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## Notes from the Editor-in-Chief



Dear authors,

It is our pleasure to inform you that the Journal of Entrepreneurship and Business Resilience (JEBR) is currently indexed in ERIH PLUS and M52. We are still going to work on JEBR improvement, so we predicted many novelties for the year 2025. I am committed to bringing JEBR to the next level, as the entrepreneurship and business resilience are changing, and dynamic areas of research. In this context, I would like to be a facilitator to introduce the latest trends, challenges, and opportunities.

I must stress that all articles submitted to the journal should be unpublished, and they must not be in the review process by any other journal. Once a paper has been reviewed and accepted for publication, you cannot withdraw it and offer it to another journal. The order and number of authors you specified in the cover letter cannot be changed later.

Finally, I would like to ask you to follow technical instructions for writing your papers. Also, please spread the word about the value of publishing with JEBR, encouraging your best colleagues to submit high-quality articles.

*Yours faithfully,  
Prof. Dr Mirjana Radovic-Markovic*

A handwritten signature in blue ink that reads "Prof. Dr. Mirjana Radovic-Markovic". The signature is written in a cursive style.

Editor in Chief



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## **SCIENTIFIC REVIEW**

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# **The Role of Artificial Intelligence in Strengthening the Resilience of Small and Medium-Sized Enterprises**

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## **ABSTRACT**

*The aim of this paper is to explore the role of artificial intelligence in strengthening the resilience of small and medium-sized enterprises (SMEs). As SMEs face increasing challenges from global crises, market disruptions and technological change, their ability to adapt and recover, i.e. their resilience, has become a critical factor for sustainability and competitiveness. This study analyses how AI technologies can improve strategic decision-making, operational flexibility and risk management in SMEs. The paper identifies key areas where artificial intelligence contributes to resilience, outlines barriers to adoption, and provides policy and management recommendations.*

**Keywords:** artificial intelligence, resilience, small and medium-sized enterprises, intelligent systems.

**JEL classification:** C63, M21

## INTRODUCTION

In today's business environment, characterised by rapid technological change, increasing demands for sustainable development and frequent global crises, small and medium-sized enterprises (SMEs) face numerous challenges. “Resilience in organizations refersto their abilitytowithstand andadaptto challenges, disruptions, and change“ [1]. One potential response to these challenges is the use of artificial intelligence (AI) as a tool to improve resilience – the ability to adapt quickly and sustain operations in unstable conditions [2].

While the opportunities offered by AI are numerous - from process automation and improved market forecasting to service personalisation and resource optimisation - implementing these technologies in SMEs is not straightforward. These companies often lack the technical expertise, financial resources and human capital required for long-term strategic planning and adaptation [3].

At the same time, SMEs are under increasing pressure from societal stakeholders and the market to play an active role in building a responsible and sustainable economy. They are expected not only to follow global trends, but also to remain resilient to external shocks - be it an energy crisis, a pandemic, climate change or geopolitical instability [2].

In this context, a company's ability to use AI strategically will be one of the key determinants of its competitiveness. It is therefore important to develop approaches that ensure that SMEs are not left out of the digital transformation, but rather that, based on their own capacities and with the support of public policy, educational institutions and the professional community, they develop models of AI use tailored to their needs.

## **Sme Resilience**

In today's rapidly changing and often unpredictable business environment, the ability of small and medium-sized enterprises to withstand disruptions, adapt and rebuild their capacities after a crisis has become essential for their survival and further development. This capacity is referred to as resilience and represents not only resistance to external shocks but also the active ability of firms to learn, improve processes and innovate in response to new conditions [4].

SMEs are particularly vulnerable to economic disruption, market fluctuations, natural disasters and increasingly frequent technological change. Limited resources - financial, human and technological - make them more vulnerable than larger companies. However, this smaller structure also allows for greater flexibility and faster decision-making, which can make SMEs more agile in crisis situations [5].

The key to building resilience in SMEs lies in developing strategies that include proactive planning, digital transformation, improving organisational culture and continuous training of employees. In this sense, the application of modern technologies such as artificial intelligence can significantly contribute to faster risk detection, process optimisation and data-driven decision-making [6].

Resilience is not only built internally – it also requires support from the external environment. Government institutions, local communities, academia and business associations can play an important role in strengthening SMEs by creating an enabling regulatory and economic environment, as well as providing expert support, training and incentives for innovation [2].

In the modern context, where disruptions are becoming increasingly frequent and complex, building resilience is no longer a matter of choice but a prerequisite for survival. SMEs that

succeed in adopting a culture of resilience, adaptation, and innovation will not only survive crises but will also use them as opportunities for growth, positioning, and strengthening their competitive advantage in the market.

### **Application of Artificial Intelligence in Enterprises**

Artificial Intelligence is increasingly becoming a key tool for business transformation, enabling organisations to optimise processes, improve product quality, increase operational efficiency and make informed decisions based on large-scale data processing. The use of AI in modern businesses covers a wide range of aspects, from automating routine tasks to personalising offerings and improving security.

One of the most common uses of AI is to automate administrative and repetitive tasks, saving time and resources. The use of chatbots in customer support and enquiry handling significantly reduces the workload on agents, while ensuring faster and more consistent responses. Further more, AI is being used to analyse large data sets, making it possible to identify hidden patterns and trends in consumer behaviour or market dynamics.

A particularly important application of AI is in forecasting product demand, which facilitates production planning and inventory management. This helps to reduce storage costs and the risk of shortages or surpluses.

In quality control, AI enables real-time process monitoring, allowing timely detection of deviations and overall product quality improvement. In supply chain management, AI enables better coordination and logistics management, resulting in faster and more efficient deliveries [7].

Beyond operational benefits, AI supports the development of service and product personalisation models tailored to individual customer needs, thereby increasing customer satisfaction and loyalty. In security, AI is being used to monitor and analyse risk

and prevent cyber-attacks through predictive analytics and anomaly detection. Also, AI is being used to develop go-to-market strategies, helping companies make better decisions based on market data analysis and predictions of consumer behaviour. The overall contribution of artificial intelligence to business is its ability to transform traditional management models and lay the foundations for innovative, efficient and sustainable operations.

### **Integrating Artificial Intelligence and Strategic Foresight to Enhance the Resilience of Small and Medium-Sized Enterprises**

Small and medium-sized enterprises often operate in resource-constrained environments and are particularly vulnerable to external shocks such as economic downturns, market volatility and rapid technological change. Despite these constraints, SMEs have inherent flexibility and adaptability that, if strategically managed, can be used to develop strong resilience mechanisms [5].

Artificial Intelligence is a transformative tool that can significantly enhance the resilience of SMEs. Through applications in risk identification, operational optimisation and predictive analytics, AI enables data-driven decision-making and strengthens a company's ability to respond to change. By continuously analysing real-time data, AI helps SMEs identify patterns, anticipate market shifts and proactively adapt their operations.

A more advanced approach is to integrate AI with the concept of strategic foresight - a structured and systematic method for envisioning possible futures and designing adaptive, long-term strategies. Strategic foresight enables organisations to reduce uncertainty by preparing for a range of potential scenarios. For SMEs, this foresight capability is essential, especially given their often limited buffers against disruption.

The integration of AI and strategic foresight creates a synergistic framework for building resilience. While AI provides

the technical capability to dynamically analyse data and identify trends, strategic foresight provides a planning methodology to interpret these insights and translate them into flexible business strategies. This dual approach transforms SMEs from reactive entities to proactive, strategic actors within the business ecosystem [3].

### *Key Steps in the Implementation of Artificial Intelligence in Small and Medium-Sized Enterprises*

In the face of increasing market dynamics and technological change, small and medium-sized enterprises need to adopt innovative strategies to ensure long-term resilience and competitiveness. One of the most effective strategies in this context is the application of Artificial Intelligence, the implementation of which requires a carefully structured approach. According to Oluveres, the successful integration of AI into business processes requires a systematic approach consisting of several critical phases [8].

The first step is to set clear objectives and identify areas where AI can have the greatest impact. This includes selecting high-priority use cases, such as optimising the supply chain, automating internal processes or improving customer service. As part of this process, the organisation needs to define clear key performance indicators (KPIs) that will enable measurable evaluation of AI outcomes.

The second step is data management. The quality and availability of data is the foundation of any AI solution. It is therefore necessary to establish a data management strategy that includes data collection, cleansing, normalisation and secure storage. These activities ensure that AI models have access to relevant and reliable information necessary for their effectiveness.

The third phase in the implementation process is the development of a Proof of Concept (PoC). Creating a PoC allows

the AI solution to be tested in a limited and controlled environment, minimising risk and providing the opportunity to adapt the system before scaling.

Once the PoC has been successfully completed, the organisation moves on to the fourth phase - scaling the solution and integrating it with existing business systems. This phase often requires additional investment in infrastructure, as well as training staff to use the new technology effectively. In addition, AI models need to be continually updated based on feedback and new data [8].

### **Managing Artificial Intelligence Tools to Strengthen the Resilience of Small and Medium-Sized Enterprises**

Small and medium-sized enterprises (SMEs) are increasingly recognising the potential of artificial intelligence (AI) to improve their competitiveness, efficiency and resilience in the face of modern market challenges. However, the successful implementation of AI technologies depends on access to appropriate tools, which vary according to the digital maturity of the enterprise. In this context, AI tools can be categorised into two phases: first-phase tools and later-phase digital transformation tools.

In the early stages, SMEs often lack a developed IT infrastructure and sufficient internal capacity for complex AI projects. For this reason, the use of cloud-based AI platforms such as Google Cloud AI, AWS AI Services and Microsoft Azure AI is particularly important. These platforms offer a fast and cost-effective entry into the world of AI, without the need for significant internal infrastructure [9].

Effective data management is a key requirement for any AI application. Tools such as Apache Kafka, Apache Nifi and Talend enable the organised collection, processing and storage of data, which is essential for accurate modelling and analysis. At this stage, it's important to establish a data management strategy that

includes cleansing, normalisation, and secure storage. for the development of custom machine learning models, machine learning frameworks such as TensorFlow, PyTorch, and scikit-learn are employed [9]. These tools offer a broad range of capabilities for demand forecasting, supply chain optimization, product recommendations, and other advanced applications.

Managing AI tools requires a strategic approach, gradual implementation, and continuous employee training. SMEs that successfully combine basic and advanced AI tools can not only increase operational efficiency but also build greater resilience to market challenges, thereby ensuring long-term sustainability and competitiveness.

### **Multi-Agent Artificial Intelligence and Autosapient Systems in Strengthening the Resilience of Smes**

Traditional models of risk management and adaptation are often insufficient under conditions of high uncertainty, highlighting the need for systemic and intelligent solutions. In this context, multi-agent artificial intelligence and the concept of autonomic systems are emerging as advanced tools that can revolutionise the way SMEs respond to challenges, anticipate risks and enhance their resilience.

Multi-agent systems consist of a set of intelligent agents that collaborate, communicate and coordinate activities to achieve common goals [10]. In the context of SMEs, these systems can be implemented to manage different business processes such as logistics, production, supply, sales and customer support. Each of these areas can be covered by a specific agent that analyses real-time data, makes micro-decisions and signals other agents in the system, enabling decentralised yet synchronised management. This architecture allows SMEs to respond quickly to environmental changes such as supply chain disruptions, demand fluctuations or

technical failures, reducing response time and improving the organisation's adaptive capacity [8].

Autosapient systems represent an evolutionary step in the development of intelligent technologies. Unlike traditional algorithms, autosapient systems not only learn from data, but also develop self-reflective capabilities, make decisions based on long-term strategy and context, and are able to anticipate the consequences of their actions [10]. When implemented in SME operations, these systems can enable a new level of autonomy in management processes such as financial planning, product development or human resource management. For example, autosapient systems can predict fluctuations in consumer behaviour based on trend analysis, climate conditions or social movements, and propose concrete adjustments to the company's strategy without the need for direct human intervention.

The synergy between multi-agent artificial intelligence and autosapient systems is particularly important when it comes to building resilience. Resilience in SMEs refers to the ability to withstand disruptions, adapt to change and recover without major losses. With the help of these technologies, SMEs can create dynamic networks of knowledge and decision-making that do not rely solely on human intuition or traditional analysis. For example, in the event of an unexpected crisis - such as a pandemic or geopolitical disruption - a multi-agent system can simultaneously activate agents responsible for logistics, finance and communications, while the autosapient module analyses scenarios and suggests optimal courses of action. In this way, the organisation functions as a living system that autonomously identifies, learns and responds to threats [12].

Although the implementation of these technologies requires initial investment, staff training and technological integration, the long-term benefits include significant reductions in operating costs, faster adaptation to market changes, better resource management

and, most importantly, the development of an organisational culture of resilience and continuous learning. In an era of accelerated technological change and global challenges, the application of multi-agent artificial intelligence and autonomic systems is not only a technological innovation, but also a necessity for sustainable development and the survival of SMEs.

