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*Tkachenko A. M.^a, Khanenko A. V.^b***PROBLEMS AND TRENDS IN THE DEVELOPMENT OF SMALL AND MEDIUM-SIZED ENTERPRISES IN UKRAINE**^a National University “Zaporizhzhia polytechnic”, Zaporizhzhia, Ukraine^b Novovolynsk Education and Research Institute of Economics and Management, Novovolynsk, Ukraine

The article deals with entrepreneurship as one of the main spheres of the national economy and an important component of its competitiveness. The role of domestic entrepreneurship in the structural reorganization of the economy is determined. It is determined in the irreversibility of Ukraine's entry into the European economic system. The article analyzes the opinions of financial experts on the unpreparedness of Western banks and companies to lend to Ukrainian businesses in the context of the ongoing economic crisis and military operations. The article considers and suggests that small and medium-sized business owners use modern sources of financing for their business projects, such as franchising and crowdfunding. The author defines the essence and real content of domestic entrepreneurship and its compliance with modern civilization standards. Entrepreneurship is considered in terms of its participation in the formation of political and economic relations in the country, in the search for effective legal mechanisms to ensure the comprehensive development of small and medium-sized businesses. The author establishes the connection between entrepreneurship and the increase in the number of owners of resources and means of production. This gave impetus to the corresponding formation of the middle class in society, which is the key to political and economic stability in any democratic country. Social and societal processes and their impact on the formation of small and medium-sized businesses are outlined. The influence of business on these processes is considered from the point of view of business as a social phenomenon. Amendments and additions to some laws regulating the activities of small and medium-sized enterprises are reviewed. The main directions of development of entrepreneurship in Ukraine at the present stage are determined. It is determined that the development of domestic small and medium-sized businesses is in line with global trends in the formation of a flexible market economy and a combination of both different forms of ownership and different business models.

Keywords: entrepreneurship, business idea, sources of financing, fundraising, crowdfunding, state support for small business, economic restructuring.

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Introduction and problem statement

Exaggerating or underestimating the role and place of entrepreneurship in the national economy of Ukraine, ignoring its economic potential can lead to strategic miscalculations in the implementation of the country's economic policy. Domestic entrepreneurship is facing such important tasks as creating an effective

competitive environment, stimulating innovative development, reviving the entrepreneurial initiative of the population, creating additional jobs and increasing the flexibility of employment, and strengthening regional economies in the context of a full-scale war. ongoing This is happening against the background of a hindering factor - the lack of funds for entrepreneurs

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to start and develop their own business.

Analysis and research of publications

Problems and trends in the development of small and medium-sized enterprises in Ukraine have been considered in the studies of many domestic scholars. We are talking about such specialists as T. Bui [6], I. Mamykina [7], Z. Varnalii, T. Vasylytsiv, Y. Olvinska, D. Pokryshka [8], Minko Georgiev [9], A. Khanenko [10]. Despite certain achievements in this area, theoretical and applied issues of finding sources of financing for small and medium-sized businesses remain underdeveloped. Determining the place of entrepreneurship in the country's economy also remains a pressing issue. Scientific publications do not pay enough attention to the level of qualification of entrepreneurs in Ukraine, which is low, which significantly complicates the prospects for their innovative development. Lack of specialized knowledge in business education and ineffective management reduce the competitiveness of business and deteriorate the quality of its personnel.

The purpose of the article

The purpose of the article is to determine the place and role of domestic entrepreneurship in the structural reorganization of the economy. It is also relevant to define a new social stratum of entrepreneurs-owners who ensure the stability of society and the irreversibility of our country's entry into the European economic system. Along with this, it is important to search for and offer the use of non-traditional, modern sources of financing for small and medium-sized businesses.

Presentation of the main material

International experience shows that entrepreneurship is an important component of the competitiveness of the national economy.

