

SMALL AND MEDIUM ENTERPRISES IN SELECTED SEE COUNTRIES - A DRIVER OF RURAL DEVELOPMENT¹

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Abstract

Small and medium enterprises are an essential part of all business entities, especially regarding economic growth and regional inequalities in transition countries. Several researchers show that, over the years, the significance of SMEs is reflected not only on regional but also on rural development. The main aim of this paper is to determine the contribution of SMEs to rural development in selected SEE countries about institutional and government financial support.

Regional distribution of SMEs varies across countries and primarily depends on business attractiveness, employment conditions and institutional support for proper development of rural areas. Differences between poorer and richer regions lead to disproportions in some employers in small and medium enterprises, the value of net profits and the migrations of inhabitants from devastated areas. The research results which are presented in this paper show that SMEs, especially in agribusiness, are significant for sustainable rural development in selected SEE countries. Financial support is identified as a common barrier of successful business in all sectors as well as in agriculture.

Key words: rural development, agribusiness, SMEs, SEE countries.

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Introduction

The World Economic Forum is currently ranking 137 countries following several factors in the external business environment. Importance of those factors is different across countries as well as among business entities. Access to finance, ease of obtaining loans and the development of financial markets are factors recognised as the primary driver of the SMEs business results. The significance of these factors is not the same for all entities in the SME sector across the region. The latest data show that Southeast Europe economies' in 2017 are in bottom half of countries according to those factors. The standard offer of the banking sector in this region is still inadequate for small and medium enterprises, especially in the field of agriculture. Small and medium enterprises, as well as the entrepreneurs in agribusiness, are faced with high interest rates, expensive and complicated procedures and the lack of long-term and medium-term loans.

According to research by Jovanović (2016) overestimated funds of around one billion euros is still missing in Serbia for adequate financing of the entire SME sector, especially loans that can be granted in the medium and long term. The SEE countries are faced with a severe lack of financial instruments which can encourage the development of SMEs in the agribusiness sector. Several missing financial instruments are pre-capital funds, lease of equipment or factoring loans. Given that the SME sector is a driver of economic development in the Republic of Serbia due to its advantages over large companies, policy creators will need to consider ways to improve financial accessibility. The focus should not be only on loans and banking sector but on overall financing system including public institutions, funds, agencies and other. A similar situation exists in other countries in the region for many years, so the main obstacle for the progress of the SMEs is the lack of financial resources. On the one hand, the public policies' documents and strategies are focused on small and medium enterprises, especially in agriculture. However, on the other hand, inadequate financial system and institutional support lead to underestimating their possibilities and opportunities.

The development of small and medium-sized enterprises in the agro sector in Serbia is still far below its possibilities and opportunities. One of the opportunities for the SME is the utilisation of the high economic potentials of the agriculture which are still underestimated and unused. The effect can be reflected in the overall economy, especially in the domain of unequally regional development and lifestyle of inhabitants in villages and rural areas. This situation is not only characteristic for

Serbia but also for other low- and middle- income countries in this part of Europe. The significance of agriculture in the economic growth and development in the SEE countries observed in this paper can be analyzed through its participation in the structure of Gross Domestic Product (GDP). According official statistical data for selected countries, the contribution of Agriculture, forestry and fishing sector is quite stable over time. The total share is as follows: Albania - 20%, Macedonia 9.2%, Bosnia-Herzegovina 6% and Serbia 7.7% of GDP in 2016. The Agriculture sector is one of main generator of GDP in those countries, especially in Albania and Macedonia. Opportunities for small and medium enterprises are high, but difficulties to its development exist in all of the four observed countries.

The Republic of Serbia has extremely mixed terrain due to very different climate, geographic and socio-economic factors. Regional differences and problems of equal and balanced regional development are issues which are still needed to be solved, even if institutional framework and support have been significantly improved in recent years (Popović, Maletić, 2017). All support programs for regional development through utilization of agribusiness potentials are compliant with an institutional framework in the European Union. Statistical data show that the gap between developed and undeveloped areas increases over the years so that Serbia can be considered as one of the countries in the SEE region with the highest regional differences. Regional differences consequently lead to negative demographic trends in certain areas which mean intensive exodus between cities and rural areas. Years of negligent agriculture and demographic exhaustion of rural areas have resulted in very negative economic and social trends in agriculture which also affected the development of business activities in villages, farms and rural areas. The most important trends are non-competitive farms with inadequate equipment and knowledge, small production over a large number of farms, extensive and low technological level of production, insufficient or inadequate use of agro-technical measures, reduced productivity and poor management especially in the domain of using agricultural waste (Pantić, 2014). Low income and unprofitable production are results of current trends and cannot be desirable in sustainable development solutions.