## CONCLUSION

Systematic and strategic management is a key prerequisite for building and strengthening the resilience of small and medium-sized enterprises. In this context, multi-agent systems based on artificial intelligence open up new perspectives for improving strategic management, especially in small and medium-sized organisations, which often lack the resources and expertise to respond to the challenges of a complex business environment.

The use of these systems has the potential to make complex and costly strategic tools more accessible to the SME sector, thereby significantly improving their ability to anticipate, adapt to and recover from various disruptions. However, as with other operational applications of artificial intelligence, there may be barriers to adoption. The most effective way to overcome these barriers is to design the system as a partner rather than a substitute in the decision-making process, and to implement the "gatekeeper" approach within the framework of multi-agent AI.

For small and medium-sized enterprises to effectively leverage the potential of artificial intelligence in strengthening their resilience, it is essential to invest in employee education and training to enhance digital literacy and facilitate the adoption of modern technologies. In addition, government institutions and business stakeholders should develop support strategies that include financial incentives and technical assistance, particularly aimed at smaller organizations lacking the resources to implement

AI solutions independently. Finally, data management and the ethical application of AI must be integrated into all aspects of operations to ensure user trust, data protection, and the long-term sustainability of technological innovation.

In this context, decision-makers in the SME sector need to focus on mastering, integrating and routinising these technological solutions in order to best cope with unstable and unpredictable market conditions. In addition, the implementation of such systems provides a strong bridge between theoretical research and business practice. New scientific findings can be rapidly incorporated into the system, enabling their immediate application and enhancing the innovative capacity of companies. This synergy between science and industry contributes not only to strengthening the resilience of SMEs, but also to the overall sustainability of the economic system.

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**ORIGINAL SCIENTIFIC PAPER**

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## **Resilience of Healthcare Organizations During the Pandemic**

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### **ABSTRACT**

*The Covid-19 pandemic affected every aspect of life and at the same time affected the capacity of the health system. That is why it is important to investigate the appropriate mechanisms, operational stability and resilience of healthcare organizations that form the backbone of a country's healthcare system. Its integral part is made up of healthcare workers. Without them, the system would not exist. They provide medical services to patients and are a key point. The resilience of the system depends on investments in the infrastructure of healthcare organizations, the motivation of human resources in healthcare, their management and the ability to adapt to meet needs in normal conditions, and especially in pandemic ones. During the Covid-19 pandemic, hardly any system has resisted the difficult and inhumane situations it brought with it. That is why the state of a country must establish models for the resilience of the health care system. Their definition is based on an assessment of the capacities of health actors and institutions that must be prepared for an unpredictable shock from emergency situations. It is important to*

*establish a proactive system in the provision of healthcare. During the pandemic, Serbia invested heavily in additional capacities and companies only helped the population and the medical system. Medical staff played the most important role in the overall functioning of the healthcare system*

**Keywords:** health organizations, resilience, medical professionals, motivation and pandemic

**JEL classification:** I15, M21

## INTRODUCTION

The Covid-19 pandemic is a pandemic that has scared the whole world. However, it still exists danger of repeating pandemics. In this regard, it is important to determine and influence the resilience of the health system through capacity health actors, institutions and population. In order for sustainability to be possible, it is necessary is to provide a vigorous public health response and provide a highly functional system health care. Both of these systems must be in cohesion in order to withstand the future pandemic. Health organizations in Serbia did not have enough accommodation capacities, there were not enough employees in them, the situation was found to be in deficit of many devices and preparations for the provision of medical services were the main reasons for weaker resistance than the pandemic. During the pandemic, the help of the state and its investment in the medical system provided a financial injection for the survival and stability of health care institution and other institution. The resilience of medical organizations depends a lot on organizational structure, methods of management and quality leadership, adequate i competent leaders, i.e. managers in existing positions and others medical workers.

The role of nurses and technicians is crucial, because they were actually on the front line defenses are therefore counted among the most vulnerable group that was susceptible

psychological endangerment and impairment of the quality of life. Their greatest closeness with sick patients, as well as the physical proximity of the doctor during the examination, she possessed the greatest risk to one's own life. It is essential to perform this kind of work the existence of empathy, although it is important to point out that one of the main factors is motivation.

The motivational factors are different and, driven by intangible and tangible factors. Economics, as a science, is omnipresent in all spheres of life, and its application in aspect of the availability of resources in the medical system is very important. The most important resources, are human resources, who irreplaceably perform and complete their tasks. In health system, doctors, nurses and technicians participate in the implementation existing and unexpected tasks, providing medical services, medical care, etc.

The subject of the research is to describe the resilience of the medical system, due to of sudden pandemics and to provide suggestions for the endurance and resilience of medical system. Emphasis is placed on medical staff (doctors, nurses and technicians) as the main actors, with the aid of the state and their mutual importance for stability medical organizations in general, and especially during pandemics.

The aim of the paper is to point out the importance of the optimal number of medical resources, to his motivation, persistence and expertise in the business of the medical system, as well as complexity in work. He will point out the importance of program continuity, education, the motivation of employees, who are actually the main lever in the system's resilience.

The global pandemic of Kovid 19 has left many systems on the verge of cracking, due to bad organization and insufficient number of medical workers, as well as their lack of training for emergency situations. During the corona virus pandemic, our country successfully fought with all the adversities and problems. At that time the medical system, although with insufficient infrastructure, with a lack of human resources has proven to be very resilient. Foundations should be sought not only in financial investments and measures by the state, but also in of employees in

healthcare. Their sustainability and resilience depends a lot on motivation. The aim of this work is to investigate and clarify which motivational factors have influenced and are influencing employed in this area, in order to remain without indications of leaving it. Although it is system is a broad category, in the work special emphasis is placed on individuals, that is, on employed in the health sector.

## **RESEARCH METHODOLOGY**

Three research hypotheses were tested in the paper:

- ❖ H1: Intangible state investments in healthcare workers during the pandemic COVID-19 significantly increased their motivation to work
- ❖ H2: Material state investments in healthcare workers during the pandemic COVID-19 had a positive impact on the motivation of healthcare workers.
- ❖ H3: Material investments in the health system during the COVID-19 pandemic contributed to increasing the motivation of healthcare workers.

Hypotheses were tested using descriptive statistics and cabinet research (Desk research). The work applied the inductive, deductive, descriptive-statistical method, comparative method, compilation method, as well as. analysis of relevant theoretical literature.

Empirical research involves testing hypotheses through information obtained through questionnaire on a sample of 158 respondents (nurses/technicians and doctors). The software tool SPSS (Statistical Package for the Social Sciences). The survey method aims to evaluate the satisfaction of employees in healthcare system of Serbia. The respondents' answers will indicate the problems they are dealing with employees meet and give guidelines for solving numerous problems of health institutions, and all for the purpose of their resilience during the pandemic.

The hypothesis research is based on the motivation of medical workers in relation to assistance and investment by the state and its authorities. The research results speak for it that the motivational factor is very important for further work, both for the worker and, consequently, for resilience of healthcare organizations.

## **SCIENTIFIC CONTRIBUTION**

The work contributes by providing guidance to many healthcare institutions, institutions and other organizations about the importance of the sustainability of medical workers, their motivation, and all in terms of feedback, higher quality resilience of the above system.

The expected results and contributions of this work are as follows:

- To point out to the state the importance and protection of medical workers, on security better conditions for work and life, so that consequently the results of work in health organizations were more efficient;
- To give guidance to the academic community and many government institutions, not only in our country but also more widely, about the importance of motivational factors for employees;
- To emphasize the positive side of knowing the planning process, recognition of certain programs related to key risks and crises.

### **Adaptation of health institutions to crisis situations**

Pandemics are rare events, but they are pandemics of infectious diseases that spread through a large population of people. Interactions between different institutions were less frequent, trust is getting less and less, and resilience is getting weaker.

The danger of new pandemics is inevitable. In many health systems coordination between public health and the health service delivery system are limited. Therefore, some countries form a multiministry Russian working groups, to ensure adequate work,

adhere to policies and practices that preserve health capacities system.[4] These countries have adapted their health system capacity in response on the development of the epidemiological situation. They achieved this by increasing the capacity in hospitals, by building improvised hospitals or repurposing existing health institutions or civic spaces. The workforce was expanded through redeployment and recruitment, through financial and social support.

Organizational resilience is the organization's ability to plan and organize emergencies situations, crises, interventions and revival. Assessing the resilience of an organization helps organization to increase environmental awareness and respond to threats. We can understand the resilience of healthcare organizations as a system capability employees, individuals, where resources for quality functioning should be found despite the exposure to risk. In order for resistance to be of the highest quality, it is necessary to design program for its safety and excellent functioning. After numerous evaluations, principles, designing and developing a program or strategy, opens up space for designing the program. Strategic approach from the aspect of partnership building, with to local leaders, working together with community members is paramount. Engagement with the local community, then management, cooperation between sectors and finance control are essential elements of the resilience of health systems.

Coordination of different service providers is reflected in an effective program. They contribute to the development of the social network of young people, medical workers, where it is removed and eliminates their isolation, apathy and frustration. Program activities focus attention on how the participants see themselves, what they are personal beliefs, future goals, values and strengths, but also how others see them. Programs they include system change, i.e. individual, family and community. It's here represent efforts to secure the resources needed for the sustainability of the system. The design of the program itself must

not be complex, and it is necessary to establish a balance in order to overcome unpleasant events.

This means adaptation to changes that negatively affect the development of the system, that is, the ability to cope with change and remain strong. They have an important role precisely medical workers, as the main actors of the health system. So that their results work were more effective, in addition to training and education, it is necessary to additionally design and bring various programs for the benefit of the institution where they work. The program could implies changes in the social sphere of each individual and of course the community.

Three different processes are described under resilience: recovery, adaptation and transformation [11]. Recovery is returning to the same level of functioning. Under by adaptation we mean changing the system, adapting and adjusting accordingly with potential risks [7]. Transformation involves changing the environment in a way that eases the system at risk.

Overall, resilience is the resistance to stress that forces action mandatory change. In fact, it is the responsibility of only one individual making the request mobilization of the informal user support system.

In successfully designed programs that provide certain systems and direct employee how to react in risky situations, a higher probability is guaranteed resistance. It is necessary to have transformational characteristics in work and management, in order to resist sudden changes.

The resilience of a system can be maintained by acting on the individual within it. By acting on employees within healthcare organizations and their more effective work directly affects the permanence and stability of the institution in which they work [9].

Earlier considerations of resilience indicated that resilience is only in individuals, as well as that direct action on the individual was the only thing possible improve resilience.

Recommendations for further study would be more thorough considerations of evaluations of applied systems resilience building programs that are respected the described assumptions of effectiveness, in the development and application of crisis management and distribution of human resources [12].

### **Crises of health institutions during the pandemic**

Kovid 19 was an extremely threatening virus for citizens and brought the whole world into crisis. States are were trying to establish and maintain the economy, so they started by bringing many preventive measures. At the beginning of the pandemic, citizens had confidence in experts, scientists, but it weakened over time [3].

The economic consequences of this crisis were more visible over time, so citizens had distrust in all institutions. Due to a lot of uncertainty in the statements made by the medical doctors, scientists, there was chaos about not/adopting many proposals, instructions and similarly. Various political and economic pressures have led to the disruption of scientific integrity. In order for the public to have confidence in scientists, during the aforementioned crisis, it was necessarily developed communication.

Crises differ in content, duration annuity, consequences, intensity and other features. All crises have in common the threat, urgency and uncertainty. They bring a high degree uncertainty about the potential consequences of the threat and represent a high-risk area, because adverse events can cause death.

For all the countries of the world, it is important that in the period of crisis situations, the biggest sector is of high risk are adverse events that can cause death, serious damage and complications. Inadequacy of resources leads to unstable operation of the medical system. Due to the crisis indicates the need to make a decision that indicates differentiating situations, avoiding conflicts. It depicts unexpectedness, unpredictability and

uncertainty.

Crisis management is a type of applied management. It includes tasks and processes related to the ongoing activities of the organization, then planning, leading, organizing and managing human resources. Its application is the most important, because without of human resources, there is no adequate management of health organizations. Taking into account that the health sector is a high-risk area for health resilience organization is very important education and application of the mentioned management.

The way of reacting to an unexpected situation is mostly associated with non-standard, extraordinary and radical measures[8]. These measures can be strategic and tactical. Strategically approach in medicine implies the reorganization of the existing and the formation of emergency services for the following purposes. It is important to analyze the crisis elimination strategy and its consequences. U the achievement of tactical objectives include the deployment of teams and equipment, then operational management for organizing certain activities. The key role is in coordination with non-health sectors for the necessary support for resolution social determinants. There are no universal rules for crisis management, but denotes leadership in an organization.

From this we conclude that the crisis management of healthcare reduces the risk to life population. As part of the secondary goal in healthcare, the reduction of damage and consequences would be carried out crisis for survivorship care.