Business (entrepreneurship) is the main element of the economic environment that provides solutions to many social and economic problems: it contributes to the budget revenues, stimulates structural changes in the economy, and shapes the country's image. The development of entrepreneurship is the basis for economic and social development, overcoming poverty and ensuring a high standard of living.

Entrepreneurship also plays an important role in stimulating economic restructuring, forming a new social stratum of entrepreneurs-owners as the social basis for transforming the national economy, ensuring the stability of society and guaranteeing the irreversibility of the country's economic integration into the European economic system.

The formation, functioning, and development of entrepreneurship in Ukraine does not take place in a social vacuum and is not based on an abstract social

framework. These processes take place in a specific social environment and are influenced by specific historical conditions. These conditions facilitate development, but at the same time they also hinder it. Entrepreneurship as a social phenomenon is not only influenced by social processes, but also affects these processes, modifying and transforming them.

Consideration of entrepreneurship in the context of social political and economic relations requires defining its essence. It is a new social phenomenon, compliance with civilization standards, effective search for adequate legal mechanisms to ensure its comprehensive development, etc.

The business environment in Ukraine has changed significantly over the past 20 years. Improvements in the legal framework, gradual entry into the global market, and stabilization of the country's economy have all had an impact on the activities of both Ukrainian and foreign companies operating in Ukraine.

The main trends in the development of entrepreneurship in Ukraine are:

- territorial spread of entrepreneurship, growth of the number of legal entities and individual entrepreneurs;
- merger of capital of domestic and foreign entrepreneurs;
- intensive development of commercial entrepreneurship with little development of industrial entrepreneurship;
- expansion of the service sector (consulting, legal, insurance, transportation, tourism, hotel, security, etc.).

Domestic entrepreneurship faces such important tasks as expanding the structure of supply in the domestic market of goods and services, creating an effective competitive environment, stimulating innovative development, reviving the entrepreneurial initiative of the population, creating additional jobs and increasing the flexibility of employment, and strengthening regional economies.

Creating the conditions for the establishment and development of national entrepreneurship is the main direction of Ukraine's economic transformation. At the same time, small and medium-sized businesses are integral components of modern entrepreneurship.

The development of small and medium-sized businesses is in line with global trends in the formation of a flexible market economy, a combination of different forms of ownership and an adequate business model. This model implements a complex synthesis of a competitive market mechanism and state regulation of small-scale production.

The development of small and medium-sized

businesses has an important content, which is as follows:

- increasing the number of owners, and thus the formation of the middle class – the main guarantor of political stability in a democratic society;
- growth of the share of economically active population, which contributes to the increase in incomes of citizens and smooths out the disparities in the welfare of different social groups;
- selection of the most energetic, capable individuals for whom small business becomes the primary school of self-realization;
- filling market “niches” that are inefficient for large enterprises;
- creation of new jobs with relatively low capital costs, especially in the service sector;
- employment of workers representing socially vulnerable groups (IDPs from “hot spots”, disabled people, youth, women);
- development and implementation of technological, technical and organizational innovations (in an effort to survive in the competition, small firms are more likely to take risks and implement new projects);
- indirectly stimulating the production efficiency of large companies by developing new markets that large firms consider insufficiently large – it is small businesses that often grow into large companies that carry out the most modern knowledge-intensive economic activities;
- eliminating the monopoly of producers, creating a competitive environment;
- mobilization of material, financial and natural resources that would otherwise remain unclaimed, as well as their more efficient use – small businesses mobilize small savings of citizens who are not inclined to use the services of the banking system but are ready to invest in their own business.

The country’s economy faces many constraints and obstacles that hinder its development: a decline in consumer demand, worsening problems in the banking sector, deteriorating credit conditions for the real economy, restrictions on public investment and financial support for businesses, a decrease in foreign investment in the private sector, etc. One of the main impediments to entrepreneurship is the lack of funds for business development and high interest rates on bank loans. SMEs also need resource and information assistance from local authorities. Regional programs to support small and medium-sized businesses have not been effective. The infrastructure does not meet modern requirements and is characterized by uneven location. The development of public-private partnerships in Ukraine requires a targeted government

policy.

