



ԳՈՐԾԱՐԱՐՈՒԹՅՈՒՆ ԵՎ
ՁԵՌՆԱՐԿԱՏԻՐՈՒԹՅՈՒՆ

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**SMALL AND MEDIUM BUSINESS AND
ENTREPRENEURSHIP EVOLUTION IN
THE WORLD ECONOMY:
METHODOLOGICAL ASPECTS**

Small and medium-sized enterprises /SMEs/ is one of the most important guarantees of political, economic and social development and stability in new developing countries. The future improvement of SMEs is one of the key guarantees of the rooting of market relations and economic and scientific-technical progress. At the same time, the development of the SME sector provides an opportunity to alleviate the economic and social difficulties inherent in transitional economies, creating stable conditions for further economic growth.

SMEs are one of the most important subsystems of a market economy, creating the prerequisites for its sustainable development. SME provides job creation with low capital costs, saturates the market with goods and services, tax revenues to budgets of all levels, employment of the population; contributes to the development of human capital, competitive markets and innovations, raising the standard of living of the population and social stability of the society.

In modern Armenia, an active governmental policy is being pursued aimed at supporting small and medium-sized businesses, however, the current level of development of this sector of the economy is still insufficient. Additional efforts are required to create a favorable regime for the development of entrepreneurship in the country.

Key words: *small and medium-sized enterprises /SMEs/, business and entrepreneurship, privatization, export potential of SMEs, governmental regulation of SMEs.*

JEL: C10, D21, L53

1. Introduction

Most economists agree in their view of small and medium-sized enterprises, or small businesses (SMEs), as a marginal scientific subject. They may go so far as to ignore them, either because they think these economic units do not lend themselves to conventional economic studies – studies which, for instance, take into account the “sacred cow” theory of economies of scale – or because they see them as being not really different from big businesses.¹

The importance of SME-s in a market economy is very great. Without them, a market economy cannot function or develop. Its formation and development is one of the main problems of economic policy in the context of the transition from an administrative-command economy to a normal market economy. Small and medium business in a market economy is a leading sector that determines the rate of economic growth, structure and quality of gross national product; in all developed and new developing countries, small and medium business accounts for 60–70 percent of GNP. Therefore, the vast majority of developed countries in every way encourage the activities of SME-s.

Years of experience in the development of SME-s in European countries showed that this subject of economic relations plays a huge role in the country's economy, which is to stimulate competition, which encourages large companies to introduce new technologies and improve production efficiency, therefore, the efficiency of the entire economy of the European Union (EU) directly depends on the success of SMEs.² Therefore, the main goal of the SME support policy implemented within the European Union is to balance the interests of the state and business, to provide optimal conditions for entrepreneurship, as well as to increase the competitiveness of SMEs.

Today, the main directions in new developing countries policy regarding the development of SMEs are: financial support for SMEs; simplification of the regulatory framework, administrative procedures in the field of SME support; participation of associations representing the interests of SMEs in decision-making within the framework of EU activities; assisting SMEs in research, innovation and training; elimination of violations in the functioning of the “single market” and competition in it, which reduce the efficiency of SMEs; increasing the competitiveness of SMEs, including with a view to entering foreign markets; cultivating an entrepreneurial spirit among the EU population and supporting various forms of cooperation between SMEs.

The economic interest, energy and ingenuity of enterprising people actively contributed to progress in all areas of human life. Therefore, the vast majority of developed countries in every way encourages their activities, and especially, in the creation of new small enterprises that are diverse in their specialization and directions.

SME-s in other words, enterprises with less than 250 persons employed – are often referred to as the backbone of the European economy, providing jobs

¹ **Pierre -André Julien**, Small businesses as a research subject: Some reflections on knowledge of small businesses and its effects on economic theory. *Small Business Economics*. June 1993. Volume 5, Issue 2, pp. 157–166.

