saradnji sa Svetskom turističkom organizacijom ustanovile su 12 osnovnih ciljeva za ostvarivanje održivog razvoja turizma. To su: *ekonomski rast, kvalitet radnih mesta, zadovoljstvo posetilaca, društvena jednakost, razvoj lokalne zajednice, lokalna kontrola, biološki diverzitet, kulturna bogatstva, dobrobit zajednice, efikasno korišćenje resursa, čistoća prirodnog okruženja i integritet prostora.*

Ekoturizam je mala, ali brzo rastuća industrija koja trenutno beleži najveći procentualni rast, preko 30% na godišnjem nivou. Ekoturizam se prvenstveno propagira na tržištu kao jednak turizmu zasnovanom na prirodi. Sa funkcionalne tačke gledišta, ekoturizam je na tržištu uglavnom individualan ili je turizam malog obima (turističke grupe do 25 osoba i hoteli sa manje od 100 ležaja) u okviru kojeg posluju mala ili srednja preduzeća u oblastima prirode. On predstavlja tržišni segment koji se usredsređuje na vođenje i smeštaj malih grupa u oblastima prirode uz obrazovni pristup, koristeći materijale sa uputstvima i specijalizovane lokalne vodiče. Sve to opterećuje lokalitete i narušava prirodni balans, iako u mnogo manjoj meri nego klasični turizam, ipak posledice su uočljive.

Tehnološki bum i razvoj novih tehnologija predstavljaju verovatno ključni deo u slagalici kako zadržati ekonomske benefite od turizma a istovremeno ne ugroziti ekosistem. Nove tehnologije mogu da: pomažu u efikasnijem iskorišćavanju prirodnih resursa, pomažu u održavanju čistoće okruženja, pozitivno utiču na ekonomski rast, otvaraju nova radna mesta, podignu zadovoljstvo posetilaca na viši nivo itd...



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²³⁴ WTO (World Tourism Organisation)

2. O NOVIM TEHNOLOGIJAMA I NJIHOVOJ UPOTREBI U TURIZMU

„Tehnologiju određujemo kao skup tehnika i metoda koje proširuju mogućnost ljudskog delovanja čoveka na prirodu i društvo i pri tome, iznalaženje najpogodnijih oblika instrumenata, metoda i sredstava za prilagođavanje prirodi i društvu svojim potrebama, tj. za unapređenje njegove kreativnosti i delovanje u svojoj prirodnoj i društvenoj okolini“²³⁵

Tehnološke promene podrazumevaju promene u procesima proizvodnje ili uvođenje novih proizvoda u cilju povećanja outputa ili povećanja outputa od jednake količine inputa. Najznačajniji tehnološki razvoj u savremenom svetu odigrao se u elektronici, računarima, telekomunikacijama, avio-industriji itd.

Internet i nove tehnologije danas imaju presudni značaj na razvoj turizma i najzaslužnije su za to što je turizam danas jači nego ikada pre. Zahvaljujući brojnim i raznovrsnim sajtovima i društvenim mrežama sve najvrednije i potrebne informacije su vam na dohvat ruke. Napredak tehnologije menja svaki aspekt turističkog putovanja – od istraživanja potencijalne destinacije, planiranja putovanja, prilagođavanja sopstvenim potrebama pa do kupovine turističkih proizvoda i usluga. Jasno je da internet predstavlja nezaobilazni element u savremenom turizmu. Takođe to je i najupotrebljivija nova tehnologija.

Međutim nije internet niti jedina tehnologija, niti najznačajnija kada govorimo o aspektu odgovornog turizma. Mnogo važnije tehnologije za održivi razvoj i ekoturizam jesu one koji utiču na „kvalitet ekologije“ (dobar primer možemo naći kod svih razvijenih zemalja: koriste se tehnologije u okviru turističkih destinacija koje koriste obnovljive izvore energije, prerađuju otpad direktno na lokalnu, transparentno kontrolišu stepen zagađenosti okruženja i na taj način edukuju turiste, i sl.).

Zagađivanje životne sredine otpacima nebiološkog porekla u svetu je sve intenzivnije, tako da je neophodno sprovesti mere za očuvanje kvaliteta življenja i obezbeđenje uslova za biološki opstanak. Razvoj proizvodne i potrošne sirovine, proizvoda i energije, dostižu takve razmere da utiču na narušavanje balansa između količina izdvojenih štetnih materija i sposobnosti prirode da iste apsorbira.

Uobičajeno je da kada se govori o tehnologijama, prvenstveno se misli na industrijske tehnologije, koje su jedan od najvećih svetskih zagađivača. Trend u razvoju novih tehnologija poslednjih 10ak godina značajno se promenio sa aspekta ugrožavanja životne sredine. Sve više se radi prvenstveno na edukaciji i zakonskim regulativama, a zatim i na izgradnji i dizajnu tehnologija koje ne narušavaju balans u ekosistemu. Za sada se najdalje otišlo u polju zakonske regulative, pa se samim tim otvorio prostor za značajnije izdvajanje novčanih sredstava u cilju poboljšanja stepena očuvanja životne sredine. Odličan primer o dostupnosti ovih sredstava svima predstavlja program ruralnog razvoja.

Implementacijom politike ruralnog razvoja predložen je program koji sadrži 22 obavezne mere, koje članice EU i kandidati za članstvo moraju da ugrade u svoje nacionalne programe ruralnog razvoja. Zemljama kandidatima za ulazak u Evropsku Uniju omogućen je po programu specijalni predpristupni fond za poljoprivredu i održivi ruralni razvoj (IPA). Sredstva iz programa IPA imaju autonoman karakter i na raspolaganju su zemljama kandidatima tokom cele faze priprema za ulazak u članstvo EU.