The significance of small and medium-sized enterprises for regional development

Many small enterprises are newly opened as a result of business ideas of one or a few people, often owners, who take all risks of business failure, especially in

the case of agribusiness activities. Agribusiness mainly depends on geographical characteristics, climate and weather conditions during the year. Research results among several SEE countries like Albania, Bosnia-Herzegovina and Macedonia shows that support of new business ideas through adequate start-up support and policy will have a positive impact on employment growth in rural areas. In order to create a desirable environment for regional development, the government and relevant stakeholders should implement appropriate local strategies, policies and regulations especially in the domain of small enterprises and entrepreneurship. Entrepreneurial and individual knowledge of people often is corresponding with rural areas and environment development, so the institutional framework should follow significance between regions and implement policies in line with the degree of owners and employees knowledge. On the other hand, development strategies should provide knowledge programs capacity building specially designed for rural areas following individual characteristics of every rural area.

The importance of small and medium-sized business for the development of the South-eastern Europe region could be improved with the creation and implementation of policies divided into two groups. The first group of policies can provide greater profit to entrepreneurs and owners of farms or small and medium-sized business entities, e.g. using the fiscal instrument for reducing taxes. The second group of policies is dedicated to the greater success of SMEs business initiatives through the elimination of regulatory and administrative barriers, implementation of local programs for rural companies who currently use or will start using specific natural or human rural resources. The main aim of policies is to encourage the development of small and medium-sized enterprises in lower developed rural areas with specific resources. Lower developed rural areas in Serbia, but also in Albania and Bosnia-Herzegovina are areas with the small number of inhabitants, mainly older people or people with poor education compared to others, making them less attractive than other areas.

Highly educated and creative individuals tend to develop entrepreneurial initiatives in rural areas in advanced economies more than in economies with lower income. The role of human capital is significant for development of rural areas; several researchers analyzed the relationship between high quality of human capital and high development of entrepreneurial for rural economic growth. According to Lee et al. (2004) entrepreneurship have strong relationship with the quality of human capital in rural areas and changes in disposable income. Higher education leads to better quality of human capital which is often in line with higher disposable in-

come. The observed countries in this paper are part of Western Balkan region with lower level of disposable income, so governmental support is very important for development educational skills of inhabitants in the rural areas as way for increasing the quality of human capital. Developing specific public policies especially in the domain of taxes and subsidies, can encourage the opening of new enterprises in all sectors, mainly in the agro-business sector. Entrepreneurial skills exist among all working-age population, so institutional support is necessary to motivate inhabitants to take a risk and create their jobs and business entities. Given previous research results of authors, it can be concluded that entrepreneurs, small and medium-sized enterprises have a significant role in economic activities across the SEE region, in both urban and rural areas (Pantić, 2014). They provide an increase in production capacity, development and flexibility of rural areas according to trends on the market, give employment opportunities to local inhabitants and enrich the offer of products and services in local markets. In developed economies, where the transition process is already finished, the transformation of the rural economy is reflected in the reduction of the importance of agriculture and developing of the processing industry, agro-trade and providing agro services. In rural areas, small enterprises have a higher growth rate than foreign companies usually larger than domestic (Miller, 1991).

Recognising the importance of the sector of agricultural SMEs to achieve higher rates of regional as well as economic development, national institutional support in the SEE countries has been intensified in recent years.

The SMEs in agribusiness in Albania

The SMEs sector in Albania is recognized as a driver of regional and rural development, so the total number of small and medium-sized enterprises continued to increase during the last five years. In 2015, it increased by 25% as compared to 2012, while employment growth by nearly 20% during the same period. The ratio between SMEs and large companies is also growing. Even if the Albanian government significantly improved the business environment, several key components are still missing. Some of them are:

- learning about entrepreneurship and developing entrepreneurial skills in elementary schools at the same time;
- developing of different sources of financing (besides traditional);
- setting up specific bankruptcy procedures in order to improve business through programs of support, especially for enterprises who are facing financial problems.

