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### Improvement of mechanisms for regulation and development of small innovative entrepreneurship

**Mohamed Fikree<sup>1</sup>, Svetlana U. Murtuzalieva<sup>2</sup>**

1 Peoples' Friendship University of Russia (RUDN University), Moscow, Russia. [m\\_fikree@hotmail.com](mailto:m_fikree@hotmail.com)

2 Plekhanov Russian University of Economics, Moscow, Russia. [murtuzalieva@yandex.ru](mailto:murtuzalieva@yandex.ru), <https://orcid.org/0000-0002-3099-120X>

**Abstract.** This research paper aims to identify the challenges and solutions for the improvement of mechanisms for regulations and the development of small innovative entrepreneurship. Today, instead of large-scale industries, SMEs have gained importance in the world economy. The development of SMEs helps to develop economic growth, contributes to improving the population's quality of life. In particular, SMEs create new jobs, increase tax revenues, foster innovative development of regions and country as a whole. Despite their importance, they have a financial issue, high budget deficits, unstable exchange rates, legal, regulatory, and administrative environment difficulty for their development. For the research, the applied data was gathered from the World Bank website. The start-up procedures to register a business (number) and data from the six broad dimensions of governance: effectiveness of the government, quality of regulation, and rule of law were utilized. A correlation analysis technique was applied to check the relationship between the variables. The result reveals that both the variables had a positive correlation with each other. To succeed in the difficulties, policymakers, development agencies, entrepreneurs, and SME managers should follow specific practices and guidelines for the development of SMEs around the world. Appointing a business coach, awarding the government projects to the SMEs, creating value and stretching the capabilities, recognizing the team members, and implementing and creating a specific loan for the SMEs are some ways to succeed the problems faced by the SMEs.

**Key words:** mechanism, improvement, regulation, development, small and medium-sized business (SME), innovation, entrepreneurship.

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### Совершенствование механизмов регулирования и развития малого инновационного предпринимательства

**Мохамед Фикри<sup>3</sup>, Светлана Юрьевна Муртузалиева<sup>4</sup>**

3 Российский университет дружбы народов (РУДН), Москва, Россия. [m\\_fikree@hotmail.com](mailto:m_fikree@hotmail.com)

4 Российский экономический университет им. Г. В. Плеханова, Москва, Россия. [murtuzalieva@yandex.ru](mailto:murtuzalieva@yandex.ru), <https://orcid.org/0000-0002-3099-120X>

**Аннотация.** Целью данной исследовательской работы является выявление проблем и решений для улучшения механизмов регулирования и развития малого инновационного предпринимательства. Сегодня вместо крупных предприятий важную роль в мировой экономике приобрели малые и средние предприятия. Развитие малого и среднего бизнеса (далее — МСП) способствует экономическому росту, способствует повышению качества жизни населения. В частности, МСП создают новые рабочие места, увеличивают налоговые поступления, способствуют инновационному развитию регионов и страны в целом. Несмотря на их важность, существуют финансовые проблемы в их развитии: высокий бюджетный дефицит, колебания валютного курса рубля, нормативная и административная среда. Для исследования использовались прикладные данные с сайта Всемирного банка. Были проанализированы процедуры регистрации бизнеса, эффективность правительства, качество регулирования. Методика корреляционного анализа была применена для проверки взаимосвязи между исследуемыми переменными. Результат показывает, что существует корреляция между ростом малого предпринимательства и бизнес средой. Чтобы преуспеть в развитии МСП следует придерживаться лучших мировых практик и выработанных глобальных принципов для развития МСП.

**Ключевые слова:** механизм, совершенствование, регулирование, развитие, малый и средний бизнес (МСП), инновации, предпринимательство.

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## 1. Introduction

The development of any economy in the world cannot be achieved without vibrant Small and Medium Enterprises (SMEs) [Adamu 2020]. SMEs help to develop all economies by creating new jobs, increase tax revenues, foster innovative development of regions and country. World Bank (2020) study revealed that SMEs represent more than 90% of businesses and contribute 50% of the jobs worldwide. Formal SMEs contribute up to 40% of the gross domestic product (GDP), and these numbers are essentially higher when informal SMEs are combined. As per the World Bank study, 600 million jobs will be required by 2030. In developing business sectors, most jobs are created by SMEs, which make 7 out of 10 jobs<sup>2</sup>.

SME and entrepreneurship development was introduced into the world in the late 1940s with the introduction of targeted policies like grants, subsidized credits, special tax treatment, and the establishment of small businesses [Ayandibu 2017]. The development of SMEs helps to develop economic growth, contributes to improving the population's quality of life. In particular, SMEs create new jobs, increase tax revenues, foster innovative development of regions and country as a whole [Berezhnytska 2019].