IPA program ima cilj da pomogne održivi poljoprivredni i ruralni razvoj u državama srednje i istočne Evrope. On treba da pomogne u rešavanju problema prouzrokovanih dugoročnim

²³⁵ Bodrožić, Dragoljub. *Tehnološki sistemi*. Beograd, PFV, 1978, str. 13.

prilagođavanjima poljoprivrednog sektora i seoskih područja, u periodu tranzicije iz starih (centralno-planskih) oblika funkcionisanja poljoprivrede u savremene tržišne uslove funkcionisanja, koji odgovaraju standardima Evropske Unije.

Pored predpristupnih fondova, Srbiji stoje na raspolaganju finansijska sredstva Evropske Unije, koja se daju zemljama, bespovratno, pre potpisiva Sporazuma o asocijaciji i stabilizaciji.

Kao što postoje fondovi za ruralni razvoj, tako postoje fondovi iz kojih je moguće povlačiti sredstva za nove tehnologije koje spadaju u kategoriju tehnologija koje ne narušavaju i ne štete životnoj sredini. Ono što je zabrinjavajuće (bar kada je reč o Republici Srbiji i zemljama u regionu) jeste manjak razumevanja za ove probleme na nacionalnom nivou i nedostatak jasne strategije koja bi definisala upotrebu tehnologija, u ovom slučaju tehnologija u turizmu, zatim implementaciju regulativa i na kraju edukaciju stanovništva.

ZAKLJUČAK

Osnovni cilj i zadatak ekonomije u odnosu na prirodnu sredinu svodi se na iznalaženje takvih postupaka i metoda kojima će se, putem proizvodnog procesa, obezbediti najefikasnija moguća "prerada" resursa prirode u dobra i usluge za zadovoljavanje nekih od mnogobrojnih ljudskih potreba. Nasuprot tome, osnovni "interes" ekologije, takođe sa ciljem zadovoljavanja određenih čovekovih potreba, je da prirodnu sredinu, sa svim njenim resursima, očuva nepromenjenom.

U tom kontekstu, politika zaštite životne sredine, održivog razvoja ne ograničava se samo na kontrolu zagađivanja na lokalnim nivoima, već ima i opšti globalni karakter, koji je, po pravilu, veoma teško kontrolisati. Globalna ekološka ravnoteža svakim danom postaje sve aktuelnija, što nameće potrebu primene odgovarajućih instrumenata koji deluju u okvirima tržišta. Uvođenje novih tehnologija, ekološki prihvatljivih, postaje imperativ savremenog sveta.

Formiranje ekološke kulture i odgovornosti se takođe nameće kao imperativ u prevladavanju potrošačkog odnosa čoveka prema prirodnim resursima. Ekološka kultura proizilazi iz ekološkog pogleda na svet koji se bazira na ekološkim znanjima i kritičkom vrednovanju odnosa prema životnoj sredini.

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ŽENSKO PODUZETNIŠTVO I PODUZETNIČKA AKTIVNOST ŽENA U REPUBLICI HRVATSKOJ

WOMAN ENTREPRENEURSHIP AND ENTREPRENEURIAL ACTIVITY OF WOMEN IN CROATIA

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Sadržaj: *Žensko poduzetništvo prepoznato je na svjetskoj razini kao važan element gospodarskog rasta. No ipak, u većini zemalja broj žena poduzetnica u velikoj mjeri zaostaje za brojem muškaraca. Najveći uzrok tome su razne prepreke s kojima se žene, u borbi za samostalnim poduzećem, moraju nositi. Cilj rada je istražiti u kojoj mjeri žene poduzetnice participiraju u ekonomiji Hrvatske. Metodologija rada oslanja se na dosadašnje teorijske spoznaje, nacionalne dokumente i sekundarne podatke o poduzetničkoj aktivnosti žena publiciranih u okviru GEM istraživanja. Rezultati sugeriraju da je u zadnjih nekoliko godina prisutan trend rasta poduzetnica u Hrvatskoj. No unatoč tome, suočene su s određenim strukturnim i ekonomskim preprekama koji pred Vladu RH i resorno ministarstvo u godinama koje slijede postavljaju nove izazove, a koji su usmjereni na kreiranje novih programa i policy instrumenata.*

Ključne reči: *žensko poduzetništvo, poduzetnička aktivnost žena, GEM istraživanje, Hrvatska*

Abstract: *Woman entrepreneurship has been recognized at the global level as an important element of economic growth. However, in most countries the number of women entrepreneurs greatly inferior to that of men. The biggest cause of it is various barriers that the women, in the fight for an independent company, must bear. The aim of this paper is to explore the extent to which women entrepreneurs participating in the Croatian economy. Work methodology relies on previous theoretical knowledge, national documents and secondary data on entrepreneurial activity of women published in the context of the GEM research. The results suggest that in recent years is present a trend of growth of women entrepreneurs in Croatia. Nevertheless, they are faced with certain structural and economic barriers that before the Government and the line ministry in the coming years pose new challenges, which are focused on creating new programs and policy instruments.*

Key words: *Woman Entrepreneurship, entrepreneurial activity of woman, Global Entrepreneurship Monitor, Croatia*

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1. UVOD

Žensko poduzetništvo predstavlja svjetski fenomen u razvoju poduzetništva. Američki znanstvenici Peterson i Weirmair taj fenomen nazivaju “mirnom revolucijom u svjetskim razmjerima”. Intenzitet kojim se “val” ženskog poduzetništva širi diljem svijeta, otvara pitanje kolika je njihova participacija odnosno doprinos svjetskoj ekonomiji [1]. Također, pojava poduzetnica u proteklih dvadesetak godina u razvijenom svijetu usko je povezana i sa demokratizacijom društva, točnije, s izjednačavanjem muških i ženskih prava, prije svega prava na obrazovanje. Prema istraživanjima koje je 2011. godine proveo Ured pravobraniteljice za ravnopravnost spolova, smatra se da žene u Europi danas pokreću svaki četvrti novi posao. No ipak, u većini zemalja broj žena poduzetnica u velikoj mjeri zaostaje za brojem muškaraca uključenih u poduzetničke aktivnosti. Važnost poticanja ženskog poduzetništva prepoznao je i Europski parlament koji poziva sve države članice EU-a da smanje prepreke s kojima se suočavaju žene poduzetnice te pripreme konkretne strategije za puno iskorištavanje potencijala žena kako bi se osnažio rast i prosperitet u EU [2].