Table 1. *The number of SMEs in Albania, sector Agriculture, forestry and fishing, 2013-2017*

Number of employees	2013	2014	2015	2016	2017
1-4	1,585	2,121	21,030	32,493	37,535
5-9	53	68	94	80	71
10-49	41	58	58	66	60
50+	11	13	12	20	18
Total	1,690	2,260	21,194	32,659	37,684

Source: *Institute of Statistics, Albania, 2018.*

Table 1 shows the total number of SMEs in Agriculture, forestry and fishing during the last five years in Albania. Albania has a robust agriculture sector, very important for overall economic indicators. According to official data are given by the Institute of Statistics, a dramatic change occurred in 2015. The total number of SMEs in this sector significantly increased and reached 21,194 enterprises. On the one hand, the largest share in total number of SMEs occupied those who have not more than four employed people.

On the other hand, the number of the largest companies in Albania (over 250 employed people) is very low compared to micro and small companies. While the number of small and medium enterprises was lower in 2016 and 2017, the total number of micro enterprises is increasing during the last years. In 2017, there were 37,535 micro companies, almost over 95% of the total number of companies in the Agriculture, forestry and fishing sector.

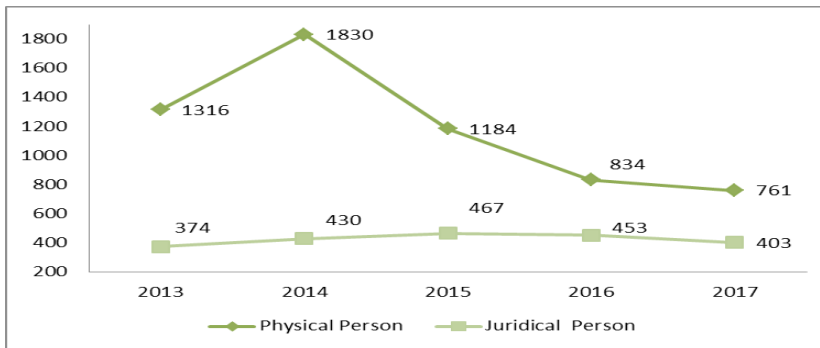
Table 2. *The structure of active SMEs in Albania by legal form, sector Agriculture, forestry and fishing, 2015-2017*

Element	2015	2016	2017
Physical Person	1,184	834	761
Juridical Person	467	453	403
Farmers	19,543	31,372	36,520
Total	21,194	32,659	37,684

Source: *Institute of Statistics, Albania, 2018.*

Active SMEs in Albania in the agriculture sector are divided into three groups according to legal form. There are physical, legal entities⁴, juridical legal entities⁵ and farmers. After 2015 the largest share of active SMEs has farmers, while significantly less legal entities are physical persons and juridical persons. The number of physical, legal entities, as well as the number of juridical legal entities, declined in the period from 2015 till 2017. However, at the same time, the number of farmers is significantly increased, from 19,543 in 2015 to 36,520 in 2017.

Figure 1. *The SMEs in Albania by legal form (2013-2017)*



Source: *Institute of Statistics, Albania, 2018.*

Figure 1 shows the number of physical and juridical legal entities in the Agricultural, forestry and fishing sector in the period 2013-2017. The number of physical, legal entities significantly decreased in the observed period, from 1,316 in 2013 to 761 in 2017, while the number of juridical legal entities was consistent over time. Changes in the number of entities in Albania occurred because the agricultural policy was significantly developed and implemented over time. Since 2005 the number of different agricultural policy instruments and measures were adopted (Zhllima et al., 2014). Some of them are:

- direct payment based on output;
- direct payment based on area/animal;
- on-farm investment support;

4 A physical person (natural person) - a human being, who is an individual being capable of assuming obligations and capable of holding rights (Quintana Adriano, 2015)

5 A juridical person is an organization, authorized by law with duties and rights, recognized as a legal person and having a distinct identity (corporations, government agencies, and NGOs). The rights and responsibilities of a juridical person are distinct from those of the natural persons constituting it (Quintana Adriano, 2015).