The Ministry of Health has plans and programs for an upcoming crisis. According to them indicates the ability to quickly reorganize health institutions and quality of public health supervision. The state decision determined the health infrastructure, regulations, guidelines, defining access to medicines and treatment, as well as provision health care and financing. Studying health care resilience provides instruction on the application and understanding of patient resilience and safety

concepts [5].

### **Medical workers as the most important factor in the resilience of healthcare organizations**

When talking about the organization of health institutions, the resilience of their systems, it is crucial to say that medical professionals actually represent its main link. Health systems manage crises by having adequate, trained and willing workforce.

In many countries, covid 19 has spread rapidly among healthcare workers and left a big mark psychological impact and fatal outcomes among them. Due to such sudden pandemics in future, employees must establish an adequate distribution within health institution, determine its scope of work, so that no one is denied medical care help. Ability to re/organize health institutions more efficiently and effectively can reduce large damages. In this regard, the capacity utilization of all employees is paramount.

They were and will be necessary in helping patients with social distancing, self-isolation and restrictions on time spent outdoors. It is necessary for employees to have continuous education and training, to learn lessons from previous crises and use a new framework for the resilience of health systems. The framework should have a model for strengthening the resilience of the health system, not only individually, but also on a global level [6].

Health institutions must be stable and provide health services at their best, possible level. For such a thing to happen, their medical staff should be motivated in every sense of the word. During the pandemic, health workers worked overtime, without rest. On the one hand, most countries reported giving some form of financial aid support in the form of financial incentives, bonuses, insurance, tax relief, overtime, wages, meal allowances, while others declared the causes of death. U many countries have expressed gratitude for health workers promoting solidarity. For

better communication and coordination, monitoring platforms played a big role logistics networks that are integrated in ensuring constant and fast flow medical products and technology.

When we talk about personal development, we mean every form of education, learning and investing in yourself. Such a person is aware of his needs. The term that best describes a human need behind growth and development is self-actualization. It is necessary that medical professionals (doctors, nurses and technicians) have developed self-actualization.

### **The satisfaction of medical workers as the main factor of medical stability organization**

Cultivating psychological resilience as a protective factor for the negative effects of distress is optimistic for the life of each individual. The ability of an individual is to face significant sources of stress, above-average functioning in stressful situations. Individuals, as well as employees in medical institutions, should possess the ability positive response to physiological, social, psychological and many other threats, with which they face during work. It starts from the position that they are people with high degrees psychological resistance, self-confident, patient and flexible, because they have a pronounced meaning for humor and the need for faith [2].

Given that man and his role are more important in all social processes, as such in group, human resources are becoming more and more important. Job satisfaction is reflected through the characteristics of work activities and the degree of employee motivation. Some authors start from five different fundamental job characteristics: diversity of tasks, identity or recognizability of tasks, the autonomy that the employee has in his work, as independence in performance of work and "backup" of work performed [1].

In this connection, it is important to listen to their motivation

for the same. Some are motivated material, and some non-material factors. Their contribution to the business has a direct impact to the entire work of the health organization in which they are employed. Due to the influence of various external factors, the satisfaction of the medical staff can be at different levels. Factors that have a greater influence on the quality of life are primarily physical and mental health and relationships with people. Additional factors are social, social and economic national security, personal development, recreation and entertainment.

The lack of support among healthcare workers affects their further psychological state and dedication to work. Due to the stressful working conditions, there may be a riot among employees and influence further instability. However, the motivational factors at of employees can be an excellent support for further work, resisting all intermediate and immediate factors. Motivation directly affects the increase in work productivity, a thus indirectly also on the organization's resilience in difficult conditions. She is one of the most important issues in management and starts from the attitude that it is only possible to meet the goals organization, if its employees and managers are motivated to achieve their tasks.[7]

Right here we can talk about the resilience of each individual employee health organization, relying on the fact that they, with motivation, make work more efficient and effective. Consequently, with better quality work, the system is more durable. We can freely point out that without the motivation of employees, who form the backbone of the health system, that is health institutions, institutions or organizations, there would be no sustainability of them. For feedback loop, we have more resilient, stronger and more stable healthcare, organizational structure and fig. It can be described as a motivating force that builds and changes in different lives circumstances.

## RESEARCH RESULTS

The investigation of the hypotheses in the paper showed the interrelationship of the state's investment in medical organizations and employed medical workers. Material and immaterial investments in health organizations, by the state, directly affect not only raising one's own capacities, but also on the motivation of the medical staff.

In this paper, we have conducted a survey of the employee through a survey questionnaire of medical staff during the pandemic, including their job satisfaction more motivational factors.

*H1: Intangible investments of the state in healthcare workers during the covid-19 pandemic significantly increased their motivation to work.*

The Shapiro-Wilk test (Table 1) showed that for the variable: *Intangible investments in healthcare workers during the pandemic*, the p-value is 0.156, which is higher than the threshold of 0.05, which means that there are no statistically significant deviations from normality, i.e. distribution data is normal.

Table 1 Shapiro-Wilk Test of Normality for the variables tested in Hypothesis 1

Variable	p-value
<b>Intangible investments in healthcare workers during the pandemic</b>	0.156
<b>Motivation to work</b>	> 0.001

This allowed us to use for this variable parametric tests. Also, for the variable measuring motivation to work, the p-value is greater than 0.001, which also indicates that there are no significant deviations from normality.

The results of Pearson's correlation (Table 2) show that there is

a positive and statistically significant connection between intangible investments of the state in health workers during the pandemic and their motivation to work ( $r = 0.331$ ,  $p < 0.001$ ). *This result suggests that greater non-material state investments in healthcare workers contribute to greater motivation for work.*

Table 2 Pearson correlation among the variables tested in Hypothesis 1

Variables	Correlation (r)	p-value
<b>Intangible investments in healthcare workers and motivation to work</b>	0.331	< 0.001

To further quantify the impact of intangible investments on work motivation, we performed a regression analysis. The results of the analysis showed that there is a moderate positive correlation between intangible investments and motivation to work ( $R = 0.331$ ). The coefficient of determination ( $R^2$ ) is 0.110, which means that intangible investments they explain 11% of the variation in work motivation. Adjusted coefficient of determination (Adjusted  $R^2$ ) is 0.104, which takes into account the number of predictors in the model. Standard error estimates is 0.656. ANOVA analysis showed that the model is *statistically significant* ( $F(1,156) = 19.217$ ,  $p < 0.001$ ), which indicates *that intangible investments in health workers significantly influence the motivation to work.* Coefficient for intangible assets (B) is 0.328, which means that for each unit increase in intangible investments, motivation for work increases by 0.328 units. The coefficient is *statistically significant* ( $t = 4.384$ ,  $p < 0.001$ ).

The results of the regression analysis support Hypothesis 1, i.e. that they are immaterial state investments in healthcare workers during the covid 19 pandemic increased significantly their motivation for work. *This result suggests that higher intangible investment positively influence the motivation of healthcare workers, which is crucial for maintenance high performance in crisis situations.*

**H2:** *State material investments in healthcare workers during the covid-19 pandemic had a positive impact on the motivation of healthcare workers.*

The Shapiro-Wilk test (Table 3) showed that for the variable: *Material investments in healthcare workers during the pandemic*, the p-value is 0.2, which is greater than the threshold of 0.05, which means that there are no statistically significant deviations from normality, i.e. distribution data is normal. This allowed us to use for this variable parametric tests. As already shown in the text above, for a variable that measures motivation for work, the p-value is greater than 0.001, which also indicates that there is none significant deviations from normality.

Table 3 Shapiro-Wilk Test of Normality for the variables tested in Hypothesis 2

Variable	p-value
<b>Material investments in healthcare workers during the pandemic</b>	0.2
<b>Motivation to work</b>	> 0.001

The correlation results (Table 4) show that there is a positive and statistically significant correlation connection between material investments of the state in healthcare workers during pandemic and their motivation for work ( $r = 0.346$ ,  $p < 0.001$ ). This result suggests that higher material investments of the state in healthcare workers contribute to greater motivation for work.

Next, a regression analysis was conducted to examine the association between the state's material investments in healthcare workers during the covid-19 pandemic and their motivations for work. The results of the analysis show that there is a moderate positive correlation between material investments and motivation to work ( $R = 0.346$ ).

Table 4 Pearson correlation among the variables tested in Hypothesis 2

Variables	Correlation (r)	p-value
Material investments in healthcare workers and motivation to work	0.346	< 0.001

Coefficient determination ( $R^2$ ) is 0.120, which means that material investments explain 12% variations in work motivation. The adjusted coefficient of determination (Adjusted  $R^2$ ) is 0.114, which takes into account the number of predictors in the model. Standard error of estimation (Std. Error of the Estimate) is 0.653. Analysis of variance (ANOVA) shows that the model is statistical significant ( $F(1, 156) = 21.234, p < 0.001$ ), which indicates that material investments significantly affect the motivation to work.

*The results of the regression analysis support Hypothesis 2 that material investments state in healthcare workers during the covid 19 pandemic had a positive impact on their motivation for work.*

This result suggests that higher material investments of the state in health workers contribute to greater motivation to work, which is crucial for maintenance high performance in crisis situations.

The next set of data, in Hypothesis H3, refers to total state investment in healthcare system during the covid 19 pandemic, including resources and tools available medical staff.

**H3:** *Material investments in the health system during the covid-19 pandemic contributed to increasing the motivation of healthcare workers.*

The Shapiro-Wilk test (Table 5) showed that for the variable: *Investments in healthcare system during the covid 19 pandemic*, the p-value is less than 0.001, which is significant less than the

threshold of 0.05. This result indicates statistically significant deviations from normality, i.e. the data distribution is not normal. Therefore, for further analysis of this variables, we used a non-parametric statistical test ve, such as Spearman's correlation.

Table 5 Shapiro-Wilk Test of Normality for the variables tested in Hypothesis 3

Variable	p-value
Investments in the health system during the covid-19 pandemic	< 0.001

The results of the Spearman correlation (Table 6) show *that there is a positive i statistically significant connection* between state investments in the health system during the covid 19 pandemic and the motivation of healthcare workers. Correlation coefficient (rho) is 0.273 with a p-value less than 0.001, which indicates a statistically significant association at the 0.01 level. These results suggest that higher state investments in the health system during the pandemic has a positive effect on the motivation of health workers, supporting hypothesis H3 that government investment improves efficiency and quality of provided health services, which contributes to increasing the motivation of health workers.

Table 6 Sperman's correlation among the variables tested in Hypothesis 3

Variables	Correlation coefficient (rho)	p-value
Investments in the health system and motivation of health workers	0.273	< 0.001

The results of the regression analysis showed that there is a positive correlation between government investments in the health system during the covid 19 pandemic and motivation to work health workers ( $R = 0.297$ ). The coefficient of determination ( $R^2$ ) is 0.088, which means that investments in the health system explain 8.8% of the variation in work motivation. The adjusted coefficient of determination (Adjusted  $R^2$ ) is 0.082, which takes into account

the number predictors in the model. The standard error of the estimate (Std. Error of the Estimate) amounts to 0.664. Analysis of variance (ANOVA) shows that the model is statistically significant ( $F(1,156) = 15.090, p < 0.001$ ), which indicates that state investments in the health system during pandemics significantly affect the motivation for the work of healthcare workers.

The results of the regression analysis support Hypothesis 3 that government investments in health system during the covid 19 pandemic improved the efficiency and quality of services provided health services, which contributed to increasing the motivation of health workers. This one the result suggests that higher state investments in the health system contribute to higher motivation for the work of healthcare workers, which is crucial for maintaining high performance and quality of services in crisis situations.

## **CONCLUSION**

Here we are talking about medical organizations that by nature have a dynamic and continuous service, but at the same time diversity, complexity and uncertainty in different the situation. Due to appropriate state moves and management, the resilience of health the institution will be stronger and more stable. Organizations must have a competitive edge ability to adapt to rapidly changing environments.

First of all, it is necessary to take steps and for the state to use all instruments for the purpose of resilience of healthcare organizations. The effect of the great shock that is the pandemic brought, manifests the weakest point of the system. Then numerous omissions were noticed, well is the conclusion that with a better organization we will have a more secure medical sustainability organization. The state has a role to create a healthy

and capable population that will be ready to respond to crises. The resilience of a country cannot be realized if it is not resistant to negative influences.[10]

The conclusion starts from the position that for every problem it is necessary to determine the cause of it.

Considering the medical system and its organizations, which represent a link in chain, we went analytically deeper towards medical workers. Above all, the logical sequence is yes the family cannot survive and develop without its household members, which also applies to medical organizations. Their resilience depends on the employees themselves, on their own togetherness, good intellectual training, coordination and knowledge in crisis management. All of the above must be encouraged in continuity with appropriate motivational factors. Motivational factors, whether material or immaterial, are an essential item for the motorization of the medical, as well as any other system.

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## APPENDICES

*Appendix 1.* Questionnaire Organizational trust factor (OFP, [15])  
Rate on a scale of 1 to 5 how much the statements apply to your company's practices and culture. Note that 1 indicates "not at all true" while 5 is "completely true".