2. ŽENSKO PODUZETNIŠTVO

Žensko poduzetništvo čini noviju disciplinu u okviru područja poduzetništva. Poduzetništvo se tradicionalno definiralo kao „muška“ djelatnost“, budući da su upravo muškarci bili primarni sudionici poduzetničke djelatnosti. Prvi članak o ženskom poduzetništvu objavila je 1976. godine autorica Eleanor Brantely Schwartz pod naslovom „Entrepreneurship, a New Female Frontier“. U tom članku autorica dolazi do zaključka da žene, kao i muškarce, vode isti motivi ulaska u poduzetništvo: želja za postignućem, zadovoljstvo poslom i neovisnost [3]. Iako je od tada prošlo gotovo 40 godina, ne jenjava interes akademske i poslovne zajednice za područje ženskog poduzetništva. Istraživanja diljem svijeta aspostrofiraju na činjenicu da su poduzetnički pothvati koje pokreću žene važne ne samo zbog ravnopravnosti spolova već i zbog jačanja kapaciteta žena za pokretanje poduzetničkog pothvata, a koji rezultiraju otvaranjem novih poduzeća, novih radnih mjesta.



Željko Sudarić je magistar znanosti iz područja ekonomije i viši predavač na Veleučilištu „Lavoslav Ružička“ u Vukovaru. Trenutno pohađa Sveučilišni poslijediplomski doktorski studij. Autor više znanstvenih i stručnih radova na Međunarodnim konferencijama. Urednik je udžbenika Osnove radnog prava (autora Herman, Ćupurdija), više puta član organizacijskog odbora Međunarodne konferencije „Razvoj javne uprave“, predsjednik povjerenstva za Izdavačku djelatnost. Uspješno završio nekoliko stručnih edukacija vezanih uz prodaju, financije i marketing, te sudjelovao u realizaciji EU projekata vezanih za zapošljivost i jačanje socijalnog dijaloga. Stručna znanja stekao kroz deset godina radnog iskustva u praksi. Na Veleučilištu „Lavoslav Ružička“ u Vukovaru u svibnju 2010. godine postaje predavač, a 2014. godine i viši predavač u znanstvenom području društvenih znanosti, znanstvenom polju ekonomija, znanstvenoj grani ekonomika poduzetništva.

Što je dakle žensko poduzetništvo? Žensko poduzetništvo je ekonomska aktivnost onih žena koje razmišljaju o vlastitom poslu, pokreću ga, organiziraju i kombiniraju razne čimbenike, upravljaju poduzećem, preuzimaju rizik odnosno ekonomsku nesigurnost koju podrazumijeva vođenje poduzeća [4]. Nadalje, američka definicija sugerira da je žensko poduzeće gospodarski subjekt koje je barem 51 posto u vlasništvu žene koja ga istovremeno kontrolira i vodi [5]. U hrvatskoj terminologiji koristi se izraz žensko poduzetništvo što neki autori (Avelini Holjevac i Galičić) smatraju pogrešnim. Naime, pojam poduzetništva ne obilježava spol poduzetnika pa nema ni muškog ni ženskog poduzetništva. Može se samo govoriti o eventualnim razlikama između poduzetnika i poduzetnica. Pravilan je izraz, dakle, «žene u poduzetništvu» ili skraćeno «poduzetnice» [6]. No, bez obzira na terminologiju evidentno da žensko poduzetništvo danas kako u Hrvatskoj, tako i u svijetu, moćan izvor ekonomske neovisnosti koje ženama pruža priliku za pokretanje i vođenje vlastitog poduzeća.

U nacionalnoj strategiji za razvoj ženskog poduzetništva ističu se i glavne karakteristike ženskog poduzetništva [7]:

- radno mjesto koje otvori žena poduzetnica je sigurnije (ženska poduzeća su manja, ali i zatvaraju manje radnih mjesta);
- veća briga za zaposlene, kvalitetu i međusobne odnose;
- više podupiru zaposlene u njihovim ambicijama;
- više ulažu u školovanje zaposlenih;
- uspjeh ne mjere samo profitom, nego zadovoljstvom kupaca, razvijanjem sposobnosti zaposlenih i dobrim međusobnim odnosima;
- spremnije su na timski rad, važniji im je uspjeh organizacije ili neke ideje nego vlastiti ego;
- nude više mogućnosti za naknadu troškova, udio u profitu, fleksibilnije radno vrijeme, širokogrudnije su kada je u pitanju porodiljni dopust;
- opreznije su kod uzimanja kredita;
- bave se najviše uslužnim djelatnostima zato što su socijalno osjetljivije i zato što to iziskuje manja početna ulaganja.