SMEs even perform a significant part in the political economy by assisting with advancing and reinforce changes. Financially, they help to promote policies within the economy. Politically, they help to empower the middle-class for democratic reform and sound economic governance<sup>3</sup> [5]. They are often much better at identifying and adopting new trends in the industry and, therefore, driving innovation within their respective sectors. This helps them to be pioneers in emerging technologies,

paving the way for bigger and braver investments.

Although SMEs employ a large share of the labor force, increase the tax revenue, and helps to develop innovation in developed and developing countries, they have access to limited external funding compared to large firms [Abraham 2017]. Despite the lack of access to finance, insufficient government support, high taxes, and other tariffs, high inflation rate, internal management problems, risk management problems, human resource problems, implementing ethical practice within the organization, and corruption are their main challenges.

Apart from the internal and external challenges to develop SMEs, they have faced the Covid-19 pandemics. The Covid-19 pandemic is a global shock to the world economy and leads to reduce labor supply and productivity. Lockdowns, business closures, and social distancing reduce household consumption and firms' investment [Chudik 2020]. To overcome the challenges around the world economy, governments, and funding agencies must help these SMEs to develop countries' economies. These can be done across the world by improving the current mechanisms used in SMEs.

### 1.1. Definition of Small and Medium-Sized Enterprises

SMEs are non-subsidary, independent firms that are defined differently in different parts of the world. Some countries use the term of assets, while others use employment figures, sales, or shareholders' funds as criteria to define SMEs. Some others use a combination of employment and revenue as a combined criterion [Husain 2017]. To provide a clear picture of how South-East Asian countries defined SMEs are shown in tables 1.

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2 World Bank SME Finance. World Bank : [website]. URL: <https://www.worldbank.org/en/topic/sme/finance> (accessed Mar. 14, 2021).

3 Why small businesses matter EBRD. European Bank for Reconstruction and Development : [website]. URL: <https://www.ebrd.com/what-we-do/sectors-and-topics/why-small-businesses-matter.html> (accessed Apr. 01, 2021).

Table 1. SMEs definition of South-East Asia

Country	Micro-enterprise	Small enterprise	Medium enterprise
Viet Nam	Less than 10 employees in all sectors	Between 11–50 employees in trade and service sector Between 11–200 employees in all other sectors	Between 51–100 employees in trade and service sector Between 201 – 300 employees in all other sectors
	–	Capital less than 10 billion VND in trade and service sector Capital less than 20 billion VND in trade and service sector	Capital less than 50 billion VND in trade and service sector Capital less than 100 billion VND in trade and service sector
Thailand	01–09 employees in production and service sector	10–50 employees in production and service sector	51–200 employees in production and service sector
	–	Capital not more than THB 50 million in production and service sector	Capital between THB 51 million – THB 200 million in production and service sector
Philippines	1 - 9 employees	10–99 employees	100–199 employees
	Assets value up to P3,000,000	Assets value between P3,000,001 – P15,000,000	Assets value between P15,000,001 – P100,000,000 [Guide to the Magna... 2019]
Malaysia	Less than 5 employees in manufacturing and other sectors	Employees between 5–75 in the manufacturing sector and 5–30 in other sectors	Employees between 75–200 in the manufacturing sector and 30–75 in other sectors
	Sales Revenue less than RM300,000	Revenue between RM300,000 – RM15 million in the manufacturing sector, and RM300,000 – RM3 million in other sectors	Revenue between RM15 million – RM50 million in the manufacturing sector, and RM3 million – RM20 million in other sectors
Lao People's Democratic Republic	–	Less than 19 employees	Less than 99 employees
	–	Total assets not exceeding 250 million kip	Total assets not exceeding 1.2 billion kip [SMEs in Laos n.d./2021]
Indonesia	1-4 employees	5–19 employees	20–99 employees
	Asset value less than \$3,439.50	Asset value between \$3,439.50–\$34,394.99	Asset value more than \$34,394.99–\$687,899.84
Cambodia	Less than 10 employees	10 - 50 employees	51- 100 employees
	–	Fixed Asset total between \$50,000 to \$250,000	Fixed Asset total between \$250,000 to \$500,000

Source: SMEs in Asia and the Pacific [Abe 2009]

European Union (EU) defines small and medium-sized enterprises (SMEs) based on the number of staff, turnover, or the balance sheet total. These roofs apply to the figures for singular firms<sup>4</sup>. The criteria,

about EU definition of SMEs, are presented in Table 2 below:

4 SME definition. Internal Market, Industry, Entrepreneurship and SMEs.

European Union: [website]. URL: [https://ec.europa.eu/growth/smes/sme-definition\\_en](https://ec.europa.eu/growth/smes/sme-definition_en) (accessed Mar. 15, 2021).