In our company ...					
1. ... those who do well are rewarded immediately after that they have achieved something above average at the workplace, and not according to some annual bonus schedule and rewards.	1	2	3	4	5
2. ... they periodically select the best individuals or teams. During the selection, the opinion of the employees, not only the manager, is taken into account.	1	2	3	4	5
3. ... employees are given clearly defined and timed benefits specific goals to achieve.	1	2	3	4	5
4. ... manager sets goals for the employee in accordance with his interests and so	1	2	3	4	5



they should be challenging but achievable.					
5. ... only successfully completed work counts, while you have the freedom to do it in a way that pleases you.	1	2	3	4	5
6. ... you can manage your time freely and organize your work as you see fit, if it does not interfere with someone's work and brings results.	1	2	3	4	5
7. ... you can choose tasks or projects that you are interested in working on or in which you want to try yourself.	1	2	3	4	5
8. ... there is an opportunity to be socially useful you hire or develop an idea of your own as part of your working hours.	1	2	3	4	5
9. ... they often report to us on business results, successes, but also failures of the company.	1	2	3	4	5
10. ... you know exactly what you need to achieve, learn or how long you have to work to get a certain raise and reached the salary of a colleague.	1	2	3	4	5
11. ... people are encouraged to socialize, celebrate birthdays and the like by managers.	1	2	3	4	5
12. ... collegiality and a good relationship with colleagues through a salary increase, bonus, promotion or another type of reward.	1	2	3	4	5
13. ... employees receive regular and high-quality feedback from their superiors.	1	2	3	4	5



14. ... on a daily basis superiors share with subordinates, links to content from which they can learn, book recommendations, interesting articles, good examples from practice, and the like.	1	2	3	4	5
15. ... people in managerial positions talk freely about what bothers them, what they are not good at or what they lack knowledge and skills.	1	2	3	4	5
16. ... management mentions what the competition is better at and what the company's weaknesses are.	1	2	3	4	5



**ORIGINAL SCIENTIFIC PAPER**

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## **Resilience for Smallholder Farmers in Rural Entrepreneurship: Case from Bangladesh**

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### **ABSTRACT**

*In Bangladesh, smallholder farmers—who constitute approximately 85% of the farming community—are integral to the nation's food security. However, they face numerous challenges, including limited access to finance, markets, and essential value chain services. To address these issues and enhance resilience, various organizations and initiatives have been established. This study is concerned with research that can categorize, compile and analyse a model of adaptive mechanisms generated by farmers in difficult times and during the crisis in Bangladesh, as well as their resilience in agricultural knowledge to reshape and restructure*

*agricultural practices. The example of the Bangla village of Salimpur is given in the research. Finally, the experiences of small-scale farming specific to the cultural context are marked in this study from an ethnic point of view. Here, the researchers have picked up the designed model and framework from the field approach to organized food production on small farms.*

**Keywords:** farming, rural entrepreneurship, resilience, business, strategy

**JEL classification:** R11, M21

## INTRODUCTION

The corona pandemic has destroyed thousands of new business and entrepreneurs by limiting their regular business activities” ([1], [2]). Not only business and entrepreneurs, but Corona has also directly affected all sectors of livelihood, including agriculture, services, business, migration, industrial sectors and so on. Moreover, through this study, researchers focused on the impacts of coronavirus on rural villages where agriculture is the primary means of livelihood [3]. This study also explored the adaptation resilience strategies of agricultural livelihoods during and after the pandemic period. Here, taking key aspects of agriculture as determinants in the rural environment, including food and vegetable production, planting, harvesting, marketing, value chain, this study focused on the farmer model of adaptation strategy during and after the pandemic period in the village studied.

### **Background and Statement of the Problem**

Food and livelihood production are the fundamental aspects of agriculture. Agricultural production consists of a series of activities for growing a wide range of crops that have economic value” ([4], [2]). Since Bangladesh is geographically located in disaster-prone

areas, its agricultural sectors are largely affected by landslides, riverbank erosion, cyclones, floods and other natural disasters. The nature of agriculture in Bangladesh is based on crop production in which many farmers are paddy producers. Consequently, the lion's share of agriculture comes from marginal and small farmers and its percentage is about 70% [5]. Bangladesh consists of 25.35 million rural agricultural households, the majority of which belong to small farms of 0.05-2.49 hectares in size of the country[5]. However, with the intervention of the capitalist intention of producing for the market and surplus, the agricultural land of Bangladesh is experiencing changes in the biosphere. Massive land exploitation caused environmental changes, social degradation, deforestation, depletion of freshwater resources and chemical contamination are the results of the capitalist intention of agricultural practices. While Bangladesh was struggling against such a state of the biosphere to rethink its agricultural system, a pandemic suddenly appeared.

## **RESEARCH METHODOLOGY**

This study was conducted based on qualitative research and the researchers approached qualitative tools and techniques for data collection and interpretation. Moreover, this study was conducted among agricultural households in Salimpur village during the period from December 2020 to March 2022. The researchers selected the respondents based on a purposive sampling method where they had a clear intention from whom they were collecting data. The basic basis of ethnographic fieldwork is primary data sources. The research focused on the participants' perspective on this study question.[7] The sample consisted of 110 respondents from different socio-economic backgrounds in Salimpur village (Table 1). In-depth interviews and case studies were used to collect data.

Table 1. Demographic structure of respondents

<b>Respondent Category</b>	<b>Number of Respondent</b>
Crop Producers	20
Poultry and Fish Producers	10
Agro-garden Farmers	10
Horticulture Producer	10
Crop Producer+ Homestead Gardeners+	10
Fishery's holders	
Livestock and Cattle Producers	10
Livestock and Fishery's Holders	10
Agricultural Wage Labor	20
Agriculturalists	10
<b>Total Number of Respondents</b>	<b>110</b>

Source: Authors

## **FINDINGS AND INTERPRETATION OF THIS STUDY**

### **General Overview of Study Area: Society, Culture, Ecology, and Agricultural Livelihood**

As mentioned earlier, this study was conducted in the context of Salimpur village in Bangladesh. This village is strictly territory-specific, and the villagers maintain a sharp distinction in social relations based on “Mauza” (specific land area). This village has a population of about five thousand and the villagers belong to different age and gender groups, social and economic strata. The primary mode of production in Salimpur is agriculture; agricultural means of production including land, weather, technology and other inputs and agricultural production relations; the relationship between the landowner and the cultivator. Geographically, the landscape of Salimpur is a mixture of lowland, temperate and highland and hence these combined characteristics of the land make the villagers blessed and engage in agriculture as a key

engine for livelihood. The average lowland is chosen for rice cultivation, the deep lowland is for fisheries, the average highland is for rice and vegetable cultivation, and the highland is for human settlement and plantation. Due to such a combination of landscapes, Salimpur has a mix of agricultural practices, including fish farming locally known as pisciculture, field harvesting in two seasons (Amon – July to November and Boro – January to May), vegetable and other herb farming, livestock farming, poultry and other birds for market and fruit production. Both food grains, vegetables and cash crops are grown on an intensive labor basis.[12]

The social life of Salimpur is basically familial. Here, most families regulate their social life based on patrilineal descent. The economy, land, property and other resources are passed down from one generation to another based on kinship relationships[8]. Although this village is local, it has been greatly influenced by globalization and modernization. This reflection is usually seen in their daily lives. The ideological state of agriculture is that it is mainly a male occupation, but women are also involved in agriculture, sometimes more than their male counterparts in this village. Here, women are usually not allowed to go beyond the property without “purdah” (a socio-cultural belief system of Islamic ideology). Although the villagers are religious practitioners of Islamic ideology, festivals and other rituals and social life are highly controlled, determined, categorized and limited by agromaterial worlds, including land, technology and other agricultural inputs.

During the pandemic, the normality of agriculture in Salimpur has been threatened. It appeared that rich farmers were labeled as moderate farmers, moderate farmers were labeled as poor farmers and poor farmers were labeled as landless, homeless and agricultural laborers in the study village. However, the village farmers are surviving on their farms and agriculture by adopting

strategies of production, consumption and distribution of agricultural goods. Considering the above socio-cultural and ecological determinants of agricultural practices in Salimpur village, this study investigated the impacts of the pandemic on agriculture, lives and livelihoods of the villagers and adaptation strategies during and after the COVID-19 period.

### **The Myth of Hardworking and Immunity: Farmer's View**

As the Bangladeshi government declared a national emergency during the COVID-19 pandemic, people felt helpless. Even medical scientists, public health practitioners, and social activists noted that the country's farmers were experiencing a period of stress. During the pandemic, the myth of hard work was very popular among villagers. As farmers in Bangladesh, working-class people usually do hard work, especially manual labor-based activities. Such a mythology emerged in social and medical discourse to motivate the farmers of Salimpur to continue their family, agribusiness, and food supply chain. However, this myth was much more psychological than what was happening in the material worlds.

### **The Myth of Fate and Nature's Revenge: Farmer's Opinion**

A mixture of knowledge systems exists in Salimpur village, modern and formal institutional knowledge, informal educational and socialized knowledge about nature and environment, worldview, livelihood, marriage, sex and sexuality, and human relationships. The dominant Islamic ideology is the most powerful center for the villagers' thinking. The fatally based traditional knowledge system dominates the entire aspects of the villagers. Although they resist on several other issues, at the end of decision making, they feel and value the religious belief system the most. They cultivate the land in the name of Allah and maintain all the

religious rituals associated with agriculture. But this does not mean that they do not follow a logical and scientific process of growing and harvesting crops, livestock, fishing, gardening, and horticultural practices.

### Farmers’ Agricultural Livelihood Adaptation Strategies

Without a doubt, the coronavirus is a striking result of the globalization process of modernization of human society and their behavior. The globalization of trade and commerce, information and entertainment, food and luxury supplies, health and sanitation among nations in different parts of the world [10]. Respondents strongly believe that the coronavirus spread as a direct byproduct of injected modernization and incomplete modernization.

In this section, the field data has been analyzed and categorized from the FGD, in-depth interview, key informant interview, and case study data. Therefore, the farmer’s livelihood adaptation strategies during COVID-19 in agriculture in the village Salimpur are discussed below[6][11] (Table 2):

**Table 2.** Adaptation strategies during COVID-19 in agriculture

Corona Jargons	Agricultural Sector	Threats in Livelihood Sectors	Adaptation
National Emergency, Lockdown, Red Zone, Virus Shedding, Social	Food Chain Management	<ul style="list-style-type: none"> <li>✓ Increasing the risk of cash flow as the lockdown was going on.</li> <li>✓ Buying agricultural equipment in high price but selling of agricultural products was in cheap than in compare to normal period.</li> <li>✓ Growing unforeseen expense in food.</li> </ul>	<ul style="list-style-type: none"> <li>✓ Taking loans to continue farm and production; cultivation, harvesting etc.</li> <li>✓ Destroying the previous accumulation for the recovery of agricultural farm.</li> </ul>



<p>Distancing, Quarantine, Self- Isolation, Vaccine</p>	<p>Crops Cultivation</p>	<ul style="list-style-type: none"> <li>✓ High yielding seeds crisis rose due to lockdown.</li> <li>✓ Buying seeds from the hand of black market high cost in price.</li> </ul>	<ul style="list-style-type: none"> <li>✓ Collecting low production seeds to survive.</li> <li>✓ Herbs and other short term vegetables and grains cultivation was key to survive during COVID-19.</li> </ul>
	<p>Planting</p>	<ul style="list-style-type: none"> <li>✓ Social exclusion process began due to lockdown and maintain the social distancing.</li> <li>✓ Labor cost increased, and lack of labor involvement in planting paddy was acting agency of threats in agriculture.</li> </ul>	<ul style="list-style-type: none"> <li>✓ The land capacity of intensive farming decreased as farmers felt to the lack of labor forces.</li> <li>✓ Low level engagement of labor based planting was practiced including grains cultivation.</li> </ul>
	<p>Harvesting</p>	<ul style="list-style-type: none"> <li>✓ The retailers of agribusiness and innovation sectors failed to send the harvesting equipment into the village market due to lockdown.</li> <li>✓ However, financial crisis, and low production of crops failed to adopt the latest technology.</li> </ul>	<ul style="list-style-type: none"> <li>✓ Household labor was the key way to adaptation during harvesting period.</li> <li>✓ The size of average land to cultivate paddy reduced during COVID-19 pandemic to survive.</li> </ul>