2.1. PREPREKE I IZAZOVI ŽENSKOG PODUZETNIŠTVA

Osnovni hendikepi za značajniju zastupljenost i veću kompetitivnost žena u poduzetništvu ogledaju se u tradicionalnim predrasudama, sociološkim stavovima odgovornih za razvoj poduzetništva, nepovjerenju prema ženama i nedorečenosti zakonodavne infrastrukture kao pretpostavke za snažniji razvoj poduzetništva. Mogućnosti za žene koje ulaze u svijet poduzetništva rastu, no taj proces ovisi o funkcionalnom području, odnosno o vrsti djelatnosti, jer različite djelatnosti osiguravaju različite mogućnosti za brži razvoj poduzetništva kod žena [8]. U lipnju 2011. godine, u sažetku studije “Položaj žena na hrvatskom tržištu rada” po prvi puta se ozbiljnije raspravlja o preprekama za razvoj ženskog poduzetništva u Hrvatskoj. Autorice studije prepreke dijele u četiri glavna područja [9]:

- *socijalne prepreke*: manjak samopouzdanja, manjak vizije i aspiracija, manjak spremnosti na akciju, manjak hrabrosti, nespремnost na rizik;
- *obrazovanje i vještine*: manjak odgovarajućih poduzetničkih vještina i kvalifikacija;
- *okruženje*: administrativni su postupci složeni, financijska je potpora implementacije različitih programa razvoja poduzetništva od strane države nestabilna, negativna medijska prezentacija poduzetništva u društvu, nedovoljno promicanje pozitivnih

- primjera i dobre prakse, nedovoljna suradnja između različitih institucija, nedovoljna ili nekvalitetna poslovna infrastruktura (inkubatori, tehnološki centri, itd.);
- *financijske prepreke*: manjak početnog kapitala i ostalih izvora financiranja pokretanja poslovanja, neodgovarajuće informacije o postojećim državnim financijskim potporama, slaba ponuda poduzetničkog kapitala, nepovoljan sustav oporezivanja, neprimjeren odnos banaka prema malim poduzetnicima.

Nadalje, u Strategiji razvoja poduzetništva žena u Republici Hrvatskoj za razdoblje od 2014. do 2020. godine identificiraju se prepreke koje otežavaju rješavanje problema u jačanju poduzetništva žena i to: dominaciji žena u nezaposlenosti, postojani jaz u poduzetničkoj aktivnosti između muškaraca i žena te nezastupljenost žena u upravljačkim tijelima. Takav niz prepreka koje su međusobno isprepletene i vrlo različite postavlja složene zahtjeve za njihovo otklanjanje (vrijeme, društvena volja, izvori financiranja, institucionalna podrška). Prepreke se mogu objediniti u tri skupine, kao strukturalne, ekonomske i „meke“ [10]. Uvažavajući navedene prepreke (ali i okruženje te poslovnu praksu) može se zaključiti kako su danas, žene poduzetnice u Hrvatskoj, suočene s preprekama i poteškoćama glede dostupnosti financijskih sredstava (nedovoljna informiranost o izvorima financiranja), informacija (nedostatak savjeta, mentorstva te pristup mrežama poduzetnika/ca), tržišta i educiranja (nedostatak programa osposobljavanja i obrazovnih programa namijenjenih tehnološki intenzivnim pothvatima). Jedna od većih poteškoća svakako je usklađivanje radnog i obiteljskog života. Iako je doživljaj poteškoća prilikom usklađivanja obaveza na poslu i u kućanstvu skoro jednako raširen među spolovima, očigledno je da žene obavljaju kućanske obaveze i brigu o djeci u mnogo većoj mjeri. Stoga fleksibilniji oblici zapošljavanja mogu doprinijeti da žene uspostave ravnotežu između svijeta rada i obitelji, a što će zasigurno doprinijeti i pozitivnijoj demografskoj situaciji u Hrvatskoj.

2.2. VLADNE POLITIKE PREMA ŽENSKOM PODUZETNIŠTVU

Tijekom posljednjih desetak godina usvojen je niz zakona koji uređuju pojedine aspekte socijalnog položaja žena, ili, preciznije, njihovog položaja na hrvatskom tržištu rada. Uz postojeće zakone Hrvatska je donijela i važne strateške dokumente, a koji se mogu smatrati okvirom za razvoj ženskog poduzetništva. Prvi takav dokument je Strategija razvoja ženskog poduzetništva u Republici Hrvatskoj 2010. do 2013., a koja proizlazi iz obveze provedbe Nacionalne politike za promicanje ravnopravnosti spolova (razdoblje 2006. do 2010. godine). Razlozi definiranja posebne strategije razvoja ženskog poduzetništva mogli su se pronaći u [11]:

- dominaciji muškaraca u poduzetničkoj aktivnosti,
- dominaciji žena u nezaposlenosti,
- nepostojanju dugoročne vizije i konzistentne politike za zatvaranje jaza između uključenosti žena i muškaraca u poduzetničku aktivnost,
- nedostatne povezanosti između nositelja različitih aktivnosti za razvoj poduzetničkog kapitala na državnoj i lokalnoj razini te
- porastu stope rizika od siromaštva za žene, posebno starije dobi.

Strategija je bila namijenjena raznim inicijativama i institucijama čijim aktivnostima se trebalo omogućiti smanjenje nezaposlenosti žena kroz samozapošljavanje, ali i jačanje zaposlenosti u rastućim poduzetničkim pothvatima žena. Međutim, kasnija analiza²³⁹ pokazala

²³⁹ Analiza se oslanja na Ocjenu stanja ekonomske i poduzetničke aktivnosti žena u Republici Hrvatskoj te Izvješću o provedbi Strategije 2010.-2013.

je kako nije bilo uspostavljeno dovoljno usuglašenih akcija nositelja i dionika te da nije polučeno odgovarajući rezultat. Također, pokazalo se da je i dalje značajan problem za praćenje i vrednovanje Strategije i za ocjenu stanja poduzetništva žena potrebnu pri izradi strateških dokumenata, nedovoljnost izvora podataka i informacija [12]. Stoga je Vlada Republike Hrvatske donijela novi dokument - Strategiju razvoja poduzetništva žena u Republici Hrvatskoj 2014. do 2020., a koja je nastavak na prethodno opisanu strategiju. Ona je na odgovarajući način povezana i prati Strategiju razvoja poduzetništva u Republici Hrvatskoj od 2013. do 2020. čiji je opći cilj povećanje konkurentnosti malog gospodarstva. Također, važno je spomenuti kako se strategija temelji i na strateškom okviru EU, SBA aktu i Ženskoj povelji 2 te Strategiji Europa 2020. čiji su ciljevi postizanje pametnog, održivog i uključivog rasta što podrazumijeva široko i učinkovito ubrzanje poticanja ekonomskog potencijala žena [13].