- food industry support;
- general support measures (mainly focused on food safety).

Effects of these policies can be found in the growing number of SMEs in agriculture, increasing in the number of employees and gross added values during the time. Because this sector is vital for regional and rural development in all, SEE countries as in Albania, creating new and improving current public policies is imperative for the future economic development.

The SMEs in agribusiness in Bosnia-Herzegovina

Bosnia-Herzegovina is one of the SEE countries which also has a strong relationship between economic development, agriculture and the SMEs sector. Because agriculture and SMEs have a significant contribution to regional and rural development, a particular focus of government policies is placed on the agricultural sector and small enterprises.

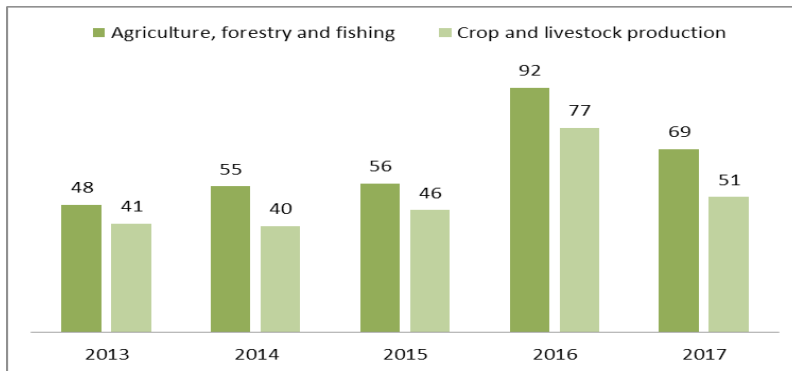
Table 3. *The number of active enterprises in Bosnia-Herzegovina, sector Agriculture, forestry and fishing, 2013-2018*

Element	2013	2014	2015	2016	2017	2018
Agriculture, forestry and fishing	881	862	787	826	854	893
Crop and livestock production	577	553	505	550	575	607

Source: *Agency for Statistics of Bosnia and Herzegovina, 2018.*

Table 3 presents the number of active enterprises in the period 2013-2018, in the sector Agriculture, forestry and fishing as well as a subsector- Crop and livestock production. Compared with Albania, who has many companies in the agricultural sector, Bosnia-Herzegovina has fewer enterprises which deal with this activity. During six years, from 2013 till 2018, the number of active entities in the Agriculture, forestry and fishing is consistent. The same is with the subsector Crop and livestock production - 577 enterprises were active in 2013, while in 2018 the share is slightly increased to 607 enterprises. It is good to mention that almost every year the number of newly opened enterprises in the first half of the year is increasing. It could be a result of implemented institutional programs of support to the SMEs in the Bosnia-Herzegovina but also improving the overall business environment.

Figure 2. *Enterprises opened in the first half of the year, period 2013-2017*



Source: *Agency for Statistics of Bosnia and Herzegovina, 2018.*

Figure 2 shows the movement of newly opened enterprises during the observed period. In 2013, 48 enterprises were opened in the first half of the year (till 30.06.) in the whole sector, but most of them were part of the Crop and livestock production. Continuous growth has been recorded over the years, so the number of enterprises who opened in the first half of 2018 was 68.

The main problem in Bosnia-Herzegovina is that large number of SMEs was shut down (or closed) in the first years of business operations (Petković et al., 2016). So the main focus of public policy makers is to create a quality measure or measures to ensure their survival, growth and development. According to surveys conducted in Bosnia-Herzegovina in 2015 and 2016, the main factors of SMEs business failure can be divided into four groups:

- a) firm-specific (employees, strategies, modern production);
- b) industry-specific (every industry has its activities which need to be implemented in a specific way);
- c) macroeconomic indicators (good macroeconomic environment leads to quality business activities for SMEs) and
- d) spatial or geographical factors. Maybe the most critical factor for Bosnia-Herzegovina can be geographical because agricultural production is highly dependent on the geographical conditions for cultivating crops or livestock as well as from weather conditions. If external financial support exists (especially in the domain of bank loans) that survival of the SMEs in the first years of business can be higher.