² <https://ec.europa.eu/eurostat/web/products-eurostat-news/-/EDN-20181119-1>

and growth opportunities. In 2018, the overwhelming majority (93.1%) of enterprises in the European Union's non-financial business economy were enterprises with less than 10 persons employed (micro enterprises). In contrast, just 0.2% of all enterprises had 250 or more persons employed and were therefore classified as large enterprises.³

To date, the United States has registered more than 20 million SMEs that provide jobs for more than half of the country's working population. According to estimates by American scientists, one in three American families is engaged in business, and some American entrepreneurship textbooks claim that up to 20% of small US firms start at \$ 1,000–5,000, and more than half of them increase their annual income in less than 2–3 years to \$ 1 million.⁴

The principles of SME support in the United States were formed in the mid-50s of the last century since the establishment of the Small Business Administration (AMB), which protects the interests of SMEs at the government level and has representative offices in all major cities of the country, which allows to extend the policy to all states, and not only to major US economic centers. The state SME development strategy is defined by the Small Business Law, which states that a country's economy based on private entrepreneurship and free competition cannot develop without a developed SME sector, which needs constant support from the state, which is provided by AMB for the following areas: access to financial resources, placement in the sector of at least 23% of the state order, financial, as well as consulting, technical and organizational assistance will be undertaken by SMEs. At the same time, the assistance provided by the state of SMEs is very diverse: from carrying out technological modernization of production, assistance in the implementation of R&D to protecting the interests of SMEs at all levels of government. State support to SMEs is provided not only directly by the structural divisions of AMB or authorized companies, partner organizations and firms, as well as consulting centers, business centers, etc.

Thailand is part of the group of so-called newly industrialized countries (NIS). The economy of this country is largely based on the priority development of industry, as well as the service sector. GNP is \$ 8,440 per capita. The policy of actively attracting foreign capital to the Thai economy is developing successfully, mainly by creating a favorable investment climate. Foreign capital is attracted both in the form of direct investment, and in the form of bank loans and borrowings. The main areas of investment: manufacturing (mainly electrical, automotive, chemical), oil and gas production. Foreign capital is invested in the service sector (mainly tourism, hospitality). Great attention is paid to overcoming the imbalance of economic potential between separate regions of the country, especially between the metropolitan area and the provinces in the north and north-east of the state.

Small and medium-sized enterprises (SMEs) play a significant role in the Thai economy. In 2017 there were 2.94 million SMEs in Thailand comprising

³ **Massaro M., Handley K., Bagnoli C. and Dumay J.**, Knowledge management in small and medium enterprises: a structured literature review: Part II, Journal of Knowledge Management. Vol. 31, No. 4, 2019, pp. 146-188.

⁴ United States Small Business Profile 2018. SBA. W. 2018, 214 p.

98.9% of total enterprises. In the same year, SMEs accounted for 38.7% of gross domestic product (GDP) and 81.6% of the workforce. Thai SMEs also contributed to 28.8% of total exports and 31.9% of total imports by value.

In Thailand, the percentage of SME employment to total employment grew steadily from 83.9% in 2011 to 87.2% in 2017, but fell back to 84.4% in 2018. During the same period, the services, trade, and manufacturing sectors each contributed to more than 30% of employment by SMEs. Sector wise, employment by trading SMEs increased by about 5%, but that of manufacturing declined by 6.2%, which can be attributed to the decline in the growth rate of SMEs in the sector. The growth rate of employment by SMEs dropped from 7.3% in 2012 to 7.1% in 2017.⁵

Most of Thailand's small business specializes in trade and repair work (40%). Then comes the service, mainly tourist. It employs about 30% of small enterprises. It represents a whole chain of various firms and companies - from tour operators who organize tourist trips, to villages, sometimes very remote, in which they produce a variety of souvenirs.

In general, the tourism business of Thailand and this is basically just the same small business, has well mastered and adopted the world experience in this matter. And he shows that the main indicator of the profitability of tourism is not how much the hotel room costs, but how much money the tourist will leave in the country he visits. And here a significant role is played by just souvenirs and other things that are readily bought up by tourist groups arriving in Thailand.

And finally, about 30% of the small business in this country is engaged in production. A smaller part of them are single enterprises that produce some unique products, such as furniture in a certain style. A larger number of small manufacturing enterprises are considered auxiliary. They produce by order of large corporations, including American and Japanese, all kinds of components and spare parts for electronic and automotive equipment.

An interesting fact is that the quality of all products manufactured in Thailand is equally high and does not depend on whether it is intended for the domestic or foreign market. That is why Thailand (and its small business) supplies so much for export. These are shoes, clothes, home decoration, perfectly processed seafood, pineapples, rice, etc.