	Marketing	<ul style="list-style-type: none"> <li>✓ Selling and Buying was threatened during the pandemic period.</li> <li>✓ Selling vegetables at a low price as those were rotted.</li> </ul>	<ul style="list-style-type: none"> <li>✓ Adopt technological reformation and the emergency of e-marketing, mobile marketing.</li> <li>✓ The farmers sold their product directly to the consumer through mobile technology communication.</li> </ul>
	Livestock Farming	<ul style="list-style-type: none"> <li>✓ Weight and value gained foods and other livestock health care medicine were unavailable in the village market due to lockdown.</li> <li>✓ Dairy products such as meat, milk, were sold in less quantity than the normal time.</li> <li>✓ As the lockdown was going on, the livestock farmers failed to take care of cattle with scientific technology and services.</li> </ul>	<ul style="list-style-type: none"> <li>✓ Farm size became smaller during the COVID-19 pandemic to operate the household.</li> <li>✓ Farmer started to use the available grazing opportunities.</li> <li>✓ A shift to commercial agro-farm to household agro-farm occurred due to the available household labor and post-harvesting pastureland.</li> </ul>
		<ul style="list-style-type: none"> <li>✓ Due to lockdown and national emergency during COVID-19 pandemic, the farmers failed to</li> </ul>	<ul style="list-style-type: none"> <li>✓ Mobile market became the option for them.</li> <li>✓ Many farmers failed to provide cash for</li> </ul>

	<p>Poultry and Hatchery</p>	<p>supply their products to the consumer.</p> <ul style="list-style-type: none"> <li>✓ As strong social distancing taboo went on, the farmers failed to provide poultry and other hatchery products into the consumer.</li> <li>✓ However, the farmers were compelled to sell their product at a low price but the feed and other ingredients were sold at a higher rate of price.</li> </ul>	<p>rearing poultry and hatchery due to lockdown and they reshaped their farm size.</p> <ul style="list-style-type: none"> <li>✓ Taking loans, public private credit assistantship was the key way to continue their farming.</li> </ul>
	<p>Fisheries</p>	<ul style="list-style-type: none"> <li>✓ The cost of cultivation increased rapidly due to lockdown.</li> <li>✓ Feed and medicines price rate increased as the village market failed to mitigate the needs.</li> <li>✓ The production costs increased but profit was in margin due to lockdown.</li> <li>✓ Fish culturing seemed threatened as this process required organized labor and group efforts.</li> <li>✓ Due to communication and interaction restrictions, the farmers failed to</li> </ul>	<ul style="list-style-type: none"> <li>✓ Taking loans to operate the fisheries.</li> <li>✓ Reshaping the fisheries size.</li> <li>✓ Selling land to provide the debt.</li> </ul>



		send the adequate products onto the market.	
	Agro-gardening	<ul style="list-style-type: none"> <li>✓ Agro-gardening failed to produce a good number of fruits due to lockdown.</li> <li>✓ The pesticides, the labor forces were bought with high price as those were unavailable into the village market.</li> </ul>	<ul style="list-style-type: none"> <li>✓ Due to corona sensitivity, consumers were unwilling to visit the market, and producers sold the fruits with low price to the mediators.</li> <li>✓ Mobile marketing was the key to sale.</li> <li>✓ Taking credits to operate the garden.</li> </ul>
	Wage Labor	<ul style="list-style-type: none"> <li>✓ Labor mobilization was affected due to lockdown.</li> <li>✓ Due to the availability of labor in the same region, labor rate decreased drastically.</li> </ul>	<ul style="list-style-type: none"> <li>✓ Working and searching all the possible work to operate the lives and livelihood.</li> <li>✓ Looking for communal and public-private assistantship and aid to survive.</li> </ul>
	Horticulture	<ul style="list-style-type: none"> <li>✓ Flower gardening was the most vulnerable horticultural sector during COVID-19 because public gathering was strictly prohibited.</li> <li>✓ Intra-cropping, mulching, seeds, fertilizer, pesticides, and</li> </ul>	<ul style="list-style-type: none"> <li>✓ Taking loans to operate the horticultural farms.</li> <li>✓ Producing low value crops to mitigate daily needs.</li> <li>✓ Reshaping the farm size to small from its previous large</li> </ul>

		<p>other equipment supply declined in the local market.</p> <p>✓ The production cost increased but the consumers were a few in numbers.</p>	<p>size.</p>
	Homestead Gardening	<p>✓ Lockdown forced to normal communication of transportation.</p> <p>✓ The buyers were not connected directly with the primary producers in the seller market.</p> <p>✓ A mid-range of business class became hungry for profit during COVID-19 pandemic.</p>	<p>✓ Selling products at a low price as the time was hard.</p> <p>✓ Planting varieties of fruits, herbs, and vegetables could meet the subsistence needs and the market demand also.</p> <p>✓ Large size trees were cutting down for cash.</p>

Data source: Fieldwork, 2020-2022

### Post-COVID Agricultural Restructuring: Farmer’s Views on Reshaping the Farms and Farming

In this section, the field data has been analyzed and categorized from the FGD, in-depth interview, key informant interview, and case study data[13]. Therefore, the farmer’s views on post-COVID restructuration plan for agriculture resilience strategy in the village Salimpur are discussed below:

Agricultural Sectors	What Should Be Done?
Food Crops	<p>✓ Crops diversity should be promoted as best practices of agriculture.</p> <p>✓ Over exploitation of land to cultivate monocrops should be mitigated through the public-private engagement.</p>



	<ul style="list-style-type: none"><li>✓ Household subsistence producers of crops should be motivated by soft skill (knowledge and training), incentives, and user friendly technology.</li><li>✓ The agricultural producers in small-scale society should be facilitated to uphold their dignity and esteem for as the primary food producers for the nations.</li><li>✓ The syndicate of the mediatory business holder should be carried out under the law and enforcement system of Bangladesh.</li><li>✓ Crops producers should be provided soft loans to restructure their agricultural farms, household agricultural farms.</li><li>✓ The loan giving procedures should be conducted on the basis of necessity and reality, not the political affiliation and the nepotism.</li><li>✓ Comprehensive research should be initiated in the field of crop diversity and nutritional value.</li></ul>
<b>Cash Crops</b>	<ul style="list-style-type: none"><li>✓ Cash crops should be introduced the high technology to mitigate the industrial needs.</li><li>✓ Household farms should be operated to mitigate the subsistence production of food; paddy, wheat, crop grains, and vegetables.</li><li>✓ The primary aim of household farms should be filled the scale of primary foods for the family members then for the market.</li><li>✓ Every homestead should be a farm house or farming pattern should be the frame of adopting variety of crops – primary for the household, then the surplus shall be provided for market.</li><li>✓ Government should plan a guideline on mono-culturing; the seeds, pesticides, and crop pattern that can be harmful for the land and the environment should be banned.</li><li>✓ Agriculturalists, policy initiators, and the wings of government should work for the land and environment friendly agricultural technology to protect the sustainable agriculture.</li></ul>
<b>Livestock</b>	<ul style="list-style-type: none"><li>✓ Animal breeding technological cost should be minimized.</li><li>✓ Government Veterinary services should be provided with low level of the cost of vaccine, medicine, and other soft skill support.</li><li>✓ Every livestock farm should be registered and would be under the surveillance of government agricultural wings.</li></ul>



	<ul style="list-style-type: none"> <li>✓ A large number of animal farming in compare to capacity should be banned.</li> <li>✓ The government should ban the cultivation of same species of cattle, goats, and sheep.</li> <li>✓ The farmers and the government should be come under the agreement of sustainable farming to protect the land, environment.</li> <li>✓ Household livestock farm in micro-level should be motivated.</li> <li>✓ The syndicate of the livestock market should be controlled by the government authorities.</li> <li>✓ The law and enforcement should be strict to control the syndicate in the peak time of cattle marketing.</li> </ul>
<p><b>Poultry and Hatchery</b></p>	<ul style="list-style-type: none"> <li>✓ The government should take initiative to restructuring the poultry and hatchery industry.</li> <li>✓ The government also should initiative new technology that can save both the interests of the farmers as well as the environment of the biosphere.</li> <li>✓ Farmer’s traditional knowledge on poultry and hatchery should be preserved and disseminated.</li> <li>✓ The syndicate market should be under control to protect the producers and consumers obligations to each other.</li> </ul>
<p><b>Fisheries</b></p>	<ul style="list-style-type: none"> <li>✓ The government should initiate sustainable and environmentally friendly technology.</li> <li>✓ The technology should be available for the stakeholders of the fishery sector.</li> <li>✓ Access to market should be operated rationally.</li> <li>✓ The government should control the syndicate of fishery market.</li> <li>✓ The syndicate breaks the relationship between producer and consumer.</li> <li>✓ The rise and fall of price in fish market suffer the producer and the consumer, not the syndicate. The syndicate stays in a position of profits.</li> <li>✓ Mono-culturing of fishes should be banned by the government to protect the fish diversity.</li> <li>✓ The public and common water body should be provided fishes by the government support from where the marginal households can mitigate the need of fish.</li> </ul>
<p><b>Agro-gardening</b></p>	<ul style="list-style-type: none"> <li>✓ To mitigate the fruits diversity and the nutrition of the people, the government should support the entrepreneurs of the agro-gardening sector.</li> <li>✓ Household agro-gardening should be motivated.</li> </ul>



	<ul style="list-style-type: none"> <li>✓ Access to sustainable technology for gardening should be available for the producers.</li> </ul>
<b>Horticulture</b>	<ul style="list-style-type: none"> <li>✓ Horticultural producers should motivated to operate their horticultural farms.</li> <li>✓ Species diversity of plants, flower, and crops should be maintained.</li> <li>✓ Homestead horticultural yard should be appreciated to mitigate the need of the family and the proper use of land.</li> </ul>
<b>Homestead Gardening</b>	<ul style="list-style-type: none"> <li>✓ Homestead gardening should be motivated in the rural area.</li> <li>✓ The government and the people should be aware the benefits of having a garden around house would provide shelter, fruits, oxygen.</li> </ul>

*Data source: Fieldwork, 2020-2022*

## CONCLUSION

Agriculture is the backbone of Bangladesh’s production system, and the pandemic has destroyed the foundations of production from 2020 to 2022. Farms and the suffering of farmers have remained unheard of. Applying an anthropological lens to the field of agriculture, this study also explores a post-pandemic plan for restructuring agriculture in Bangladesh in the context of a resilient production organization that would fit this case study of Salimpur village and the socio-cultural life of its people.

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## **The Role of Employee Competencies in Organizational Competitiveness**

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### **ABSTRACT**

*In the modern business environment, organizations are faced with rapid market changes, technological advancements, and shifting consumer needs. In this context, employee competencies become a crucial factor that influences organizational competitiveness. Continuous education and employee development are not only tools for improving individual skills, but also become a strategic element for organizational success. This paper explores the significance of employee competencies in maintaining an organization's competitive advantage, emphasizing how investing in human capital directly impacts innovation, productivity, and an organization's ability to adapt to changes.*

**Keywords:** employee competencies, competitiveness, education, organizational success, innovation

**JEL classification:** M21, D23, J5

## **INTRODUCTION**

The search for factors that explain the competitive advantage of organizations has revealed that individual competencies are resources that enable organizations to achieve profit and maintain their competitive advantage [1]. Employee competencies, which include knowledge, skills, abilities, and attitudes, have become a key factor in sustaining and achieving competitive advantage. Many studies have pointed out that employees' abilities are positively correlated with organizational performance. Employees who possess the necessary competencies are better able to meet the demands of the job, which can result in increased productivity, product quality, better customer services, and the introduction of innovations. Employee competencies, of course, are not the only aspect that affects organizational performance. Some studies also include strategy, leadership, and culture.

According to Truss and colleagues, employees' educational qualifications directly impact the quality of products and services that the organization provides [2]. In addition to formal education, continuous education and training have become key tools for improving employee competencies, enabling organizations to successfully adapt to the dynamic market and constant technological innovations. Pourrashidi et al. [3] state that the growth and development of organizations today depend on the proper application of employee competencies. Yun [4] argues that employees, with their competencies, are an important tool for organizational change and development and are key factors for the success or failure of organizations.

## **LITERATURE REVIEW**

Competencies are considered a fundamental element for improving organizational growth and development. Spencer and

Spencer [5] define competencies as characteristics of a person that are causally related to superior or effective job performance. This includes both technical and interpersonal skills, such as problem-solving abilities, leadership skills, and communication among people. Developing these competencies enables employees to perform their tasks effectively, which directly contributes to productivity and organizational success.

Research shows a strong connection between employee competencies and organizational performance. Many authors highlight that organizations with highly competent employees are better prepared to face challenges and can seize new business opportunities. Employees with strong competencies not only enhance their personal value but also contribute to the value of the organization. Organizations that invest in the development of employee competencies are likely to see improvements in innovation, efficiency, and the quality of their products and services. Innovation has long been recognized as one of the key sources of competitive advantage in business firms [6]. In today's business environment, innovation is considered one of the most important factors for the survival and development of companies [7]. Some authors argue that the development of competitive advantage should not be increased by cost reduction but through quality production, innovation, continuous development of products and services, a comprehensive concept of services, or the ability to respond quickly to customer demands [8], and that competitive advantage is an important issue emphasized in management and strategic planning in recent years [9].

