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THE ROLE OF ENTREPRENEURSHIP IN THE SOCIO-ECONOMIC DEVELOPMENT OF THE COUNTRIES OF THE WORLD

In most countries of the world, entrepreneurship is a powerful engine of economic and social development.

Currently, entrepreneurs are playing an increasingly significant role in the socio-economic life of most developed economies in the world. They solve the most important problems of the development of society, increase the efficiency of functioning of all sectors of the economy, create jobs and stimulate employment, and ensure the use of innovative technologies in production processes. Modern business is based on the risky activities of entrepreneurs, their initiative and responsibility, their use of their intellectual and professional qualities.

Entrepreneurship is the driving force behind the growth of business activity in most countries of the world. Each of them has its own characteristics of organizing and conducting small, medium and large businesses. This is due to the general macroeconomic situation in the country, the volume of GDP, the political situation in the country and the world, internal and external trade relations, and government policies to promote the development of the enterprise sector.

Keywords: innovative technologies, business, entrepreneurship, entrepreneurship, socio-economic development.

Introduction

The level of small and medium-sized businesses and the activity of entrepreneurs largely determines the level of democratization of the country and the openness of its economy. By supporting entrepreneurship, the state solves the problems of increasing the welfare of the population and increasing the percentage of the middle class in the state.

Entrepreneurship is an activity that is aimed at the systematic profit-making in the course of production or sale of finished products, the provision of services, and the performance of work. For the purposes of entrepreneurship, intangible assets, labor, property, both of the entrepreneur himself and of funds raised from outside, are used. Entrepreneurship is an economic activity in the organization of their own business, which is characterized by financial risks and a high level of responsibility. In other words, entrepreneurship is an initiative-driven activity of individuals or a collective association of legal entities and individuals. In terms of size, several types of entrepreneurship are distinguished: small, medium and large enterprises. There are several main functions that entrepreneurship performs: general economic, resource, creative-search, social, organizational.

Materials and methods

The validity and reliability of the study was achieved using general scientific methods of induction and deduction, analysis and synthesis, modeling, a systematic approach, and comparison.

Results and discussion

The main function is the general economic one, due to the role of entrepreneurship as a market entity. Entrepreneurship is aimed at producing products and providing services, as well as bringing them to specific consumers, households, the state and other enterprises.

An important function of entrepreneurship is the resource: the development of entrepreneurship involves the efficient use of reproducible and limited resources. Resources represent tangible and intangible conditions and factors of production. First of all, entrepreneurship is aimed at the use of labor resources, land and natural resources, production assets and scientific achievements, as well as entrepreneurial talent. Entrepreneurs seek to maximize income or profit, which leads to the technical use of all types of resources, primarily natural. These entrepreneurial activities can harm the environment and society. For this reason, the regulatory role of the state, which establishes the form of responsibility of the entrepreneur for the misuse of the resource function, is of paramount importance.

An innovative function represents actions in the process of producing a new idea of a technical, organizational or managerial nature. The innovative function is manifested in the implementation of research and development, the creation of new products, the provision of new services. This function is implemented primarily by small innovative enterprises. The role of small innovative entrepreneurship in the economies of countries is determined by its following features:

- rapid creation and reengineering of goods and services capable of responding to the requirements of new markets,

- quickly mastering new organizational models to reduce costs and introduce new technologies to increase sales;
- improving production and management, provides innovative processes in the economy,
- generates demand for new developments, ensuring continuous progress;
- economic and technological flexibility.

According to OECD data in industrialized countries, small innovative enterprises account for 30 % of the volume of research and development, 20 % of all innovations created and more than 50 % of patents received. Compared with large enterprises, small and medium-sized companies implement almost 20 times more innovations and developments for $ 1 of research and development costs, have 4 times higher the number of innovations attributable to one scientific employee, innovative activity of their specialists (the relative number of patents granted per employee), almost 16 times higher than in large enterprises.