The presence and development of small and medium-sized businesses allows the Thai government to align the country's economy by region. City-forming enterprises are, of course, good. But when almost the whole city with its environs is "attached" to this very enterprise, a lot of problems can arise. And in Thailand, the crisis of 1997-1998 clearly demonstrated that it is small and medium-sized businesses that are the very buffer that can protect the state from various shocks. That is why in 2000 a government body was created in the country called the Office for the Development of Small and Medium Businesses. It is responsible for coordinating programs, some of which existed before, but were fragmented and acted mainly on paper. In addition, the Ministry of Industry of Thailand has a department for the industrial development of small and

⁵ **Yoshino N., Taghizadeh-Hesary F.**, Analytical Framework on Credit Risks for Financing SMEs in Asia. *Asia-Pacific Development Journal* 21(2): 2018, 1–21.

medium-sized businesses, which provides financial and technical support to entrepreneurs, makes an examination and evaluation of their projects, and also pays for the services of foreign specialists, whose assistance is required for specific projects.

Almost every country has its own concept of small and medium-sized enterprises. The basis for definitions may be one or more criteria. AT one criterion may be, for example, the number of employees in the enterprise (as in Great Britain, Slovak Republic, Mexico, Greece)⁶, or the maximum amount of income that a company receives.⁷ In some countries, the definition of small and medium-sized enterprises is based on two criteria simultaneously: on the number of employees and on the turnover of the company (as in Portugal).⁸

In Italy, the intensification of the development of SMEs began in the 1950s, in connection with the entry into the European Union, as well as with a view to further economic development and ensuring the high competitiveness of national products in the world market. From the beginning of the 70s, Italy began to pursue a policy of creating and developing new industrial regions. To accelerate the development of SMEs, 25 business incubators were created. There was also a need for restructuring existing large enterprises to increase their flexibility and adaptability to changing economic conditions. The process of structural adjustment of large companies has led to a decrease in vertical integration and expansion of horizontal ties. This allowed us to expand production and technological specialization while increasing the role of individual types of industries. Currently, over 70% of the total employed population is concentrated in Italian SMEs, with 37.4% working in enterprises where less than 50 people work, and only 30% are employed in large enterprises. SMEs provide about 32% of the value added of large enterprises. Such shifts in industry were achieved largely due to the reform of large enterprises with the separation of small and medium enterprises. Since 1952, the development of SMEs in Italy has been facilitated by powerful legal support, which is constantly being improved. To date, more than 30 fundamental laws have been adopted in this area alone, as well as a whole range of programs aimed at developing SMEs and improving the country's economy. Law No. 317, adopted in 1991, plays an important role in the reorganization of industry and the development of SMEs. This law established financial, technical and organizational measures to ensure the development and support of SMEs, as well as identifying 3 critical priority levels for solving problems.⁹

In the European Union (EU) at the supranational level, the basis for the legal definition of small and medium enterprises is the Recommendation of the

⁶ Papillon J.-C., Le role de la taille de la firme: les spécificités des petites et moyennes entreprises / J.-C. Papillon // Problèmes économiques. Paris: La Documentation française, 2005, №2.885, p. 9.

⁷ Small Business Act (Public Law 85-536) [Electronic resource]. § 3. // <http://www.sba.gov/library/cfrs/Small-Business-Act.pdf>.

⁸ Principales statistiques sur le financement des petits entreprises // Programme de recherche sur le financement des PME. Gouvernement du Canada. December 2006, p. 4. // [http://www.pme-prf.gc.ca/epic/site/sme_fdi-prf_pme.nsf/vwapj/KSBFS_Dec2006_Fr.pdf/\\$FILE/KSBFS_Dec2006_Fr.pdf](http://www.pme-prf.gc.ca/epic/site/sme_fdi-prf_pme.nsf/vwapj/KSBFS_Dec2006_Fr.pdf/$FILE/KSBFS_Dec2006_Fr.pdf).

⁹ Handbook of Research on International Entrepreneurship Strategy: Improving SME Performance Globally, Chapter: The internationalization of SMEs in Italy, Publisher: Edward Elgar Publishing, Cheltenham:UK, Editors: Ghauri P., Kirpalani M.V., pp. 309-332.