Innovation is a key factor in competitiveness in today's fast-paced business environment, and employee competencies are essential for fostering a culture of innovation within organizations. Competent employees bring different perspectives, creative problem-solving abilities, and necessary skills to develop and implement innovative ideas. Prajogo [10] points out that

organizations with employees who possess high levels of creative thinking, technical knowledge, and adaptability are more likely to succeed in innovation and adapt to changes in the market. Competencies that enable innovation include critical thinking, risk-taking ability, and collaboration. Employees with these competencies can recognize new trends, propose new approaches to problems, and collaborate effectively across different sectors.

Employee competencies also influence the shaping of organizational culture, which in turn affects the competitiveness of the organization. Organizational culture is defined as a set of shared values, beliefs, and norms that guide behavior within the organization [11]. Furthermore, employees who demonstrate leadership abilities, teamwork skills, and effective communication contribute to creating a positive work environment. Also, a culture that encourages continuous learning and development is essential for developing competencies. Organizations that emphasize the education and development of their employees ensure that their work teams are continually enhancing their skills and competencies, which allows them to maintain or improve their competitive advantage. According to research by Argote and Miron-Spektor [12], organizations that promote a learning culture are more successful in adapting to changes and fostering innovation. The importance of innovation for acquiring competitive advantage within organizations underscores the necessity of detailed and analytical planning of this process [13].

Saks's study [14] shows that when employees recognize that their skills and competencies are valuable and utilized within the organization, they are more likely to be engaged in their work. Additionally, employee competencies are linked to higher job satisfaction and lower turnover rates, which is crucial for the long-term competitiveness of the organization. Many authors have analyzed the impact of innovation [15][16][17][18][19] and its effect on organizational competitiveness, highlighting its

significance in today's business environment and noting that the use of new technologies provides an opportunity to enhance the competitiveness of countries [20]. Shormaz [21] states that innovations directly influence increased productivity and enhanced competitiveness, and continuous business innovation involves constant adaptation and the ability to navigate a competitive market. Furthermore, Vemić, Hrechyshkina, and Samakhavets [22] argue that proper innovation management allows businesses to maintain the necessary level of change and creates the potential for performance development and business growth. Innovations also influence the development of employee skills, which evolve over time, responding to environmental demands, structured behavior components in coherent models, and, ultimately, cognitive demands decrease as skills grow. Becker [23] believes that employees are key to the functioning of organizations, and ensuring that they feel confident in what they do is essential for maintaining their work efficiency. Organizations with highly competent workers often experience lower employee turnover and higher levels of engagement, contributing to the stability and growth of the organization.

In recent decades, one of the key transformational trends in the field of human resource management has been the development of digital human resource management (e-HRM). The evolution of information and communication technologies (ICT) has enabled organizations to improve efficiency, transparency, and strategic workforce planning.

Marler and Fisher [24], in their research, emphasize that e-HRM enables the integration of the HR function with the broader goals of the organization. They highlight the importance of data recording, analytics, and digital communication in the decision-making process. Their findings support the view that e-HRM contributes to strategic HRM by allowing the alignment of human resource policies with organizational objectives. Levenson [25]

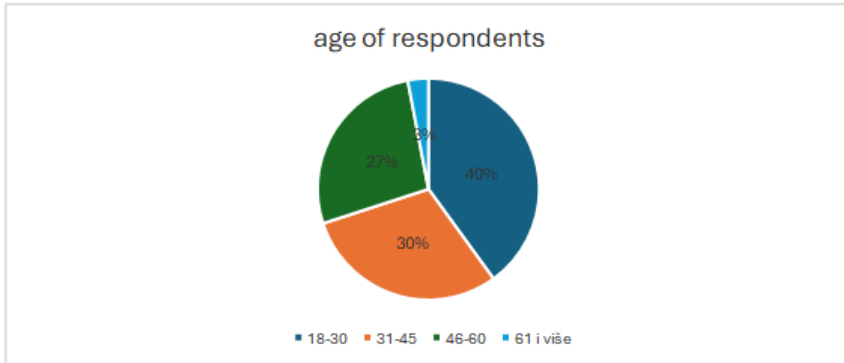
underscores the importance of analytics in HRM. He points out that digital tools, through the analysis of performance data, employee engagement, and turnover patterns, can provide leadership with insights into how to better allocate personnel and align organizational capacities with strategic priorities. Many authors emphasize the importance of digital technologies for employee development [26][27]. Beer and Mulder [28] highlight the importance of vocational education and training in equipping workers with the necessary skills to thrive in a rapidly digitalizing workplace.

Together, these sources underscore the need to foster a culture of lifelong learning and innovation in order to fully harness the potential of digitalization and artificial intelligence for increasing productivity and ensuring sustainable economic growth.

### **Empirical Research on the Role of Employee Competencies in Organizational Competitiveness**

In order to investigate the role of competencies in organizational competitiveness, an empirical study was conducted through surveys with a sample of 158 respondents from the territory of the Republic of Serbia. The research was carried out from February to May 2024. The questionnaires were distributed to the respondents in both written and electronic forms. The Likert scale (1 - strongly disagree to 5 - strongly agree) was used to measure the respondents' attitudes.

The research covered various demographic groups to provide a comprehensive picture of the importance of employee competencies for organizational competitiveness. Of the 158 respondents, 62% were male and 38% were female. In terms of age distribution, 40% of respondents were between 18 and 30 years old, 30% were between 31 and 45 years old, 27% were between 46 and 60 years old, and 3% were 61 years old or older.



*Chart 1: Age of Respondents*

Regarding education level, 19% of respondents have primary education, 43% have secondary education, 30% have higher education, and 8% have a university degree.

## **RESEARCH RESULTS**

The results of the research show that the vast majority of employees participated in competency development programs organized by their employers. Specifically, 85% of respondents stated that they had undergone at least one form of training or education in the past year. Among the most common forms of education are:

- Online courses – 42% of respondents,
- Workshops and seminars – 37% of respondents,
- Internal training within the organization – 21% of respondents.

These data suggest that organizations are increasingly investing in flexible forms of education, such as online courses, as well as in traditional formats like workshops and seminars that enable direct interaction and knowledge transfer among

employees. Through data analysis, the research showed that training programs had a significant impact on the development of key employee competencies that directly affect organizational competitiveness. Specifically, the most progress was recorded in the following areas: Communication skills: 75% of respondents believe that the training organized by their organizations significantly improved their communication skills. Communication is key for the efficient functioning of teams and for maintaining good relationships with clients and business partners. Employees with developed communication skills are better able to identify client needs and collaborate more effectively with colleagues, contributing to better work organization and increased competitiveness in the market. Adaptability: 69% of respondents believe that the education they received increased their ability to adapt to changes, whether related to new technologies, business processes, or market conditions. In today's fast-changing business environment, organizations with employees who can quickly adapt to new challenges gain a competitive edge.

Teamwork and collaboration: 63% of respondents stated that their organization worked to improve their ability to work in teams. Developed teamwork skills lead to greater mutual trust, better task distribution, and quicker problem-solving, enabling organizations to function better and remain agile in competitive market conditions. Innovation and problem-solving: 58% of respondents stated that organizations made efforts to develop their ability to creatively and innovatively solve problems. Innovation is crucial for organizations that want to differentiate themselves in the market, develop new products, or improve their processes. Developed employee competencies directly impact their work performance, which in turn reflects on the overall competitiveness of the organization. Key research findings in this context include:

Increased productivity: 72% of respondents believe that thanks to the training organized by their organization, they have become

more productive in performing their work tasks. Developed competencies allow employees to use technology more efficiently, better manage their time, and optimize work processes, leading to better business outcomes for the organization.

**Career advancement:** 67% of respondents stated that their organizations worked to help employees secure better positions within the organization. This suggests that employees who invest in developing their competencies have greater chances for advancement, which can contribute to higher motivation and engagement in the organization. When employees develop their competencies, it has a positive impact on their engagement and job satisfaction, which further contributes to the organization's competitiveness. The research showed that:

**Engagement:** 76% of respondents stated that they became more engaged at their workplace after attending various seminars and completing training programs organized by their organization. Engaged employees have a higher level of motivation, take initiative, and actively contribute to achieving the organization's goals, which directly improves business results.

**Job satisfaction:** 69% of respondents believe that their job satisfaction reduces their likelihood of leaving the organization, which reduces employee turnover and enables the organization to retain talented individuals.

The implementation of employee education and competency development programs plays a key role in improving the competitiveness of organizations. While many results are positive, there are challenges that may affect the improvement of competitiveness:

**Lack of standardization and quality:** More than 50% of respondents stated that they encountered issues related to inconsistent quality of education and competency development programs. To achieve maximum results, organizations must ensure that these programs are of high quality, relevant, and aligned with

market needs, so employees acquire competencies that allow them to contribute to increasing the efficiency and competitiveness of the organization.

Recognition of competencies compared to formal qualifications: 58% of respondents believe that competencies acquired through educational programs are not sufficiently recognized within the organization compared to formal qualifications. The lack of a clear connection between developed skills and career advancement can negatively affect employee motivation to continue their education and develop new competencies. If organizations do not recognize the value of these competencies and link them to opportunities for advancement, employees may lose motivation for further development, which could decrease the organization's competitiveness in the market.

Therefore, the key to success lies in aligning education programs with real market needs, as well as in creating a clear connection between acquired competencies and professional advancement. This will contribute to greater employee engagement and increased competitiveness of the organization in the market.

## **CONCLUSION**

Research clearly shows that employee competencies are a key factor for the competitiveness of organizations. Organizations that continuously invest in the development of their employees' competencies become more agile, innovative, and productive, enabling them to successfully respond to market challenges. However, in order to realize the full potential of competency development, it is important to provide high-quality, relevant, and standardized training that will be linked to employees' professional advancement, thereby increasing their motivation and engagement at work. Employee competencies have become a key factor in the competitiveness of organizations in the modern business



environment. Organizations that invest in the development of their employees through education not only improve their skills but also create motivated, engaged, and loyal teams, which is crucial for long-term competitive advantage. In the future, organizations that continuously develop their employees' competencies will be better prepared for market challenges and able to respond quickly to changes in the business environment.

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**SCIENTIFIC REVIEW**

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## **Motivation and Resilience in the Workplace**

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### **ABSTRACT**

*Motivation directly relates to the achievement of employees and employee relations in the workplace. It is a term that has also been referred to as a catalyzer or an engine that runs the human forward. Achievement in the workplace deals with the pride and sense of accomplishment employees feel about their jobs and employers. This paper aims to recognize and describe the importance of certain factors in motivating employees. The authors concluded that managers must use various methods, such as modifying the work environment, promoting participation, and rewarding employees to be more resilient. They can improve job satisfaction by providing a positive work environment, recognizing employees' contributions, offering fair compensation, providing opportunities for growth and development, and creating a culture that values work-life balance. It is also essential to solicit employee feedback to identify areas for improvement and make necessary changes to enhance their job satisfaction.*

**Keywords:** motivation, workplace, employees, work environment, job satisfaction

**JEL classification:** M14, M21

## INTRODUCTION

Managers play a pivotal role in understanding and addressing individual employee needs. This understanding is critical and empowering, allowing them to choose motivating factors based on individual employees' needs. Therefore, motivation is a complex psychological phenomenon influenced by various internal and external factors. Here are some of the critical factors that can affect motivation:

- **Goals:** An individual's goals' clarity, relevance, and difficulty can significantly impact their motivation levels. Too challenging or easy goals can lead to demotivation, while clear, relevant, and challenging goals can increase motivation.
- **Feedback:** Feedback on performance can significantly impact motivation. Positive feedback can increase motivation, while negative feedback can demotivate individuals.
- **Rewards:** Rewards can be a powerful motivator, but the type and frequency of rewards can impact their effectiveness. Rewards that are tangible and meaningful to the individual can increase motivation, while rewards that are too infrequent or too small may not have the desired effect.
- **Job design:** The design of a job can affect motivation. Challenging jobs that provide opportunities for growth and development can increase motivation, while monotonous and repetitive jobs may lead to demotivation.
- **A positive work environment,** characterized by supportive colleagues and a comfortable workspace, is not just a nice-to-have, but a significant boost to motivation. Conversely, a hostile work environment can lead to demotivation. This

underscores the crucial role of managers in creating a supportive work environment that encourages motivation.

- **Personal factors:** An individual's personality, values, and beliefs can affect motivation. Individuals who are naturally more self-motivated may be less affected by external factors. In contrast, individuals more dependent on external motivation may be more impacted by the abovementioned factors.
- **Training and Development:** Providing opportunities for employees to develop new skills and advance in their careers helps keep them motivated and engaged.
- **Autonomy and Empowerment:** Employees who are given a certain level of independence and are empowered to make decisions are more likely to feel motivated and take ownership of their work.

Overall, understanding what motivates individual employees is not just a good practice, but a necessity. Creating a supportive work environment that encourages motivation can increase productivity, job satisfaction, and organizational success. This paper aims to recognize and describe the importance of certain factors in motivating employees.