Dugoročni strateški ciljevi strategije su:

1. STRATEŠKI CILJ 1. Poboljšanje usklađenosti i umreženost javnih politika
2. STRATEŠKI CILJ 2. Poboljšanje sustavne podrške poduzetništvu žena
3. STRATEŠKI CILJ 3. Uvođenje poduzetništva žena u cjelokupnu institucionalnu infrastrukturu
4. STRATEŠKI CILJ 4. Promocija poduzetništva žena

Otkako je Vlada RH usvojila Strategiju, različite su se institucije (potporne institucije, udruge, mreže ambasadorica, HBOR) uključile u promociju i provedbu kako bi osnažile žene i njihovu ulogu u društvu.

3. PODUZETNIČKA AKTIVNOST ŽENA

Danas, nažalost, postoje tek skromna istraživanja koja prate uključenost žena u poduzetništvo. Jedno od takvih je GEM²⁴⁰ istraživanje koji prati poduzetničku aktivnost na individualnoj razini te poduzetničku okolinu (kroz faze poduzetničkog ponašanja i obilježja poduzetničkog ponašanja). Pokazatelji poduzetničke aktivnosti žena u Republici Hrvatskoj potvrđuju da Hrvatsku još uvijek obilježava značajno veće učešće muškaraca nego žena u poduzetničkim aktivnostima.

HRVATSKA	2011.	2012.	2013.	2014.	2015.
TEA žene %	4,7	4,9	5,1	4,8	5,7
TEA muškarci %	8,7	11,8	11,5	11,3	9,7

Tablica 1: Poduzetnička aktivnost po kriteriju rodosti (GEM, 2015)

U Tablici 1. prikazana je poduzetnička aktivnost prema kriteriju rodosti mjereno TEA indeksom. U razdoblju od 2012. do 2015. godine promjene u poduzetničkoj demografiji s obzirom na kriterij rodosti pokazuju značajnije promjene samo u 2015. kada TEA indeks za žene iznosi 5,7 dok je u prethodnim godinama prilično stabilan jaz između poduzetničke aktivnosti muškaraca i žena u korist muškaraca [14].

	Godina	Dobne granice

²⁴⁰ Global Entrepreneurship Monitor - predstavlja jedinstveni međunarodni istraživački projekt pokrenut 1999. godine kao inicijativa istraživača s London Business School i Babson College-a iz Bostona, radi proučavanja povezanosti poduzetništva i ekonomskog rasta. Hrvatska je u GEM istraživanje uključena po prvi put 2002. godine

		18-24	25-34	35-44	45-54	55-64	prosjeak
	2012.	3,5	2,3	2,1	1,7	3,5	2,4
	2013.	2,8	2,2	1,3	2,7	4,9	2,2
	2014.	5,0	2,3	1,9	2,4	2,7	2,4
	2015.	2,3	2,8	1,2	1,3	1,2	1,7

Tablica 2: Poduzetnička aktivnost po dobnoj skupini i rodnosti (GEM, 2015)

Promatrajući ove tendencije kroz omjer poduzetnički aktivnih muškaraca i žena (Tablica 2) vidljivo je da je značajniji jaz u ranijim starosnim skupinama (što je vezano za materinstvo), ali i u najstarijoj starosnoj skupini (izuzetak je 2015. godina). To dodatno potvrđuje da je poduzetnička aktivnost žena uvjetovana i drugim aspektima, a ne samo voljnosti žena (raspoloživost usluga koje olakšavaju obiteljski život, kulturološki stav prema ulozi žena u obitelji) [15].

	2010.		2011.		2012.		2013.	
	Prosjeak GEM zemalja	Hrvatska	Prosjeak GEM zemalja	Hrvatska	Prosjeak GEM zemalja	Hrvatska	Prosjeak GEM zemalja	Hrvatska
Podrška poduzetnicama	3,13	2,83	3,20	2,71	3,24	2,68	3,26	2,95

Tablica 3: Percepcija o podršci žena u pokretanju poslovnog pothvata (GEM, 2016)

Iako ocjena podrške poduzetnicama u Hrvatskoj raste u odnosu na 2012. godinu (u 2013. ocjena je 2,95, a u 2012. ocjena je bila 2,68), GEM istraživanje i dalje ukazuje na nižu razinu ocjene podrške u Hrvatskoj u odnosu na prosjeak zemalja koje sudjeluju u GEM istraživanju - prosječna ocjena GEM zemalja iznosi 3,26. Ovi pokazatelji ukazuju na postojanje značajnih prepreka (i/ili nedjelotvornosti primjenjenih programa i mjera) za razvoj ženskog poduzetništva u Hrvatskoj te potrebu za širim spektrom policy instrumenata i programa [16].