Commission of the European Communities 2003/361 / EC for the definition of microenterprises, small and medium enterprises, according to which the company belongs to the sphere of small and medium business, if its performance do not exceed the established maximum thresholds for the number of employees and either the annual balance sheet total or the annual turnover of the company. In addition, the degree of independence of the company is also taken into account to exclude more economically dependent view of enterprises associated with any large company or group of programs support for small and medium enterprises.¹⁰

For example, the number of workers employed in US small and medium-sized enterprises, as well as the criteria for classifying enterprises as micro, small and average are presented in table 1

Table 1

The number of US small and medium enterprises, as well as the criteria for classifying enterprises as micro, small and medium, 2018¹¹

<i>Firm size (number of employees)</i>	<i>Number of enterprises, units</i>	<i>Share%</i>
Small and medium-sized enterprises, total (1-499)	39 466 520	99.9%
Individual entrepreneurs	31 466 355	79.7%
Legal entities	9 423 777	23.9%
Microenterprises (1-9)	5 007 663	12.7%
Small Businesses (10-99)	2 014 633	5.0%
Medium-sized enterprises (100-499)	406 441	1.0%

Small and medium-sized businesses in the United States began its development in the era of the Great Depression, so its share is quite high. Currently, there are about 7 million enterprises in the United States with less than 500 employees, of which less than 20 people are engaged in 6 million enterprises. In addition, there are 18.3 million individual non-farm enterprises in the United States.¹²

According to the UN, in the global economic system, SMEs are employers for almost 50 percent of the world's working population. SME production in various countries ranges from 33 to 67% of GNP. In the context of periodic crises, as well as during the restructuring of the economy and in the process of transition to post-industrial development, there is a decline in production in traditional industries with a constant decrease in employment. In these cases, one of the most important features of SMEs is clearly manifested - the ability to quickly generate new jobs, which significantly weakens social tension in depressed areas. For example, Western Europe for the period 1978-2018 large enterprises lost more than 750 thousand jobs, while the MSP sector created 5.4 million new jobs during this time. A simple comparison of the level of development of SMEs in different countries (see Table 2) shows that Republic

¹⁰ Commission Recommendation 2003/361/EC of 6 May 2003 Concerning the Definition of Micro, Small and Medium-Sized Enterprises // Official Journal. 2003, May 5, No. L 124, P. L 124/36–L 124/41.

¹¹ United States. Financing SMEs and Entrepreneurs 2019: An OECD Scoreboard, OECD Publishing, Paris. : http://dx.doi.org/10.1787/fin_sme_ent-2017-49-en.

¹² Gibson T.; van der Vaart, H.J. (2019): Defining SMEs: A Less Imperfect Way of Defining Small and Medium Enterprises in USA, Brookings Institution website, September, 2019.

of Armenia still has a long way to go in restructuring its economy to move from a system of large and largely monopolized production to a harmonious combination of large, medium and small enterprises.

Table 2

Main indicators of small and medium enterprises in different countries of the world

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<i>Indicators</i>	<i>Canada</i>	<i>Japan</i>	<i>Germany</i>	<i>France</i>	<i>Italy</i>	<i>UK</i>	<i>Armenia</i>
Share of small and medium enterprises in the country's GDP	52,8	58,8	59,3	54,8	58,0	54,6	4,8
Share of small and medium enterprises in total employment	56,8	73,6	74,4	59,2	75,6	59,5	6,8
Share of small and medium enterprises in the number of enterprises	99,8	99,2	99,4	97,6	99,2	99,1	99,4

* Source: "Archived copy" (PDF). *Main Indicators of SME-s*. Archived from [the original](#) (PDF) on 2019-12-10. Retrieved 2018-31-12.

The Thai government plans to increase the number of small and medium-sized enterprises (SME) by 300,000 to achieve a target of over 3 million SMEs by end 2018. As of 2012, there were 2.7 million SMEs contributing to 37% of Thailand's gross domestic product (GDP) and providing over 10 million workforces nationwide. The government foresees that SMEs hold the key for the country's economic future and will support them to expand their businesses both locally and overseas. The Government institution dedicated for SMEs, Office of Small and Medium-Sized Enterprises Promotion (Osmep) has allocated THB 1.2 billion (USD 37 million) to support their growth and estimates that the fund will help SMEs create up to 100,000 products next year which can add value to the economy.¹³

Further to the fund injected by Osmep, Thailand's Ministry of Commerce also plans to develop a national e-commerce platform to support micro SMEs. The ministry has been collaborating with local banks such as Bangkok Bank to set up [Thaitrade.com](#), an official online market for SMEs to support e-commerce business for the sector. This platform helps to enhance the trade opportunities for SMEs who do exports by pooling all Thailand export products into one e-marketplace.

