



Alcance de los créditos a tasa subsidiada para mipymes argentinas [

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Analítica

The aim of this research is to analyze the scope of subsidized bank credit for SMEs. A Logit model that examines the determinants of effective and potential demand is estimated for Argentine SMEs in 2017. Our main results show that firms excluded from traditional bank credit in the past present a lower potential and effective demand for subsidized credits. Moreover, we find a positive relationship between firms size and effective demand. Besides, potential demand is explained by the legal status, the manager's level of education, access to trade credit and experienced a lost investment due to lack of credit. The novelty approach of this research lays knowledge to redesign the public financial support programs for SMEs and improve their scope.

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Baratz Innovación Documental

- Gran Vía, 59 28013 Madrid
- (+34) 91 456 03 60
- informa@baratz.es