Table 2. The European Union definition of SMEs

Category	Total Employees	Sales Revenue and Capital
Micro Enterprise	Less than 10 employees	Less than €2 million
Small Enterprise	Between 10–50 employees	Between €2–€10 million
Medium Enterprise	Between 50–250 employees	Between €10–€50 million in revenue or between €10–€43 million in capital

Source: European Union Website

### 1.2. The objectives of the research

The study has the following objectives:

- To analyze the current challenges for the improvement of mechanisms for regulation and development of small innovative entrepreneurship.
- To identify the ways to overcome the challenges for the improvement of mechanisms for regulation and development of small innovative entrepreneurship.

### 2. Literature Review

The directors and owners of SMEs complain that the lack of finance stops them from growing profitable investment opportunities. Fatoki and David (2010) stated that the major problems been faced by SMEs include the lack of access to finance and lack collateral [Olawale 2009]. Wang’s (2016) study has also discovered that the biggest challenge for the development and growth of SMEs was the source of finance [Wang 2016]. Naoyuki and Farhad (2016) revealed that lack of finance, lack of complete databases, low level of research and development expenses, and lack of information technology are the main barriers of SMEs in the Asia region [Yoshino 2016]. Tatjana Boskov and Dimko Kokaroski (2014) have also revealed that financing is the main barrier for SMEs to expand their investment, and these restrictions come at two levels in both the macroeconomic and microeconomic environments: high budget deficits, unstable exchange rates, legal, regulatory, and administrative environment difficulty for their development [Boskov 2014]. Anthony (2020) also stated that the social, economic, and political conditions of a country are an important engine for sustainable economic development [Eniola 2020]. Jesca and Leodger (2019) stated that Tanzanian

SMEs face various challenges like limited finances, poor market accessibility, low entrepreneurial knowledge, and bureaucracy which hinders their growth [Nkwabi 2019]. Other researchers have explored that the sources of financial support for the development of entrepreneurship, problems of their insufficiency, lack of incentives for implementation are the main challenges for the development of SMEs around the world [Shokan 2019].

Jaroslav, Lubos, Beata, and Jan (2017) have stated that education and family environment are important factors for managing the SME’s credit risk. These factors are accompanied by economic factors, such as relationship with banks, financial knowledge in the area of capital, and payment discipline [Wolfbein 1967]. Linjie and Xuedong (2010) have stated the problems of internal control in SMEs are increasing day by day. This leads to reduced performance and has become an important reason which constrains the further development of SMEs [Linjie 2010].

Ethical issues affect business organizations of all sizes and they affect all forms of human activity in the organization. Ferdous and Muhammad (2010) stated that ethics and ethical behavior issues are increasingly being focused on the business community today, and every year many cases of unethical practices take place in different business organizations worldwide [Azam 2010]. Another researcher stated that the lack of established relations between SMEs and representatives of the state and local governments has become an issue for most SMEs [Vatamaniuk-Zelinska 2020].

### 3. Material and Methods

This study was an exploratory research, and the population of the study was the entire SMEs of the globe. Among the several countries, the Asian region was selected for the correlation analysis.

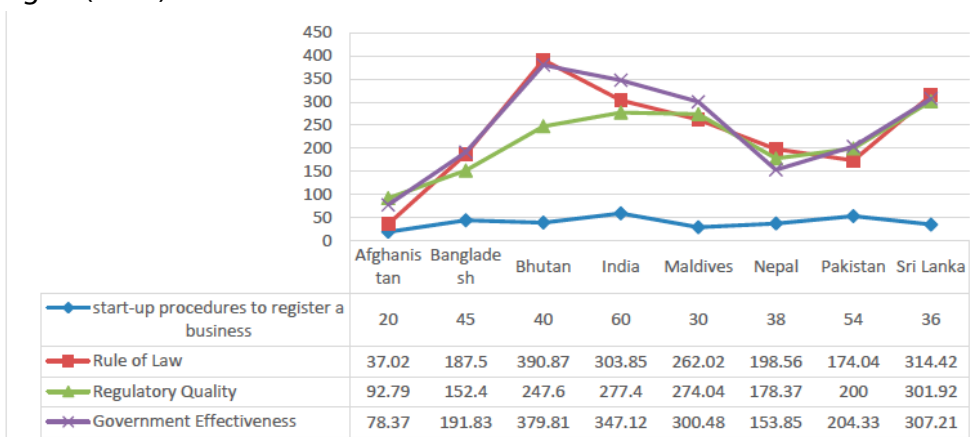


Figure 1. Average start-up procedures to register a business and effectiveness of the government, quality of regulation, and rule of law from the six broad dimensions of governance. Source: World Bank Website