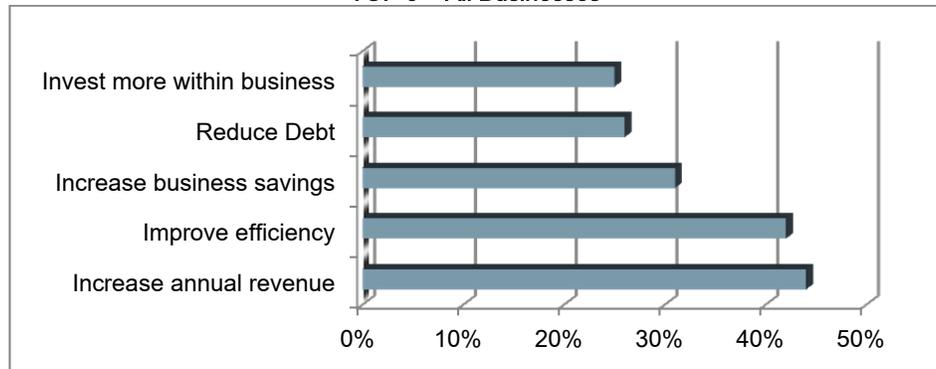
According to RFi Group data, increase revenue is the top goal among SME owners in Thailand (44%), followed by improved efficiency (42%) and increased business savings (31%). The support given by Osmep and Ministry of Commerce is likely to help small business owners realize these goals.¹⁴

¹³ <https://www.rfigroup.com/rfi-group/news/asia-thailand-increase-smes-over-3-million-2018>

¹⁴ <https://www.rfigroup.com/rfi-group/news/asia-thailand-increase-smes-over-3-million-2018>

Figure 1

*Over the next 12 months, is the business planning to do any of the following
TOP 5 – All Businesses**



* Source: RFi Group – Thailand SME Banking Council. /H2-2018/

2. Literature review

Modern economic literature has a variety of definitions and myths about business and entrepreneurship. Some authors identify them, while others try to demarcate them.

According to American journalist and writer Napoleon Hill - A person who brings his unique idea to run a startup company is known as an entrepreneur. A businessman is a person who starts a business on an old concept or idea.¹⁵

According to Professor Eric Rise what distinguishes a Businessman from an Entrepreneur is the mental model (way of thinking): a Businessman is more an 'Analytical Thinker' while an Entrepreneur is more a 'Possibility Thinker'. This means that, for example, a Business man main focus is not on innovation, but more on making sure a company is making profit. Entrepreneurship on the contrary focus on generating new value, and this value could be social, emotional, aesthetic and/or financial.¹⁶

One of the most famous Austrian scientist and public figure Joseph Schumpeter, who investigated entrepreneurship as a phenomenon of economic life.

Schumpeter notes that, although an entrepreneur plays the role of the owner of capital, a rational production manager, a hard worker, an inventor, a seeker of profit in conditions of free competition, none of them exhausts the specific content that forms the basis of the positive role of an entrepreneur in economic life.¹⁷

Schumpeter sees the main role and essence of entrepreneurship in overcoming the inertia of the economic system. The fact is that the rationality of an economic person implies an orientation toward optimal, reliably calculated

¹⁵ Hill N., Holden-Growther B., Think and grow rich. chrome-extension: //mhjfbmdgcfjbbpaeojofohoefgjiehjai/index.html.

¹⁶ Rise E., The lean Startup How Constant Innovation Creates Radically Successful Businesses Paperback – 6 Oct 2011, p. 18.

¹⁷ Schumpeter J. A., Economic theory and entrepreneurial history, in Wohl, R. R. (ed.), Change and the entrepreneur: postulates and the patterns for entrepreneurial history, Research Center in Entrepreneurial History, Cambridge, Massachusetts: Harvard University Press, 1949, p. 18.

production, financial, and commercial operations that bring, if not the maximum, but at least guaranteed profit. Thus, rationality is a factor in the stability and inertia of the economic system. In the proper sense of the word, the entrepreneur's activity, according to Schumpeter, consists in changing the stable stereotypes of economic activity, creating new combinations of factors of production in order to gain an advantage over competitors. Entrepreneurship, therefore, can be defined as organizational innovation for profit. Entrepreneurship is characterized as "creative destruction" - the dismantling of established combinations of production factors, principles and stereotypes of management in the name of creating new ones, the effectiveness of which is tested by competition. To such new combinations J. Schumpeter includes:

- production of a new good or creation of a fundamentally new quality of known goods;
- introduction of a new, not yet known production method;
- development of a fundamentally new sales market;
- use of a new source of raw materials;
- Organizational innovations leading to a fundamental change in the company's position in the market.