Table 4. *The SMEs in Bosnia-Herzegovina, sector Agriculture, forestry and fishing, by number of employees, 2013-2018*

Element	2013	2014	2015	2016	2017	2018
0 - 9	714	686	619	664	683	717
10 - 19	93	111	105	96	99	113
20 - 49	43	42	40	40	44	40
50 - 249	17	16	16	15	16	16
Total	867	855	780	815	842	886

Source: *Agency for Statistics of Bosnia and Herzegovina, 2018.*

Because the number of employees is one of the criteria for division of enterprises into groups, the number of SMEs according to this indicator is shown in table 4. It is evident that the largest share in the total SMEs sector has micro-entities which employed up to 9 persons during the year. In 2018 there were 113 entities which employed from 10 to 19 persons, while the number of those who employed from 20 up to 49 persons is less, only 40 enterprises. The smallest share is for medium enterprises during all observed years, but this share is relatively consistent over time.

Further simplification of business-related legislation could improve business performances of the SMEs in the agricultural sector in Bosnia-Herzegovina, especially for newly opened. Simplification can include lowering the number of authority fees and taxes, activities related to getting work permits but also better cooperation between education institutions and enterprises (practical education is good for all-students, schools and companies). Educational support maybe is crucial for SMEs development in Bosnia-Herzegovina because owners and entrepreneurs usually have good business ideas but lower knowledge about agricultural production and agricultural market. Also, access to finance should be improved as in the others SEE countries.

The SMEs in agribusiness in the Republic of Macedonia

The Republic of Macedonia is one of the SEE countries with high potentials for the development of micro, small and medium-sized enterprises. Agriculture, forestry and fishing sector is very significant for economic development, but the number of SMEs in the period 2013-2017 is slightly decreased. In 2013 there were 2,706 enterprises, but in 2017 that number decreased to 2,361. While the number of small

and medium-sized entities is stable over time, the number of micro-entities has decreased – from 2,608 in 2013 to 2,260 in 2017 (Table 5.)

Table 5. *The number of SMEs in Macedonia, sector Agriculture, forestry and fishing, 2013-2017*

Element	2013	2014	2015	2016	2017
1 - 9	2,608	2,625	2,477	2,393	2,260
10 - 19	35	37	47	45	41
20 - 49	30	35	31	35	36
50 - 249	33	27	26	25	24
Total	2,706	2,724	2,581	2,498	2,361

Source: *Statistical Office of the Republic of Macedonia, 2018*

Even the Macedonian government adopted new regulative measures to increase the number of newly registered enterprises; this was not the case in the agricultural sector. The main problem is the lack of financial funds and insufficient financial support from official institutions. Especially, micro and small companies are facing problems with regular access to finance. In line with crucial problems of their development, official institutional support should provide non-banking financial programs.

Special attention is dedicated to entrepreneurship in all sectors as well as in the agriculture. Several policy measures were adopted in this period especially to give support and to stimulate young entrepreneurs, also to provide funds for start-ups. Women entrepreneurship is also one part of long-term strategies for economic development, so the government implement unique services (education and advisory) for its advancement. All research about women entrepreneurs over the years, conducted in the SEE region, showed that women entrepreneurship is essential to overall economic development, with focus on rural areas where women are often marginalised, without quality and long-term jobs (Jovanovic, 2018). With the development of women entrepreneurship, not only in Macedonia but in the other countries position of women in business and society will be improved.

In order to provide all relevant information for owners, managers and entrepreneurs in agriculture, an online platform for knowledge exchange has been created. The effects are positive, costs of business activities are reduced, while the availability of information is increased.

Overall, progress in the SMEs environment has been made during the five years from 2013 to 2017, with the tendencies to become better in the following period. Significant changes occurred in the agricultural sector, so its contribution to regional and rural development is increasing.