Creative search function is determined by the use of new ideas in the process of entrepreneurship and the development of new tools and factors for achieving the objectives. The creative function is closely related to all other functions and is characterized by a certain level of economic freedom of business entities. A social function is the production of services that society needs.

The social function is manifested in the ability of competent persons to be owners of the business and shows their individual capabilities and talents. The more efficient the functioning of entrepreneurship, the greater will be the size of revenues to the state budget. The development of entrepreneurial activity provides an increase in the number of jobs, reduces unemployment and raises the standard of living and social status of employees.

The organizational function of entrepreneurship is the adoption by entrepreneurs of an independent decision on the organization of their own business, the introduction of intra-company entrepreneurship, the formation of management and the creation of complex entrepreneurial structures.

Small and medium-sized enterprises (SMEs) play a paramount role in the market economy of any state, since this particular business sector contributes to the solution of a number of serious socio-economic problems. It should be noted that small and medium-sized businesses – this is the sphere of self-employment of the population, forming the middle class of society. It is small and medium-sized enterprises that provide the economy with the necessary flexibility and adaptability, rationalize its structure, shape and saturate both the domestic and foreign markets for consumer goods, create the conditions for ensuring political stability in society, increase budget revenues, and promote the development of innovative technologies. SMEs also contribute to the development of the banking sector: the issuance of

loans to small and medium-sized businesses can have a significant impact on the change in the direction of lowering interest rates on loans to businesses, and helps to improve the quality of banking services. By creating new jobs, small business affects the growth of competition, solves problems with unemployment, as a result of which prices are reduced, and the country's well-being is growing.

Table 1 shows examples of the values of the number of employees for each group (micro, small, medium enterprises) for some countries of the world.

Table 1 – The values of the criterion of the number of employees for the detertion of small and medium-sized enterprises in countries with a universal approach

Country / Organization	Enterprises		
	micro	small	medium
World Bank Group	1 - 9	10 - 49	50 - 300
European Union countries	1 - 9	10 - 49	50 - 249
United Kingdom	1 - 49		50 - 250
Canada	1 - 4	5 - 99	100 - 499
Australia (according to the Australian Bureau of Statistics)	1-4	5 - 19	20 - 199

Source: compiled by [1]

In most countries of the world, along with the number of employees at SME enterprises, one of the financial indicators is mandatory considered. Thus, in accordance with the Recommendations of the European Commission 2003/361/EG, the countries of the European Union also take into account the annual turnover of micro, small and medium enterprises: up to 2, 10 and 50 million euros, respectively.

In a significant number of countries, the average number of employees in small and medium-sized enterprises is related to its industry affiliation. One of the most complex systems is the system for dividing business entities into various groups in the United States, because when calculating the maximum revenue of small and medium-sized enterprises, a system of gradation of average annual incomes is applied based on their industry sector: average employment level and the number of customers that are characteristic of this industry.

Mexico, in accordance with the Law on the Development of the Competitiveness of Micro and Small Enterprises dated December 13, 2002 (as amended in 2019), three industry groups of enterprises are distinguished: up to 10, 50, and 250 people belong to micro-small and medium-sized businesses, in trade-up to 10, 30 and 100 people; in the service sector-up to 10, 50 and 100 people. respectively.

A similar approach to the sectoral identification of small and medium-sized enterprises has developed in Japan: production, trade (wholesale and retail are separately considered) and the service sector. But unlike other countries, Japan does not single out small businesses separately, considering three groups: micro, small and medium, large companies.

Currently, we can talk about three prevailing types of regional models for the development of entrepreneurship: European, North American, Asian [2].

The role of small business in the socio-economic development of a country is determined by its contribution to key indicators: gross domestic product, employment, etc. According to the Russian venture company in the economically highly developed countries of the world, the share of small and medium-sized businesses in GDP is 50–60 %: in the UK – 51 %, in Germany – 53 %, in Finland – 60 %, in the Netherlands - 63 %, Italy – 68 % At the same time, more than half of those employed in the economy of these countries work in the SME sector: in the UK – 51.1 %, in Germany – 62.9 %, in the Netherlands – 65.6 %, in Italy – 78.6 % [3].