## MOTIVATION THEORIES

The extensive literature on motivation approaches the issue from many angles. Firstly, the effect of the work environment on employees' motivation to do their best at work was analyzed. Also analyzed were the reward system and the ability of managers and leaders to motivate their employees to contribute to their organization's success and, through good organizational behaviour, be committed to its further progress.

Contemporary motivation theories are classified into the following categories: endogenous theories, which focus on internal factors influencing motivation, and exogenous theories, which consider external factors. Other categories include behavioural and cognitive theories, content and process, evolutionary, and macro theories [1]. Managers can reference three early theories when determining their approach to motivating their employees: Maslow's hierarchy of needs, Taylor's motivation theory, Herzberg's motivation-hygiene theory, and McGregor's X and Y theories.

Maslow's theory divides human needs into lower-order physiological and safety needs and higher-order social, esteem, and self-actualization needs [4]. According to Maslow's hierarchy of needs, if the basic needs are fulfilled and an employee finds fulfilment in his daily tasks by doing meaningful work in a good and safe work environment, then a manager has found a win-win situation, and their employees will be motivated to give their best effort.

Taylor (1911) developed the 'scientific theory of motivation'. It is based on the assumption that monetary rewards are vital in motivating employees. Similarly, Herzberg's motivation-hygiene theory proposes that hygiene factors such as pay, working conditions, and job security may prevent workers from being dissatisfied with their jobs. However, employees are more likely to be motivated by motivators such as opportunities for personal growth, recognition, responsibility, and achievement [4].

McGregor's theories X and Y proposed two differing employee characteristics, each demanding a different managerial approach. Theory X assumes employees are lazy, dislike work, and try to do as little as possible. Theory Y asserts that employees are active and are committed to organizational goals. Though these classical theories are often referenced, the contemporary goal-setting theory, which emphasizes the importance of setting clear

and challenging goals; equity theory, which focuses on the fairness of rewards for others; and expectancy theory, which suggests that individuals are motivated to perform when they believe their efforts will lead to desired outcomes, are more applicable in today's organizations.

The goal-setting theory proposed by Edwin Locke postulates that setting goals increases performance and is a significant source of motivation [4]. Therefore, managers should set specific, challenging goals to motivate their employees. Equity theory proposes that employees evaluate the amount of work they put into their job and what they receive in return, such as salary, and compare this to others, such as coworkers, friends, and family. Namely, managers need help to grasp how to motivate employees. This is because employees are motivated in different ways. What works for one employee might be meaningless to another. Understanding what motivates others is essential. Motivation increases productivity, quality and service. It also helps people achieve goals, gain a positive perspective, create the power to change, build self-esteem and capability, and manage their development [5]. There are tools a manager can use to determine what motivates their employee. Managers should ask employees what motivates them. They should make it a point to compliment others on a job well done. Managers should make an effort to change things that may demotivate their employees. This might be something as easy as replacing equipment. It might also be more substantial, such as correcting unfair practices. Managers should be supportive and provide incentives for their staff. Efforts should be made to manage change and be mindful of different learning styles. Finally, consistent feedback is also helpful [5]. However, given that all people are not the same, have different knowledge, and belong to other age groups and genders, employees can not be motivated similarly. Taking this into account, a good manager will try to lay out a strategy that will show the employees they are trusted and

that their work is valued, and try to make necessary changes to help employees find the most fulfilment in their daily tasks. In scenarios where the younger employees have to wait for a promotion, or in a scenario where there are barely any baby boomers and mainly a younger employee population, in both situations, a manager must assess what necessary steps he must take to motivate his employees to work to their best abilities.

### **Motivating Employees in Traditional Organizations**

Motivation is the process that accounts for an effort made to attain a goal. It includes the intensity, direction and persistence displayed in achieving those goals. Motivation shows how hard the individual works, how focused they are on the goal, and how long they are willing to work to achieve the desired result [7]. Motivation applies to an individual or a group of people. The process of motivating others often falls on the manager. Managers are usually responsible for encouraging others in various ways and instances. For example, today's workforce comprises a large percentage of baby boomers who are still waiting to be ready to retire. Jobs are unavailable to younger workers, and moving up the career ladder takes longer when they find positions. The older employees are rooted in their careers, making it difficult for younger workers to be successful. In contrast, once the large number of baby boomers begins vacating their roles, younger workers will be unable to fill the void. These two distinct scenarios represent a challenge to a manager: motivating a young employee who has few job choices and faces a long climb up the career ladder and motivating a young employee with many options and opportunities.

With all the mentioned approaches to motivation, the level of education and its effects on boosting the employees' motivation to contribute to their organization through new ideas and

improvements of the organization's business should have been addressed.

### **Work Environment, Teamwork and Job Satisfaction**

Job satisfaction refers to the level of contentment or happiness an employee experiences. It is determined by various factors such as the work environment, compensation, job security, opportunities for career growth, relationships with colleagues and supervisors, and the nature of the work.

Employees who are satisfied with their jobs tend to be more productive, committed, and loyal to the organization. They are also more likely to stay with the company and contribute positively to its growth. When discussing the work environment, teamwork, job satisfaction, customers, and leadership are relevant topics [6]. A work environment refers to the physical, social, and cultural surroundings in which people work. It includes the workspace layout, lighting, temperature, noise level, company culture, communication patterns, and colleague relationships.

A positive work environment can increase productivity, job satisfaction, and employee retention, while a hostile work environment can have the opposite effect. Employers can foster a positive work environment by promoting open communication, offering opportunities for professional development, and creating a culture of respect, trust, and teamwork. Teamwork and cooperation are more likely to exist in a company with a positive work environment. Negative work environments are not conducive to productivity and foster negative emotions within the team. Job satisfaction also increases in a positive work environment, and employees have a greater respect for the organization and offer praise to their employers more often. This helps attract customers. Positive employees interact better with customers and can efficiently meet their needs. Finally, positive work environments

help nurture workers into leaders through positive reinforcement and education [13], [14].

It's important to note that in recent years, many companies have moved to hybrid work models, where employees work from home and office. Creating a positive work environment in these hybrid models involves ensuring that employees feel supported and connected and have access to the necessary technology and resources to perform their work effectively.

## CONCLUSION

Workers' motivation matters a lot and should concern both managers and employees. Motivating employees is an essential function of today's manager. Current job market trends and future events projections make it a skill worth pursuing [15].

Not every employee is motivated in the same way. Intellectual, social, economic, emotional, and other factors influence an individual's motivation. In line with this, encouraging a diverse workforce helps companies create a blended workforce with many different backgrounds, perspectives, skill sets, and tastes. It helps them retain the best and the brightest talent needed to compete in an increasingly competitive economy. Offering on-the-job training, especially in technology, can also boost employee confidence. By bringing together the different backgrounds, skills, and experiences of the diverse workforce, businesses are better able to produce innovative and creative solutions that are a must to succeed in an increasingly competitive economy. Hence, understanding motivation is essential in motivating workers who find it difficult to achieve when jobs are scarce and workers have an overload of opportunities. Therefore, managers must use various methods, such as modifying the work environment, promoting employee participation and rewarding employees. Understanding motivation and demotivation can help maintain good employees and attract



new ones. In this context, managers must play a more supporting rather than a supervisory role in the whole process of employee learning.

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**SCIENTIFIC REVIEW**

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**The Resilience of Female Freelancing in  
Serbia: Socio-Economic Determinants and  
Adaptive Strategies**

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**ABSTRACT**

*This study analyzes the resilience of female freelancing in Serbia within the broader context of the digital economy and the evolving labour market. As freelancing becomes increasingly embedded in digitalized work structures, it offers new forms of economic participation for women, particularly in environments marked by persistent gender inequality. The study examines the socio-economic determinants that shape women's entry into and sustainability within the freelance sector, including education, care responsibilities, digital skills, and access to online platforms. It further explores the adaptive strategies female freelancers employ to navigate systemic barriers and market volatility. The findings underscore both the empowering potential of freelancing for enhancing gender equality and the structural challenges that limit its transformative impact. In doing so, the paper contributes to a deeper understanding of how gender dynamics intersect with digital labour trends in transitional economies such as Serbia.*

**Keywords:** freelancing, digital economy, Serbia, female freelancing, gender equality, labour market.

**JEL classification:** M21, M51

## INTRODUCTION

Freelancing, as a form of flexible employment, has experienced significant expansion over the past decades, particularly in the context of labor market globalization and digitalization. In Serbia, freelancing has become an essential segment of the workforce, offering individuals—especially women—opportunities for economic independence and professional advancement.

This study employed the method of secondary data analysis to identify the key factors influencing the sustainability of female freelancing in Serbia, including the institutional framework, access to digital platforms, and the barriers and opportunities for women's economic empowerment. Such an approach provides a theoretical foundation for the research and establishes a basis for future empirical investigations.

The conceptual framework of the sustainability of female freelancing in Serbia encompasses the interdependence of individual, institutional, and market factors that influence the long-term stability and development of women's work in the digital economy. At the individual level, key elements include digital skills, education, access to resources, and the balance between professional and family life. At the institutional level, sustainability depends on adequate public policies, tax treatment, and social protection that recognize the specific needs of freelancers. Market factors involve the availability of work opportunities, platform transparency, and fair competition.

Women who work at home in Serbia are, on average, somewhat younger and therefore have a shorter work experience

than men. They are no different from men in education. They believe that the basic motive for working at home is higher earnings than working in the office, in which they do not differ from men. [1] They see the biggest advantage in working at home in flexible working hours because it enables them to use and distribute time for work and family and greater personal autonomy in work. [2]

Nevertheless, two-thirds of both women and men—when expressing their views with complete candor—reported perceiving no substantial advantages of home-based work over conventional employment arrangements, contradicting their earlier declarations. [3]

Despite the numerous benefits associated with freelancing, women engaged in this form of employment face a wide array of challenges, many of which extend beyond market constraints to encompass broader social, economic, and cultural dimensions. Traditional gender roles and societal expectations often hinder women from fully capitalizing on the opportunities provided by freelancing, as they continue to shoulder a disproportionate share of domestic and caregiving responsibilities. In addition, existing labor market inequalities—including lower earnings in female-dominated sectors and reduced access to career development opportunities—further exacerbate their disadvantaged position.

Promoting workers' rights involves various aspects, including: Labor standards and regulations; Social protection; Gender equality and diversity (eliminating discrimination and ensuring equal opportunities for all workers, irrespective of their gender, ethnicity, or background; Fair trade and responsible business practices; Skill development and education. [4]

Another critical factor affecting female freelancers in Serbia is the underdeveloped legislative and institutional framework, which fails to provide sufficiently secure and stable working conditions. The absence of comprehensive social protection mechanisms,

ambiguous employment status, and regulatory uncertainty regarding taxation present significant barriers to women freelancers. These limitations constrain their ability to establish long-term careers in the sector and attain sustainable economic security.

Despite these structural and systemic obstacles, women in the freelancing sector have devised various adaptive strategies, including professional networking, continuous skills development, and income diversification. Digital platforms and professional communities play an important role in offering support and facilitating the overcoming of barriers, thus enabling women to achieve success.

The sustainability of female freelancing also requires a gender-sensitive approach in the formulation of digital policies, in order to overcome access barriers and empower women for active and long-term participation in the global economy.

This paper analyzes the resilience of female freelancers in Serbia by examining the socio-economic factors that shape their experiences and the adaptive strategies they employ to navigate challenges and pursue professional growth.

### **Socio-Economic Determinants of Femal Freelancing**

Freelancing offers a high degree of temporal and spatial flexibility but simultaneously entails multiple uncertainties, particularly within economically unstable and regulatorily ambiguous environments such as that of Serbia. While the global freelancing workforce continues to grow, women in this sector encounter distinct challenges. The rapid development of new technologies, especially the advent of the Internet, have greatly provided many opportunities for doing business at home and contributed to its expansion in recent years. [5]

A central structural issue affecting female freelancers is unequal access to the labor market. In Serbia, as elsewhere, women are frequently confronted with lower earnings, labor market discrimination, and barriers to achieving financial independence. The persistent gender pay gap, both in traditional and digital industries, directly influences women's decisions to transition into the freelancing sector. Although freelancing affords greater control over one's working time and income, it does not inherently ensure stability or long-term financial security—an especially pressing concern for women with primary financial responsibilities for their households. Most often, in addition to women, home businesses are also founded by those who want to turn their hobby into a lucrative business, then retirees, and very young people (students and pupils), in order to supplement their income or increase their pocket money.[6]

Social and cultural factors further shape the professional trajectories of women in freelancing. Enduring gender stereotypes and the continued expectation that women assume primary responsibility for domestic labor place additional burdens on female freelancers. Women, on average, devote more hours to unpaid household labor than men, which reduces their availability and capacity to compete in segments of the freelancing market that demand constant accessibility and rapid client response.