4. ZAKLJUČAK

Žensko poduzetništvo moćan je izvor ekonomske neovisnosti koji ženama pruža priliku za ulazak u poduzetničke vode. Ono također podrazumijeva gospodarski rast, otvaranje radnih mjesta ali i jačanje položaja žena općenito. Niti Hrvatsku nisu zaobišli europski trendovi koji ukazuju na činjenicu da je još uvijek prisutan jaz između poduzetničke aktivnosti muškaraca i žena. No, u zadnjih nekoliko godina broj poduzetnica u Hrvatskoj raste o čemu svjedoči i TEA indeks (u 2015. godini TEA indeks za žene iznosi 5,7). Iako je Hrvatska jedna od rijetkih zemalja koja ima strategiju razvoja poduzetništva žena unutar koje su identificirana četiri ključna cilja, evidentno je kako postoje određene prepreke koje koče daljnji razvoj. Žene su obrazovanije, imaju potrebna stručna znanja i vještine nužne za pokretanje poslova, ali često, za razliku od muških poduzetnika, nemaju ravnopravan pristup financiranju, informacijama, podršci. Stoga je na razini države potrebno pojačati mjere kojima se pomaže poduzetnicama, olakšati dostupnost i provedbu istih te poboljšati pristup odgovarajućim izvorima financiranja. Konačno, kako bi se uspješno prevladale sve prepreke, na razini države potrebno je razvijati i dalje razvijati nove programme i policy instrumente.

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ELEKTRONSKE VOLITVE

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1. Uvod

Tako volitve kot tudi uporaba informacijsko komunikacijske tehnologije sta stalnici sodobnega sveta. Zato verjetno ni naključje, da se informacijsko komunikacijska tehnologija uspešno uporablja tudi v primeru volitev. Ne samo v kot podpora pri izvedbi volitev, pač pa tudi kot temeljni pripomoček za glasovanje. Elektronske volitve v svetu nikakor niso novost. Seznam držav, kjer so v uporabi katere od oblik elektronskega glasovanja, je zelo dolg. Kljub temu Slovenije (še) ni na njem. V prispevku bomo analizirali možnost elektronskih volitev tistih držav, kjer je elektronsko glasovanje prisotno v posebej zanimivih oblikah ali pa so pri glasovanju in uvedbi naleteli na težave. Ugotoviti želimo, katere so prednosti uvedbe e-volitev in kakšne koristi ima država, ki uvede elektronske volitve.

2. Elektronsko glasovanje po svetu

V Belgiji so z uvajanjem elektronskega glasovanja začeli že v letu 1991, ko so na vseh lokacijah preizkusili dva načina glasovanja. Izbrali so način, kjer se uporabljata magnetna kartica in pisalo, kasneje pa so mu dodali še tiskalnik, ki natisne pisno verzijo glasu. Po koncu glasovanja leta 2003 so primerjali število elektronskih glasov s številom papirnatih glasov in številki se nista ujemali v nobenem volilnem okraju. Upoštevali so elektronsko glasovanje, kjer je manj možnosti za napake (PourEVA).

V Braziliji so od leta 2000 naprej vse volitve elektronske. Za glasovanje uporabljajo posebne volilne naprave, katerih odlika je preprostost njihove uporabe. Naprava opravi identifikacijo, tajno glasovanje in štetje rezultatov, kar močno zmanjša možnost goljufije pri koraku identifikacije (pri katerem je bilo v Braziliji tudi največ prevar). Brazilci največjo prednost elektronskega glasovanja vidijo v hitri pridobitvi rezultatov (Filho 2010).

Estonija je pionirka internetnega glasovanja. Z internetnim glasovanjem kot alternativnim glasovanjem papirnim volitvam je začela leta 2005 na lokalnih volitvah. Sistem je zasnovan na osebni izkaznici, na kateri je digitalni podpis, volivci pa se z njo identificirajo preko posebnih čitalcev pametnih kartic. Preko interneta lahko volivci glasujejo 6 do 4 dni pred dnevom volitev, svoj glas pa lahko spremenijo kolikokrat želijo. Obvelja zadnja izbira pred zaključkom internetnega glasovanja. Če v tem obdobju volivec odda papirnat glas, možnosti oddaje internetnega glasu nima več (Estonian National Electoral Committee).

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Nikjer na svetu elektronskega glasovanja ne uporabljajo v taki meri, kot ga v Indiji. Elektronske volitve potekajo že od leta 1999, glasovalna naprava pa je sestavljena iz dveh delov - iz kontrole z gumbi za izbiro in naprave, ki šteje glasove. Član volilne komisije, ki je prisotna na volišču, na napravi za štetje glasov po identifikaciji volivca pritisne gumb, ki volivcu omogoči glasovanje. Obe škatli sta zasnovani tako, da imata vezje zalito s silikonom, zato spremembe v programski ali strojni opremi niso mogoče niti iz strani proizvajalca. Glasovalne naprave napaja baterija, zato jih lahko uporabljajo tudi na območjih brez elektrike. Število glasov na posamezni napravi lahko volilna komisija vidi šele, ko regionalni volilni pooblaščenec pritisne na gumb za zaprtje volišč. Rezultate naprava prikaže ob pritisku posebnega gumba, volilna komisija pa jih sporoči v volilni štab, s čemer se izogne možnosti prestrežanja glasov po elektronski poti (Election Commission of India).

Od poznih devetdesetih naprej je večina volišč na Nizozemskem uporabljala elektronske glasovalne naprave. Skupine proti elektronskemu glasovanju so sčasoma postajale vse glasnejše, dokler ni leta 2006 eden od kandidatov priredil rezultate lokalnih volitev v svojo korist. Incident je prisilil nizozemsko vlado, da je prepovedala uporabo glasovalnih naprav in ponovno uvedla le klasično papirnatost glasovanje (Libbenga 2007).