The start-up procedures to register a business (number) and data from the six broad dimensions of governance: effectiveness of the government, quality of regulation, and rule of law was used for the research. A correlation analysis was performed to verify the relationship between variables, and data was gathered from the website ([www.worldbank.org](http://www.worldbank.org)) for five years from 2015 to 2019. References were taken from articles, journals, a chapter from a book, and websites. Thus, the limitations of this paper could be due to limited resources from databases as mentioned. Collected five years average data is shown in figure 1.

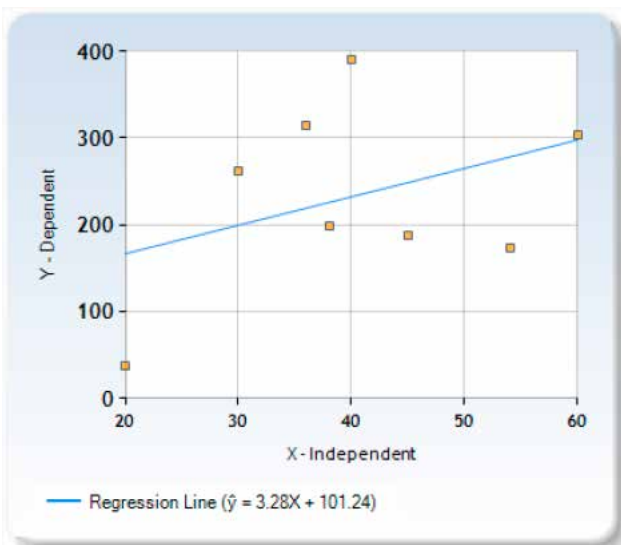
#### 4. Results and Discussions

##### Rule of Law

The rule of law is essential to worldwide harmony, security and political strength. It accomplishes monetary and social advancement and ensures individuals' privileges and central opportunities. It is central to individuals' admittance to public administrations, controlling corruption, limiting the abuse of force, and setting up the common agreement among individuals and the state.

Rule of law implementation data was collected based on the individual viewpoints on how the rule of law implemented in the society, contracts are enforced, the safety of the people, and court decisions [Kaufmann 2010].

The average rule of law and the average start-up procedures to register a business has a positive correlation, and their relationship is weak. The correlation analysis of both the variables is shown in figure 2.

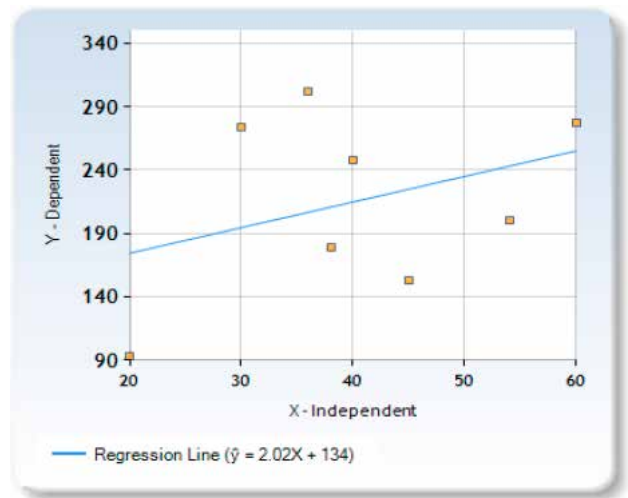


**Figure 2.** Relationship between Rule of Law and start-up procedures to register a business

##### Quality of Regulation

Data on the quality of regulations are collected based on the individual viewpoints on how government formulate and implement policies and regulations for the development of the private sector.