The SMEs in agribusiness in the Republic of Serbia

Like in other SEE countries, SMEs have an essential role in economic development as well as in rural development of the Republic of Serbia. Agriculture in Serbia can provide significant opportunities and chances for business development and economic growth due to natural resources, geographical location, land quality and well-educated labour. Also, it has significant potential for the development of innovative products, which may imply in new start-up businesses and creating new jobs. Nevertheless, the agrarian policy was not well conceived during the 20th century, so the agrarian sector was neglected due to intensive industry development (Jovanović, 2016). Development programs were designed to improve and support state-owned companies while the private sector and commercially oriented agriculture holdings stagnated during years. With the beginning of the economic reforms and structural changes, the agro-business sector increased its importance for overall economic growth. Policymakers created institutional support in line with market demand, so governmental support was redirected to primary agriculture production instead of industry and development of entrepreneurship and small and medium enterprises instead of large state-owned companies. Effects of these changes in economic (and agriculture) policy can be found in the new structure of business entities observed by size (number of employees, annual turnover) and legal, organisational form. Table 6 shows units of classifications by legal, organisational form essential for agriculture development.

Table 6. *Units of classification by several legal (organizational) forms in Agriculture, forestry and fishing, 2013-2017*

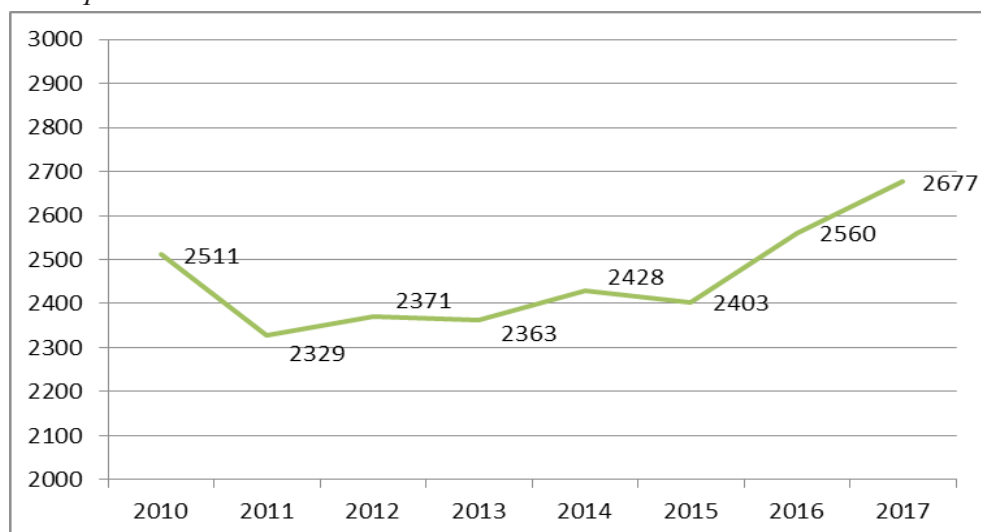
Element	2013	2014	2015	2016	2017
Partnerships	99	93	92	91	84
Limited Partnership	21	21	20	19	19
Limited Liability Company	2,552	2,739	2,894	3,054	3,181
Joint Stock Company	48	44	37	33	27
Public Joint Stock Company	98	94	89	85	81
Public Enterprises	6	6	6	7	6

Element	2013	2014	2015	2016	2017
Corporative and associations of cooperatives	1,497	1,505	1,510	1,528	1,628
Socially owned enterprise	37	34	34	33	33
Entrepreneurship	2,363	2,428	2,403	2,560	2,677
Total	6,734	6,977	7,095	7,420	7,749

Source: *Statistical Office of the Republic of Serbia, 2018.*

Majority of enterprises, including an overall sector of the SMEs, are organised as limited liability companies (LLC). The number of LLC is increased, so 3,181 units in 2017 were classified to have this legal, organisational form. The next one is Entrepreneurs which in 2017 counts for 200 entrepreneurs more than in 2013. The effects of the structural changes in the Republic of Serbia can also be resulted in increasing the number of cooperatives, especially in Agriculture. In 2013, there were 1,497 cooperatives while in the 2017 number increased up to 1,628. During the five years, the number of socially owned enterprises and public enterprises was consistent.

Figure 3. *Entrepreneurs in Serbia in agriculture, forestry and fishing sector in the period 2010-2017*



Source: “*Enterprises by size and Entrepreneurs in the Republic of Serbia, 2010-2014*” and *Statistical Office of the Republic of Serbia, 2018*

The development of entrepreneurship in agriculture is not possible without adequate institutional support. Institutional programs can establish a better market position for entrepreneurs, especially with creating new financial support programs that can encourage and improve agricultural production and stimulate the export of agricultural products.