Filipini so elektronsko glasovanje prvič uvedli maja 2010. Nov način glasovanja so uporabili na predsedniških volitvah. Po manjših težavah pri testnem glasovanju je od skupnih 82.000 naprav zatajilo le 400 naprav. Glavna pritožba nad tehnologijo so bile dolge vrste na voliščih, ki so nastale zaradi zapletenega načina glasovanja. Filipinci največjo prednost vidijo v zmanjšanju nasilja na volitvah, ki je običajno na zelo visoki ravni (Dacanay 2010).

3. Elektronsko glasovanje v Sloveniji

Razvoj informacijsko komunikacijske tehnologije v devetdesetih letih gre v koraku s poenostavljenim načinom glasovanja. Dosedanji poskusi v nekaterih državah kažejo, da informacijska tehnologija danes že omogoča opustitev papirnatega načina glasovanja. Pa ocenah strokovnjakov in javne oblasti smo tudi v Sloveniji na takšni stopnji tehnološkega razvoja, da razpolagamo s potrebno informacijsko infrastrukturo ter tehnološkimi rešitvami, ki omogočajo uvedbo popolnih elektronskih volitev.

Cela vrsta prednosti, ki jih prinaša elektronsko glasovanje za državljana - volivca, so pomembna novost in do neke mere zelo spremenijo proces izbire. Če je moral biti volivec praviloma pri papirnem glasovanju fizično prisoten na določenem volišču na volilni dan (razen v primeru glasovanja po pošti ali predčasnega glasovanja), pa informacijsko komunikacijska tehnologija volivcu omogoča, da se udeleži volitev kljub temu, da se na dan volitev nahaja na drugem koncu Slovenije. Glede na dinamično mobilnost volivcev, na vrednote in način življenja, glede na različne življenjske (politične) stile in zahteve po vzpostavljanju enakih možnosti tudi za tiste, ki sicer imajo volilno pravico, a jo zaradi kakršnih koli drugih razlogov na papirni način ne morejo ali izjemno težko uveljavijo, je uvajanje možnosti elektronskega glasovanja dobrodošla, ustreza pa tudi tistemu delu volilnega telesa, ki stalno živi in dela izven Slovenije.

Pri uvajanju te tehnologije v način izbiranja predstavnikov javne oblasti, je treba računati na to, da bo lahko volivec s svojo lastno ali javno dostopno elektronsko napravo izpolnil elektronsko glasovnico in jo varno posređoval v zbirni center.

Informacijsko komunikacijska tehnologija ponuja kar nekaj medijev oz. naprav, preko katere volivec lahko opravi izbiro:

- elektronska glasovalna skrinjica na volišču,
- elektronski glasovalni terminal, ki se nahaja na javnih mestih,
- elektronsko glasovanje na daljavo preko različnih internetnih terminalov,
- osebni računalnik doma (internet),
- mobilni telefon preko SMS tekstovnega sporočila,
- mobilni telefon preko WAP tehnologije,
- mobilni telefon preko skeniranja QR kode in
- digitalna televizija (DTV).

V študiji izvedljivosti so avtorji zapisali, da bi morala uvedba elektronskih volitev potekati v treh fazah. Prva faza bi zajemala informatizacijo delovanja volilnih organov in komuniciranja z volilnimi organi v primerih, ko za to ne bi bile potrebne spremembe veljavne zakonodaje. Ta faza zajema na primer oddajo elektronskih vlog. V drugi fazi bi elektronsko glasovanje izvedli v omejenem obsegu in na podlagi sprememb veljavne zakonodaje, ki bi določala uporabo elektronskih glasovalnih naprav na voliščih pri predčasnem glasovanju ali elektronsko glasovanje preko spleta, ki bi bilo enakovredno glasovanju po pošti. V tretji fazi bi uvedli splošno elektronsko glasovanje (Grad in drugi 2004, 52).

Dodaten način glasovanja bi vsekakor omogočal sodelovanje volivcev pri upravljanju javnih zadev, s katerim se doseže večja volilna udeležba, večja stopnja demokratičnosti družbe in stopnja legitimnosti volilnega sistema. Zavedati se je treba, da ima lahko uvajanje elektronskega glasovanja tudi nasprotno učinke, saj lahko tehnične, postopkovne in sistemske napake pripeljejo do okrnitve legitimitete volilnega sistema. To ima lahko dolgoročnejše negativne posledice na zaupanje volivcev v informacijsko komunikacijsko tehnologijo.

Če uvedbo elektronskih volitev navežemo na volilni ritual, bi lahko volivci uvajanje elektronskega glasovanja sprejeli kot radikalen poseg v ustaljeni stereotipni postopek. Zaradi navedenega razloga je smiselno postopno uvajanje e-volitev.

Volitve, kot jih poznamo v Sloveniji, so bile vpeljane pred relativno malo časa, zato se obrednost ni še dobro ukoreninila. Ravno zaradi tega lahko sklepamo, da bi bilo v Sloveniji manj odpora pri uvajanju elektronskega glasovanja, saj se slovenski volivci ne moremo sklicevati na ohranjanje volilnega rituala, ki se je v zadnjih stotih letih večkrat spreminjal.

4. Elektronske volitve in problem tehnološke pismenosti volivcev

Da bi bil volivec sposoben opraviti izbiro preko te tehnologije, mora biti ustrezno podkovan za njihovo pravilno uporabo oz. »tehnološko pismen«. Tu pa lahko naletimo že na prve resne ovire in težave. Namreč uporaba tovrstne tehnologije ni enako preferirana med državljani. Tisti, ki jo v vsakdanjem življenju ali zaradi poklica več uporabljajo, so se nanjo že navadili in je postala sestavni del njihovega življenja in jo uvrščajo na primer med tehnologijo kot so radio, televizija, avto in telefon,

medtem ko je nekaterim bolj tuja in je iz različnih razlogov še niso sprejeli v svoj način življenja. Jasno je, da jo bodo tisti, ki jim je ta tehnologija blizu, veliko lažje sprejeli kot možnost izbiranje predstavnikov javne oblasti in jo bodo zaradi prednosti, ki jih ponuja, podpirali kot alternativo papirnategu glasovanju. Tisti, ki se s to tehnologijo ne srečujejo vsak dan, ali jim je celo povsem tuja, pa bodo (javno) nasprotovali uvajanju te tehnologije še toliko bolj, če bo to postala edina možnost izbire (ukinitve papirnatega glasovanja).