3. Conclusion

The development of small and medium enterprises is considered as one of the main tasks of the country's economy. Despite the active position of state structures on the implementation of existing measures aimed at supporting small and medium-sized businesses, a number of problems remain that have a negative impact on the willingness of young people to create an independent business.

State policy is aimed at the creation and growth of new SMEs, the economic development of regions and increased employment, the intensification of innovation, the development of electronic business and the improvement of the service system for SMEs in order to ensure their economic sustainability and high competitiveness in world markets.

Entrepreneurship is one of the important steps of the management revolution of the last 30 years, destroying the principle of an industrial corporation in favor of innovation and the development of new businesses, science parks, incubators, etc.

Many people, including young women and men, do not always have employment opportunities. The development of entrepreneurship in this regard is an important way of channeling their energy and ambitions for the benefit of economic development. Entrepreneurship promotes economic growth, accelerates modernization, and can play an important role in stimulating sustainable development and creating decent jobs.

Private sector employment is mainly provided by small and medium enterprises (SMEs) in countries with different economies. However, sometimes they encounter difficulties in providing quality jobs.

The key to successful SME growth and job creation is:

- Strong and responsible entrepreneurial culture,
- An accessible business environment with clear and easy to apply rules,
- Access to finance and business development services.

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ԲՈՒՆԴԻ ԽԱՉԱՉԱՏ

Երևանի «Գլաժոր» համալսարանի հայցորդ

Համաշխարհային տնտեսության մեջ փոքր և միջին գործարարության ու ձեռնարկատիրության էվոլյուցիան. մեթոդաբանական ասպեկտներ.– Շուկայական տնտեսավարման ժամանակակից պայմաններում փոքր և միջին ձեռնարկատիրության և գործարարության աստիճանական զարգացումը հանդես է գալիս որպես պետության քաղաքական, սոցիալ-տնտեսական վերելքի ու կայունության ապահովման կարևոր երաշխիքներից մեկը: Միևնույն ժամանակ, ՓՄՁ ոլորտի զարգացումը հնարավորություն է տալիս մեղմել անցումային տնտեսություններին բնորոշ տնտեսական և սոցիալական դժվարություններն ու ցնցումները՝ ստեղծելով կայուն պայմաններ հետագա տնտեսական աճի ապահովման համար, նպաստում է մարդկային կապիտալի, մրցակցային շուկաների և նորարարությունների հետագա առաջընթացին, բնակչության կենսամակարդակի բարձրացմանը և հասարակության սոցիալական կայունության ապահովմանը:

Հիմնաբառեր. փոքր և միջին ձեռնարկություններ (ՓՄՁ), գործարարություն և ձեռնարկատիրություն, մասնավորեցում, ՓՄՁ արտահանման ներուժ, ՓՄՁ պետական կարգավորում
 JEL: C10, D21, L53

БУНДИ ХАЧАЧАТ

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Эволюция малого и среднего бизнеса и предпринимательства в мировой экономике: методологические аспекты.– Малые и средние предприятия /МСП/ являются одной из важнейших гарантий политического, экономического и социального развития и стабильности в новых развивающихся странах. Будущее улучшение МСП является одной из ключевых гарантий укоренения рыночных отношений и экономического и научно-технического прогресса. В то же время, развитие сектора МСП дает возможность преодолеть экономические и социальные трудности, присущие странам с переходной экономикой, создавая стабильные условия для дальнейшего экономического роста.

МСП обеспечивает создание рабочих мест с низкими капитальными затратами, насыщает рынок товарами и услугами, налоговыми поступлениями в бюджеты всех уровней, занятостью населения; способствует развитию человеческого капитала, конкурентных рынков и инноваций, повышению уровня жизни населения и социальной стабильности общества.

Ключевые слова: малые и средние предприятия МСП/, бизнес и предпринимательство, приватизация, экспортный потенциал МСП, государственное регулирование МСП.
 JEL: C10, D21, L53