Agriculture is the only branch of the Serbian economy that has a positive foreign trade balance, so it is very important to ensure its sustainability in development (Subić et al., 2015). Rural areas in Serbia have been neglected for many years. Uncontrolled exodus on the route between villages and cities led to the migration of a large number of young people into industrial and commercial areas, leaving behind the tremendous natural resources and potential that villages have. A potential solution for creating new jobs in rural areas can be a higher number of entrepreneurs, but the government still need to implement several programs more in order to create an adequate business environment for them. If the government creates programs that can provide professional and advisory assistance in agribusiness by official Agencies or Institutes, as well as including educational institutions such as the Economic or Agriculture Faculties, the motivation of young people to stay in villages and to develop their own business can be higher. Figure 3 shows the number of entrepreneurs in the period from 2010 up to 2017. During this period, institutional support to agriculture and SMEs has been changed (Jovanović, 2016). However, despite that, the increase in the number of entrepreneurs as well as the SMEs has not been noted. Table 7 shows the number of micros, small and medium enterprises in Agriculture, forestry and fishing.

Table 7. *Number of micro, small and medium enterprises in Agriculture, forestry and fishing in the Republic of Serbia, 2013-2017*

Element	2013	2014	2015	2016	2017
Micro	2,947	2,925	2,905	3,080	3,233
Small	372	360	367	368	363
Medium	104	97	95	94	88
Total SMEs	3,423	3,382	3,367	3,542	3,684

Source: *SMEs report for Serbia for the period from 2014 to 2018, Ministry of Economy*

The largest share in the structure of the SME sector in the Agriculture, forestry and fishing in 2017 has micro-entities (less than ten employed people).

Small enterprises (between 10 and 49 employed people) have an incremental decline during years- from 372 enterprises in 2013 to 363 in 2017. The number of medium enterprises (between 50 and 249 employed people) declined for 25% during this period, from 104 entities in 2013 to 88 entities in 2017.

Table 8. *Number of employees in micro, small and medium enterprises in Agriculture, forestry and fishing in the Republic of Serbia, 2013-2017*

Element	2013	2014	2015	2016	2017
Micro	4,652	4,513	4,674	4,728	4,687
Small	8,186	8,174	8,153	8,126	7,874
Medium	10,241	9,298	8,590	8,451	7,812
Total SMEs	23,079	21,985	21,417	21,305	20,373

Source: *SMEs report for Serbia for the period from 2014 to 2018, Ministry of Economy*

One of the indicators essential to analyse the development and growth of the SME sector is the number of employees. Even government create a new type of institutional support, the number of employed people in the micro, small and medium-sized enterprises in the Agriculture, forestry and fishing declined between the years 2013 and 2017. The reason for 12% decline during the five years can be found in the modernisation of agriculture production, enlarging farms or agriculture households, as well as in particular characteristic of agriculture. Thus, agricultural production often does not require the same number of employees during one year, because of strong seasonal, so the total number of employees can vary more than in other activities or sectors.

Conclusion

Analysis based on results of this research lead to conclusion that small and medium enterprises, as well as the entrepreneurship are very important for economic development in selected low and middle-income countries over the SEE region. They are not important only for increasing economic growth, but also for achieving higher level of development in all rural areas. Significance of agribusiness is noted in all four countries which are the subject of this paper- in Albania, Macedonia, Bosnia-Herzegovina and Serbia. A common feature for all countries is that the most numerous entities by size is micro enterprises in the Agricultural, forestry and fishing sector during period 2013-2017. The total number of entities in the SME

sector increased in Albania, Serbia and Bosnia-Herzegovina, while in Macedonia slightly decreased. Because Agriculture sector has high contribution to the GDP creation, especially in Albania, using available opportunities like natural resources and geographical advantages can create new jobs, new enterprises and consequently- a higher living standard and balanced regional development. Main obstacle for it is lack of financial funds and inadequate financial offer by banks, usually adapted for larger companies and activities with lower risks. Institutional support is needed, so the policy makers should create adequate financial programs for the SME and entrepreneurs in agribusiness to use all its potentials and advantages.

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