The role of small and medium-sized enterprises in the foreign economic activity of the developed countries is significant: for example, the share of SME products in Japan accounts for 15 %, the USA – 22 %, Canada – 22 %. The absolute leader is China, where the SME sector exports 68 % of total goods and services [4].

Thus, small and medium-sized enterprises are the most important driving force for economic and social well-being in countries. Representing 99 % of all enterprises that create about 60 % of jobs and provide a total of 50 % to 60 % of value added in highly developed countries, SMEs play a key role in ensuring sustainable and inclusive economic growth, as well as adapting society to such major transformations. like digitalization, globalization, changing the demographic structure of the population and strengthening the role of the environmental factor in the development of the countries of the world [5].

According to OECD experts, in 2019, the pace of creation of new small and medium-sized enterprises increased (returning to pre-crisis indicators). [6] Creating a company is an important driver of productivity growth and innovation. But at the same time, a number of problems remain unresolved: small and medium-sized businesses retain significant differences in the level of productivity and wages compared to large businesses. Even in relatively large SMEs, wages are usually about 20 % lower than in large firms, which in turn characterizes a lower level of productivity. In general, even with a significant increase in the number of jobs created in SMEs, most of them are in industries with relatively low productivity and wages. For example, between 2010 and 2016, almost 90 % of new jobs in France, 75 % in the United States, and 66 % in Germany and the UK were in

low-paid sectors, which contributed to the observed stagnation of average wages and widening inequality in countries [6]

Digital opportunities, including the use of digital business platforms, the use of new sources and tools for financing SMEs, open up new opportunities for the creation of SME companies. However, it is much more difficult for small and medium-sized companies to capitalize on the digital transition, as they are more sensitive to environmental changes than large ones. Many small companies continue to face barriers to access to strategic resources such as skills, finances, and knowledge. In 2017, a quarter of SMEs in the countries of the European Union reported a lack of qualified personnel or experienced managers. The share of small firms providing training in the field of information and communication technologies has not increased significantly and remains low [6].

These barriers are signs of imperfection of the situation in the commodity, financial and labor markets. In addition, they reflect the nature of reforms aimed at developing the business climate in countries. In recent years, the pace of structural reforms has slowed in many countries around the world, which creates barriers to the development of small business and reduces its competitiveness compared to large businesses. In addition, small and medium enterprises, to a lesser extent than large ones, are included in global value chains.

In this regard, in recent years, the role of small business in economically developed countries has been transformed from an institution that helps solve the problem of unemployment to an innovative and highly efficient sector of the economy, largely due to a systematic transition from multilateral state support, and to the creation of favorable conditions for business development. The priorities in the directions of state support for SMEs are gradually changing.

The high level of development of small business in Germany was achieved thanks to support from the state. A significant share of government investment in the country (about 50 %) is invested in small business. Lending to this type of enterprise annually accounts for about 50 billion euros [7].

State authorities in the country provide benefits to small and medium-sized enterprises for obtaining a loan and developing business in the following areas:

- Scientific activities and developments;
- Ecological projects aimed at improving environmental conditions;
- Regional development projects in Germany;
- Social construction and solving housing problems;
- Activities aimed at improving production conditions.

The main funding programs from the German Ministry of Economics and Technology aimed at the development of small and medium-sized enterprises in the country are: «The concept of development of scientific and technical policy in

relation to small and medium-sized enterprises»; «Stimulating savings for starting your own business»; «The program of investment subsidies in regions with a weak economic structure.» The amount of subsidies for these programs is limited: 350 thousand euros for companies; 75 thousand euros for scientific institutions; 75 thousand euros for services and advice to support innovation [7].

Also in Germany, the system of legislation is constantly being improved in order to create comfortable conditions for young entrepreneurs to do business; support in the form of Grants is provided to students, graduates and researchers involved in various business projects. The size of the grants of the research center can reach the amount of 150 thousand euros. Retraining and advanced training programs for SME specialists have become widespread in the country. Funds are allocated from the state budget for various psychological trainings, motivational seminars, conferences and master classes for future entrepreneurs.