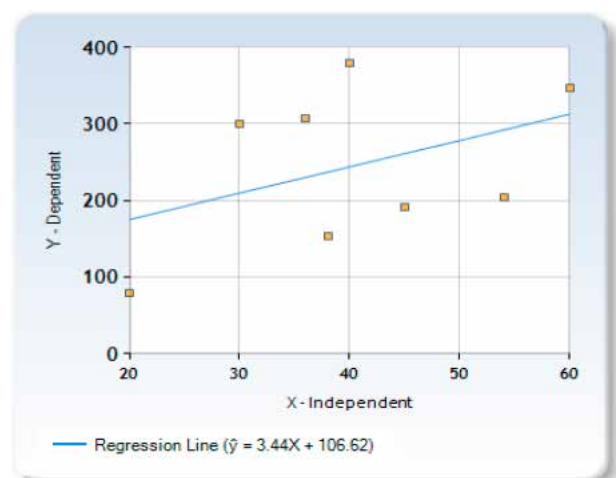
The average regulatory quality and the average start-up procedures to register a business has a positive correlation, and their relationship is weak. The correlation analysis of both the variables is shown in figure 3.



**Figure 3.** Relationship between Regulatory Quality and start-up procedures to register a business

##### Effectiveness of the Government

Data on the government effectiveness are based on the quality of the civil service, the quality of the policy implementation, the quality of public service and overall government commitment to improve the economy.



**Figure 4.** Relationship between Government Effectiveness and start-up procedures to register a business

The average regulatory quality and the average start-up procedures to register a business has a

positive correlation, and their relationship is weak. The correlation analysis of both the variables is shown in figure 4.

The relationship between the six broad dimensions of governance and the start-up procedures to register a business has a positive correlation. Due to that, the quality of services, regulations, and the law passed by the government would affect business development. To succeed in the difficulties, policymakers, development agencies, entrepreneurs, and managers should follow specific practices and guidelines for the development of SMEs. The following recommendations are needed to follow for the further development of SMEs around the world.

- Increase the efficiency of resource allocation – proper allocation of resources increases the effective use of resources available across the SMEs to maximize their utility.
- Expand Banking System – banking sector expansion would help to generate additional funds for further development. With the help of available additional funds, SMEs can utilize them for their expansion and innovation. This would even drag other individuals to the business sector.
- Change collateral laws – commercial banks lent few volumes of money to the SME sector. By changing the collateral law would generate more loans for SME sector for further development.
- Help SMEs in the training and development of their employees – the training and development would help to increase a greater understanding of the role and responsibilities of the employee and increase their overall performance. This would help to increase the productivity of the SMEs.
- Implement policies to support SMEs to market their product at a low cost - this would help SMEs to increase their productivity and profit.
- Give importance to SMEs in awarding government projects – providing government projects to SMEs would increase their role and capacity. This would help them to get motivated in their business and work for

their developments.

- Recognize the team members for their effort in building the business – this would help to strengthen motivation among the member of SMEs and solve the internal management issues among them.
- Have a clear goal and target within the business - having a clear goal and target would help the business for further development. This would improve the productivity of their members and know their part in making it to reality.
- Ensure transparency within the SMEs – this would help to eliminate ethical and behavioral issues within the business.
- Create value within the SMEs – business image is perhaps the most significant assets of an organization. It acts as a comfort factor for customers and assures them that they are buying from the best. Moreover, it influences attitudes of not only customers but also employees, media, analysts, influencers, etc. towards an organization.
- Build stretch capabilities within the SMEs for development – this would help the business to reach high in the future.
- Evolving with Technology – Technology will improve our daily work and it also helps to increase our productivity and reduce cost.
- Appoint business coach – he will align the direction, identify the weakness, identify the strength, give the advice to reduce risk, and ask questions relating to the business which might not the owner has thought about. This would help to reach high in the future.

### 5. Conclusion

Thus, the key challenges for the development of small and medium enterprises are associated with lack of funding and state support, unstable exchange rates, legal, regulatory, administrative and, ethical issues. The solution to these problems would contribute to expanding the SME sector to a new level and the smooth run of these SMEs in the future. SME development would assist the government and the financial institution to rebuild the economy from this pandemic and would help to achieve World Bank estimates 600 million jobs by 2030.

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*Information about the authors:*

**Fikree Mohamed** – graduate student, Peoples' Friendship University of Russia (RUDN). Applied economics department RUDN University, 6 Miklukho-Maklaya str., Moscow 117198, Russia.

**Murtuzalieva Svetlana U.** – Candidate of Sci. (Econ.), Associate Professor, Plekhanov Russian University of Economics, 36 Stremyanniy lane, Moscow 117997, Russia. RSCI AuthorID=390020.

*Информация об авторах:*

**Фикри Мохамед** — аспирант, Российский университет дружбы народов (РУДН), ул. Миклухо-Маклая, 6, Москва 117198, Россия.

**Муртузалиева Светлана Юрьевна** — кандидат экономических наук, доцент РЭУ им. Г. В. Плеханова, Стремянный пер. 36, г. Москва 117997, Россия. РИНЦ AuthorID=390020.

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