Moreover, the lack of access to social insurance and pension schemes constitutes a major concern for women in freelancing. In Serbia, the regulatory framework governing freelance work remains in development. The absence of clear provisions regarding taxation, social contributions, and health insurance discourages formal participation in the sector and often forces women into the informal economy.

Although women are increasingly represented in digital industries, they continue to face systemic undervaluation relative to their male peers, reflected in lower remuneration and fewer

opportunities for career advancement. On average, male freelancers secure higher-paying projects and maintain broader client networks, while women are often confined to lower-paid segments of the market, such as administrative support or content creation.

One potential strategy for overcoming these constraints is the strengthening of support networks and educational programs specifically tailored to female freelancers. Organizations that offer mentorship, negotiation training, and financial literacy workshops can enhance women's labor market positioning. Furthermore, greater engagement by state institutions in regulating freelancers' rights and providing access to social protections could significantly improve the long-term sustainability of this employment model.

Ultimately, freelancing constitutes both an opportunity and a challenge for women in Serbia. While it offers flexibility and professional growth, persistent socio-economic barriers hinder its potential as a sustainable and empowering form of employment. Systemic reforms—including improved legal frameworks, enhanced social protection mechanisms, and the reinforcement of professional support networks—are necessary to foster a more inclusive and equitable environment for female freelancers in Serbia and beyond.

### **Economic Factors and Market Challenges**

Economic factors such as limited access to capital, market volatility, and income uncertainty constitute key challenges for women engaged in freelancing in Serbia. While freelancing offers greater flexibility compared to traditional forms of employment, many women face difficulties in accessing adequate financial resources and business opportunities. Female freelancers often experience restricted access to credit lines and investment funds, which significantly affects their long-term business success and

economic stability. The limited availability of financing reduces their competitiveness in a sector that demands continuous investment in professional development and technological equipment.

As an unregulated sector, freelancing does not offer the same benefits as formal employment, such as health and pension insurance, which further exacerbates the socio-economic vulnerability of women in this field. In Serbia, women are frequently unable to make regular social security contributions, which can limit their access to pension and healthcare benefits in the long run. In addition, irregular payments and delays in receiving compensation for services further complicate their financial stability and hinder long-term investment planning.

Serbia's labor market is still characterized by high unemployment and low institutional support for freelancers, making it particularly difficult for women in this sector to integrate into formal economic structures. Moreover, there is a persistent skepticism among employers toward freelance work, resulting in fewer long-term contracts and stable business relationships. Women are disproportionately affected by this, as they are often concentrated in lower-paid and undervalued areas such as administrative support, design, and content creation.

One of the most pressing challenges in the freelancing sector is the issue of taxation and its misalignment with the legislative framework. Although Serbia has introduced tax reforms concerning freelancers in recent years, many women remain insufficiently informed about their rights and obligations, which may lead to legal uncertainty and unexpected financial burdens. Furthermore, the taxes and contributions that freelancers are required to pay are not always proportional to their earnings, which may discourage women from remaining in the sector or push them into the informal economy.

Another significant problem is the persistent gender pay gap. This income disparity further undermines women's financial independence and limits their capacity to invest in professional growth. To improve the economic position of women in the freelance sector, it is essential to implement measures that enhance their financial security and create better working conditions. Potential solutions include the development of tailored financial instruments and support programs for female freelancers, the introduction of a more flexible tax system that accounts for income volatility, and the organization of training in negotiation, financial planning, and risk management. Furthermore, promoting digital literacy and encouraging women's participation in high-value-added sectors—such as IT, data analytics, and digital marketing—could help reduce income disparities and boost the competitiveness of women in the freelance economy.

Economic factors have a substantial impact on the challenges faced by female freelancers in Serbia. Access to capital, income stability, market regulation, and gender-based income inequality are critical barriers to the long-term sustainability of freelancing. Systemic reforms and improved institutional support could enhance the economic status of women in this sector and enable them to fully realize the potential of freelancing as a form of employment in the contemporary economy.

### **Adaptation Strategies and Resilience of Femal Freelancers**

Despite numerous challenges, women engaged in freelancing in Serbia are developing various adaptation strategies that enable them to overcome adverse conditions and achieve success. One of the key strategies is networking and targeting specialized markets. Women often form communities and professional networks that facilitate the exchange of experiences, resources, and job opportunities. This type of collaboration and collective action

helps them navigate competitive pressures and market instability. In addition, several initiatives and organizations support female freelancers through training programs, mentorship, and legal counseling.

Employment strategies characterizing the freelancing sector in Serbia can be categorized based on the approach to work, target markets, types of engagement, and the use of digital tools. The most important strategies include: *independent job-seeking through digital platforms* (such as Upwork, Freelancer, Fiverr, Toptal, 99 designs, PeoplePerHour); *networking and direct contracts with clients* (involving the use of LinkedIn, GitHub, Behance, as well as personal contacts and referrals); *specialization and positioning in niche markets* (allowing for higher rates and reduced competition); *diversification of income sources* (a combination of different types of engagements aimed at reducing reliance on a single income stream); *investment in digital marketing and personal branding* (enhancing visibility and credibility, particularly with international clients); *participation in communities and educational programs* (freelancers in Serbia increasingly take advantage of educational initiatives such as Startit, IT Bootcamp, and Netokracija, as well as networking within communities like Freelancers of Serbia and startup hubs); *transitioning from traditional employment to the freelance sector* (offering greater flexibility, autonomy, and a better return on invested labor); and *combining freelancing with formal employment (a hybrid model)*, commonly observed among IT professionals, designers, and translators.

Another important strategy involves continuous upskilling and education. Women in the freelance sector invest in the development of both technical and business competencies to remain competitive in the labor market. This includes not only acquiring new digital skills but also mastering time management, marketing, and client communication. In doing so, they increase their chances of securing more stable and profitable engagements.

Online courses, certifications, and specialized workshops have become essential tools for enhancing expertise and competitiveness in the global freelance economy.

Diversification of income sources also plays a significant role. In order to mitigate the risks associated with an unregulated labor market, many women engage in different types of work, operate across multiple platforms, or initiate their own projects. This approach enhances financial security and reduces dependency on individual clients or market fluctuations. In the context of Serbia—where adequate legal frameworks for freelancers are lacking—income diversification emerges as a vital strategy for long-term sustainability and economic resilience.

Moreover, cultivating an entrepreneurial mindset and establishing personal brands represent long-term strategies that foster greater independence. Many female freelancers utilize social media and digital platforms to build their brand identity and attract a loyal client base. This model not only increases their visibility and credibility but also provides greater control over their business operations and earnings. Creating passive income streams—such as online courses, e-books, and consulting services—is also gaining popularity among women in the freelance sector.

Research shows that female freelancers in Serbia are increasingly leveraging digital resources to advance their businesses, including online courses, mentoring programs, and webinars. These resources allow them to adapt to rapid changes in the labor market and improve their competitive position. Additionally, institutional support—through financial assistance programs or legislative reform—can significantly contribute to strengthening the resilience of women in freelancing. The issues of freelancer taxation and legal recognition of employment status remain crucial for ensuring the long-term stability of the sector.

One of the most pressing challenges continues to be the lack of access to social protection. Freelance women often do not have

access to benefits such as paid maternity leave, health care, or pension insurance. Therefore, it is essential that public policies and civil society initiatives promote models that enable women to secure social protection without compromising work flexibility. International experience demonstrates that collective insurance schemes and access to support funds can significantly improve the position of women in the freelance sector.

In conclusion, although freelancing presents numerous challenges, women in Serbia are finding innovative ways to build stable and successful careers in this sector. Through networking, continuous professional development, income diversification, and personal brand building, they demonstrate a high level of adaptability and resilience in the face of changing economic conditions. Further efforts to regulate the sector, strengthen institutional support, and improve access to financial resources could significantly enhance the position of women in Serbia's freelance economy.

### **Legislative Framework and Institutional Support**

Although Serbia's legislative framework has yet to fully adapt to the needs of freelancers, there is considerable scope for institutional support that could enhance the position of women in this sector. Freelance workers, including women, would benefit from improved legal regulations addressing issues such as access to social protection, tax obligations, and working conditions. Currently, freelancers in Serbia lack a clearly defined legal employment status, which hinders their integration into the formal economy and limits access to fundamental rights, including health and pension insurance. In the absence of clear legal guidelines, women in the freelancing sector often remain unprotected, placing them at a disadvantage compared to those employed in standard labor arrangements.

One of the major challenges for women in freelancing is the uncertainty surrounding tax obligations and the lack of precise rules governing the long-term sustainability of this employment model. The current legal framework is subject to frequent changes, further complicating the situation of freelancers and impeding their ability to plan for their financial future. Moreover, many women are insufficiently informed about existing tax regulations, which increases the risk of income reporting errors and potential sanctions. Introducing tax relief for freelancers, alongside clearer guidelines and educational materials on tax obligations, could significantly improve the economic security of women in this sector.

The Constitution of the Republic of Serbia [7], the Labor Law [8], and the Law on the Prohibition of Discrimination [9] guarantee gender equality and the protection of women's labor rights. However, there is no specific policy or legal framework addressing women's work in the digital economy. Female freelancers and entrepreneurs in digital professions, including digital marketing, often remain outside the scope of formal protection, lacking access to paid sick leave, maternity leave, and pension and health insurance.

Digital marketing represents one of the most accessible and fastest-growing professions for women in Serbia; however, the sustainability of their engagement depends on several factors, including their employment status (whether they are contracted through agencies, work as freelancers, or establish their own businesses); access to education and digital skills; the availability of support for balancing work and family life; and societal perceptions and gender stereotypes, which may still limit women's access to higher positions within the digital industry.

In addition to legal measures, institutions could provide support through education, mentoring, and networking opportunities, thereby reducing the socio-economic risks faced by

women. Specialized training programs focusing on entrepreneurship, financial planning, and legal obligations for freelancers could contribute to greater security and long-term sustainability. Furthermore, initiatives such as grants and subsidies specifically aimed at women freelancers could empower them economically and encourage the development of sustainable business strategies. The introduction of subsidized health insurance programs for freelancers would also represent a key step toward reducing financial vulnerability and improving their working conditions.

Establishing a structured dialogue between freelancers and government institutions may be a crucial step toward better regulation of this sector. In some countries, models exist that allow freelancers to register as self-employed individuals under special provisions, offering a potential best-practice example for Serbia. Additionally, the development of digital platforms enabling simplified monitoring of tax liabilities, registration for social protection, and access to legal advice could significantly ease the burden for women in the freelancing sector. The implementation of such solutions would not only reduce administrative complexity but also contribute to a more transparent and equitable business environment for women freelancers.

## **CONCLUSION**

The resilience of women in the freelancing sector in contemporary Serbia is obviously apparent, despite numerous challenges. While women face socio-economic obstacles such as unequal market competition, limited access to resources, and persistent cultural stereotypes, they continue to develop effective adaptation strategies—including networking, upskilling, and continuous education. These strategies not only help them overcome barriers but also contribute to building professional

stability and long-term sustainability within the freelancing ecosystem.

However, individual efforts alone are insufficient to drive systemic change. To further improve the status of women in this sector, it is essential to invest in more robust legislative and institutional frameworks that provide security and stability. Establishing clear tax policies, ensuring access to social protection, and expanding support through educational and mentoring programs could significantly enhance working conditions for women freelancers. In addition, greater inclusion of women in the digital economy and entrepreneurship could foster the development of innovative business models that promote gender equality and economic independence.

Moreover, aligning legislative solutions with global trends and best practices may help Serbia create a sustainable and competitive environment for freelance work. The support of state institutions, the private sector, and civil society organizations can play a crucial role in creating more favorable conditions for women in freelancing, enabling them to participate equally in the labor market and secure their long-term economic stability.

Ultimately, the future of women's freelancing in Serbia depends on the collective willingness of all stakeholders—lawmakers, employers, the community, and freelancers themselves—to pursue reforms that will ensure a more inclusive and equitable labor market. Systematic support and reform efforts can empower women to build long-term and sustainable careers in the freelancing sector, thereby contributing to greater equality and inclusiveness in Serbia's labor market.

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Entrepreneurship and economic resilience are two seemingly different issues which are inherently connected. Economic resilience is an emerging field which has been applied to study economic performance and responsiveness to external shocks in different regions. Shocks such as financial crisis which have been faced by entrepreneurial actions in the economic history of the regions; however, the entrepreneurship-economic resilience nexus is recently drawing the attention of scholars and policy makers. This approach, more specifically, could pave the way for those societies which are following economic resilience policies to handle their economic issues.

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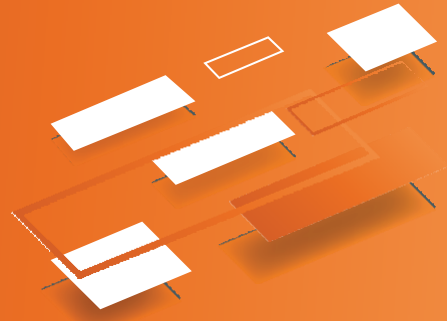
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