The policy of supporting small enterprises in Germany is based on several principles:

1 The state is not the initiator of the implementation of specific economic projects – this is the task of the businessmen themselves;

2 The state encourages the creative search for entrepreneurs and their risk appetite;

3 The state ensures the protection of SMEs from monopoly;

4 The state primarily provides financial support to small entrepreneurs [8].

Particular attention should be paid to the organization of financial support for small businesses by German banks. Kreditanstalt für Wiederaufbau (KfW) is the German State Development Bank with about 200 support programs for start-ups.

Indigenous people in Germany who want to start a business can get a state loan of up to 50 thousand euros for 20 years, exempted from paying interest on the loan during the first two years of business [7].

In the Republic of Korea, Programs and various tools to support entrepreneurship are being developed by the Small and Medium Business Administration. This organization was established in 1996 and includes 11 regional offices. The volume of annual financing of small and medium-sized businesses can reach $ 60 billion. The administration includes the following departments: planning and coordination, policies for the development of small and medium-sized enterprises, development of microenterprises, high-tech enterprises, support for startups and venture capital businesses, marketing and development of human resources, development of technological innovations and cooperation. It can be concluded that the administration focuses on the development of innovative entrepreneurship.

Key areas of government support include [9]:

1 Attracting venture capital investments through specialized funds, supporting startups. In order to attract investment, 2 funds were created: Angel Investment Fund, Expert Creation Fund. The funds operate according to a system of consulting and attracting investors («business angels»), and a crowdfunding system is used.

2 The provision of tax benefits. Tax incentives may be granted to those entrepreneurs who reinvest profits in the development of startups. This idea is aimed at creating an investment cycle.

3 Attracting highly qualified technical personnel.

4 Support for failed startups. The organization has created a fund that deals with the diagnosis of inefficient startups and offers its assistance in rehabilitation with the help of a developed set of procedures.

5 Support for startups of young entrepreneurs. The administration of small and medium-sized enterprises has created the program «Start-up Academies for Youth», which helps «survive» startups of young entrepreneurs.

6 Formation of a positive image of innovative companies.

7 Concessional and guarantee loans.

Some businessmen in Korea are granted loans with benefits: for up to 8 years at a rate of 3 % lower than banking, as well as loans to support business. This policy is implemented by the Korean Industrial Bank.

In addition, loan guarantees are implemented. Created in 1969, the non-profit organization KOTEC provides guarantees for venture capital business development programs and high-tech companies. Small innovative companies are guaranteed by KODIT, the Korean loan guarantee fund. It uses the budget funds of the Government, contributions of banks and commercial organizations.

The most effective measure to support entrepreneurship is direct government assistance. For example, the Government of the Republic of Korea supports entrepreneurship by: [10]:

1 The volume of public procurement from enterprises with a social focus is increasing (until 2018, approximately 1 billion South Korean won was spent)

2 Support is provided to social enterprises in order to develop new markets.

3 Help to increase sales channels.

The increase in channels is due to the conviction of consumers that buying a product from a social enterprise is much more profitable than from a commercial organization. In social enterprises, points are awarded for the purchase, and the buyer can use them for charity or for purchases in online stores.

4 Increased funding for social enterprises.

The amount of subsidies to date has reached 30 billion South Korean won

5 Change in the mechanism of subsidies.

The transition from subsidizing salary costs to subsidizing enterprise development costs.

6 Simplification of registration requirements.

In recent years, the following areas of state support in the Republic of Korea can be distinguished:

1 The formation of a crisis management system.

Financial difficulties are provided to enterprises with financial difficulties for «recovery». The volume of such payments reached $ 60 billion.

2 An increase in the volume of payments for insurance of receivables.

3 Formation of a special group for emergency assistance to the enterprise.

4 Cooperation of educational institutions with small and medium enterprises.

Thus, achieving good indicators of entrepreneurship development: high employment of the population in SMEs, high ratio of established enterprises to liquidated ones, etc. It is provided due to full state support.