Volilno telo torej ni enovito, temveč je notranje razčlenjeno in diferencirano glede na »različne temeljne societalne dejavnike«. Vid Pečjak ugotavlja, da ta diferenciacija teče po različnih linijah: verska, narodnostna, regionalna, razredna, slojevska pripadnost, poklic, kraj bivanja (vas ali mesto), spol, starost. Čeprav se zdi, da ima volilna propaganda v predvolilnem obdobju in politični marketing sploh zelo pomembno vlogo pri odločitvah volivcev glede izbire med kandidati za javne oblastne funkcije, pa podatki kažejo, da societalni dejavniki v razvitih demokracijah celo v 80% vplivajo na izbiro volivcev (Pečjak 1995, 180).

Na osnovi societalnih skupin, na katere razpade volilno telo, lahko sklepamo, katere skupine bodo zaradi načina življenja in dela, preferenc in načina uporabe informacijsko komunikacijskih tehnologij bolj in katere manj naklonjene politiki uvajanja elektronskega glasovanja. Če se opremo na raziskave, ki kažejo, da tovrstno tehnologijo preferirajo predvsem mladi obeh spolov, moški srednjih let, prebivalci mest, pripadniki srednjega in višjega sloja ali intelektualci, potem lahko sklepamo, da bodo tiste politične stranke, ki so volilno zasidrane v societalnih skupinah, ki prvenstveno ne preferirajo tovrstne tehnologije nasploh in zato tudi ne kot nadomestilo za papirnat volitve, javno nasprotovale politiki elektronskega glasovanja še posebno, če bo zahteva po takojšnji zamenjavi papirnatega načina z elektronskim načinom glasovanja. Po drugi strani pa bodo tiste stranke, ki so volilno ukoreninjene v societalnih skupinah, ki jim uporaba te tehnologije ni tuja in so jo že sprejele za svojo, zagovarjale politiko in uvajanje elektronskega glasovanja. Te stranke bodo po drugi strani z zagovarjanjem te politike ciljale tudi na »nomade in abstinente«, predvsem na tiste, ki jim je tovrstna tehnologija blizu, in si s tem pridobile nove volivce. Največ abstinentov je prav med mladimi, ki jim tovrstna tehnologija ni tuja, čeprav je po raziskavah sodeč (Fink-Hafner 2002, 36) skupina, ki je najmanj strankarsko profilirana in je lahko zato še kako zanimiva za vsako politično stranko kot potencialno volilno telo.

Če sodimo po izkušnjah iz drugih držav, uvajanje elektronskega glasovanja praviloma ne poveča volilne abstinence. Nasprotno se volilna udeležba lahko nepričakovano dvigne. Če se volilno telo, ki je aktivno, »nestresno«, postopno uvaja v nov način glasovanja in se z ustrezno izobraževalno-promocijsko podporo predvsem zaradi prostorske fleksibilnosti vključi mlade abstinente, ki jim je praviloma ta tehnologija poznana. Zato lahko uvajanje elektronskega glasovanja nadomesti institucionalni mehanizem obveznih volitev, s katerimi so razvite demokracije želele preprečiti trend upadanja volilne udeležbe.

Dvig volilne udeležbe ima več učinkov. Po eni strani daje večjo legitimiteto izvoljenim kandidatom za javne funkcije, po drugi strani pa sproža strankarsko kalkulacijo. Glede na pričakovani dvig volilne udeležbe bodo tiste stranke, ki predvidevajo, da bodo z uvajanjem informacijsko komunikacijske tehnologije v volilni proces pridobile na deležu volilnega telesa, zato uvajanje podprle. Druge, ki predvidevajo, da s tem ne bodo ničesar pridobile, mu bodo nasprotovale. Te se bodo po pričakovanjih tudi javno

izjasnjevale proti hitremu uvajanju elektronskega glasovanja z opozarjanjem na tveganja, spodbujanjem dvomov, strahov, nezadovoljstva in drugih čustvenih razpoloženj, ki pri volivcih gradijo nerazpoloženje do uvajanja te tehnologije v volilni proces.

Pri oblikovanju politike in pri uvajanju elektronskega glasovanja je zato treba paziti, da se z neustrezno dinamiko ne bo sprožil večji prebeg »elektronsko nepismenih« aktivnih volivcev med abstinentne, torej med tiste, ki se volitev ne udeležujejo.

5. Sklep

Uvedba elektronskih volitev prinaša številne prednosti, kot so hitra pridobitev rezultatov, ni potrebna fizična prisotnost volivca in manjša je možnost goljufije pri koraku identifikacije. Posledično se lahko povečajo volilna udeležba, stopnja demokratičnosti družbe in stopnja legitimnosti volilnega sistema. Seveda pa bi bilo potrebno pred uvedbo tudi posebno pozornost nameniti morebitnim pastem, kot so na primer morebitne tehnične, postopkovne in sistemske napake, ki lahko pripeljejo do okrnitve legitimnosti volilnega sistema, kar lahko ima dolgoročneje negativne posledice na zaupanje volivcev v informacijsko komunikacijsko tehnologijo.



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