The growth of mutual trade should be accompanied by the development of entrepreneurship in the EAEU member countries, this should be facilitated by a fairly close national regulatory framework for business development in countries, the possibility of widespread use of national currencies in mutual settlements, created infrastructure aimed at cooperation, lack of language barrier, etc. .

Conclusions

At the same time, special attention should be paid to the most problematic issues of the development of integration in the field of foreign trade, coordination of transport and industrial policies, technical and antitrust regulation, etc.: low level of mutual investment, high mutual competition, relatively low awareness of entrepreneurs about changes in the conditions doing business in the partner countries of the bloc, the varying availability of credit and financial instruments for businesses and especially SMEs (small and medium-sized businesses). Deepening integration requires the maximum use of relative and absolute advantages in the existing system of cooperation and the leveling of its negative aspects.

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ӘЛЕМ ЕЛДЕРІНІҢ ӘЛЕУМЕТТІК-ЭКОНОМИКАЛЫҚ ДАМУЫНДАҒЫ КӘСІПКЕРЛІКТІҢ РӨЛІ

Әлемнің көптеген елдерінде кәсіпкерлік экономикалық және әлеуметтік дамудың қуатты қозғалтқышы болып табылады.

Қазіргі уақытта кәсіпкерлер әлемнің көптеген дамыған экономикаларының әлеуметтік-экономикалық өмірінде маңызды рөл атқарады. Олар қоғам дамуының аса маңызды проблемаларын шешеді, экономиканың барлық секторларының жұмыс істеу тиімділігін арттырады, жұмыс орындарын құрады және жұмыспен қамтуды ынталандырады, өндірістік процестерде инновациялық технологияларды пайдалануды қамтамасыз етеді. Қазіргі заманғы бизнес кәсіпкерлердің қауіпті қызметіне, олардың бастамасы мен жауапкершілігіне, олардың зияткерлік және кәсіби қасиеттерін пайдалануына негізделген.

Кәсіпкерлік әлемнің көптеген елдерінде іскерлік белсенділіктің өсуінің қозғаушы күші болып табылады. Олардың әрқайсысының шағын, орта және ірі бизнесті ұйымдастыру мен жүргізудің өзіндік ерекшеліктері бар. Бұл елдегі жалпы макроэкономикалық жағдайға, ЖІӨ көлеміне, елдегі және әлемдегі саяси жағдайға, ішкі және сыртқы сауда қатынастарына, сондай-ақ Үкіметтің кәсіпкерлік секторды дамытуға жәрдемдесу саясатына байланысты.

Кілтті сөздер: инновациялық технологиялар, бизнес, кәсіпкерлік, кәсіпкерлік, әлеуметтік-экономикалық даму.

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РОЛЬ ПРЕДПРИНИМАТЕЛЬСТВА В СОЦИАЛЬНО-ЭКОНОМИЧЕСКОМ РАЗВИТИИ СТРАН МИРА

В большинстве стран мира предпринимательство является мощным двигателем экономического и социального развития.

В настоящее время предприниматели играют все более значительную роль в социально-экономической жизни большинства развитых экономик мира. Они решают важнейшие проблемы развития общества, повышают эффективность функционирования всех секторов экономики, создают рабочие места и стимулируют занятость, обеспечивают использование инновационных технологий в производственных процессах. Современный бизнес основан на рискованной деятельности предпринимателей, их инициативе и ответственности, использовании ими своих интеллектуальных и профессиональных качеств.

Предпринимательство является движущей силой роста деловой активности в большинстве стран мира. Каждый из них имеет свои особенности организации и ведения малого, среднего и крупного бизнеса. Это связано с общей макроэкономической ситуацией в стране, объемом ВВП, политической ситуацией в стране и мире, внутренними и внешнеторговыми отношениями, а также политикой правительства по содействию развитию предпринимательского сектора.

Ключевые слова: инновационные технологии, бизнес, предпринимательство, предприимчивость, социально-экономическое развитие.

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