The level of qualification of entrepreneurs in Ukraine is low, which significantly hinders the prospects for their innovative development. Lack of specialized knowledge in business education and inefficient management reduce the competitiveness of business and deteriorate the quality of its personnel.

Ensuring a high level of innovation activity of domestic enterprises is an important way to strengthen the competitiveness of the national economy. In Ukraine, the level of innovation is rather low. Only 11% of the country’s industrial enterprises are engaged in innovative activities. This leads to a low level of international competitiveness of the domestic economy. The main task of the policy for the development of innovative entrepreneurship is to take special measures that stimulate innovation activity and ensure the spread of innovations in all areas of the national economy. The activities of a certain stratum of business entities are characterized by low social responsibility; facts of tax evasion, illegal transactions and capital outflows outside the country are not uncommon. Domestic business structures need to build a model of social responsibility that will be adequate to the current value orientations of society.

The development of small and medium-sized businesses is an important economic and political issue. It requires a coherent systematic methodology for developing entrepreneurship in terms of both budget and taxes, as well as the government’s attitude toward small and medium-sized businesses.

The beginning of an upswing in the development of entrepreneurship is associated with the revitalization of the entire economic system of Ukraine. At present, the level of entrepreneurial activity in our country is insufficient compared to developed countries and needs to be significantly improved.

Ukraine’s top priority in implementing European approaches to the development of small and medium-sized businesses is to reach and formalize agreements with the EU on the implementation in Ukraine of the principles set out in the Small Business Act for Europe (SBA). It envisages measures by the Commission and EU member states to provide support in such key areas as education and training, creation of favorable conditions for starting a business, access to information and modern technologies, and creation of an adequate legal and tax framework.

Ukraine currently faces many problems that impede the development of domestic entrepreneurship. Solving these problems will ensure the expansion of the entrepreneurial sector, increase its efficiency, and reduce the shadow sector. The state should play a key role in these transformations.

State regulation and support of entrepreneurship in Ukraine requires creating conditions for a significant acceleration of its growth, introduction of innovations, intensification of international operations, and formation of competitive domestic enterprises. By its economic nature, state support for business should be an instrument that would level the playing field for large and small businesses. At the same time, it is important not to disrupt market mechanisms in the competition between them. One of the reasons for the successful development of small businesses in developed market economies is that large businesses are not opposed to small ones.

According to the Commercial Code of Ukraine, “the state policy on regulation of entrepreneurial activity is a system of economic, social, organizational, legal and political provision of a favorable business climate for the formation and development of business”.

Modern researchers traditionally point to the following as the main factors that determine the use of state regulation of entrepreneurial activity:

- the need to create favorable legal and economic conditions for the development and spread of entrepreneurship;
- the need to overcome the market indifference of entrepreneurship (stimulation of responsible attitude – social efficiency);
- in relation to general social problems: the

proper level of wages, employment, full payment of taxes, quality of goods, environmental safety;

- creating conditions for the resumption of business activity and protection of entrepreneurs’ rights;
- counteracting unfair competition and monopoly;

– stimulating entrepreneurial activity in high-tech (IT technologies, pharmaceuticals) and strategic (chemical industry, mechanical engineering, shipbuilding) industries that are drivers of the national economy of Ukraine.

The direct subjects of state regulation of entrepreneurship include the entities shown in Fig. 1. State Regulatory Service – implements state policy in the area of business control, licensing, and the permitting system. The Ministry of Economic Development and Trade is responsible for macroeconomic regulation. Sectoral ministries and agencies develop state standards and license economic activities. The State Property Fund implements the state policy in the field of privatization, lease, use and alienation of state property, and management of state property. The State Fiscal Service of Ukraine implements state tax and customs policy. The Antimonopoly Committee exercises state control over compliance with legislation on the protection of economic competition.

State support for small businesses is provided

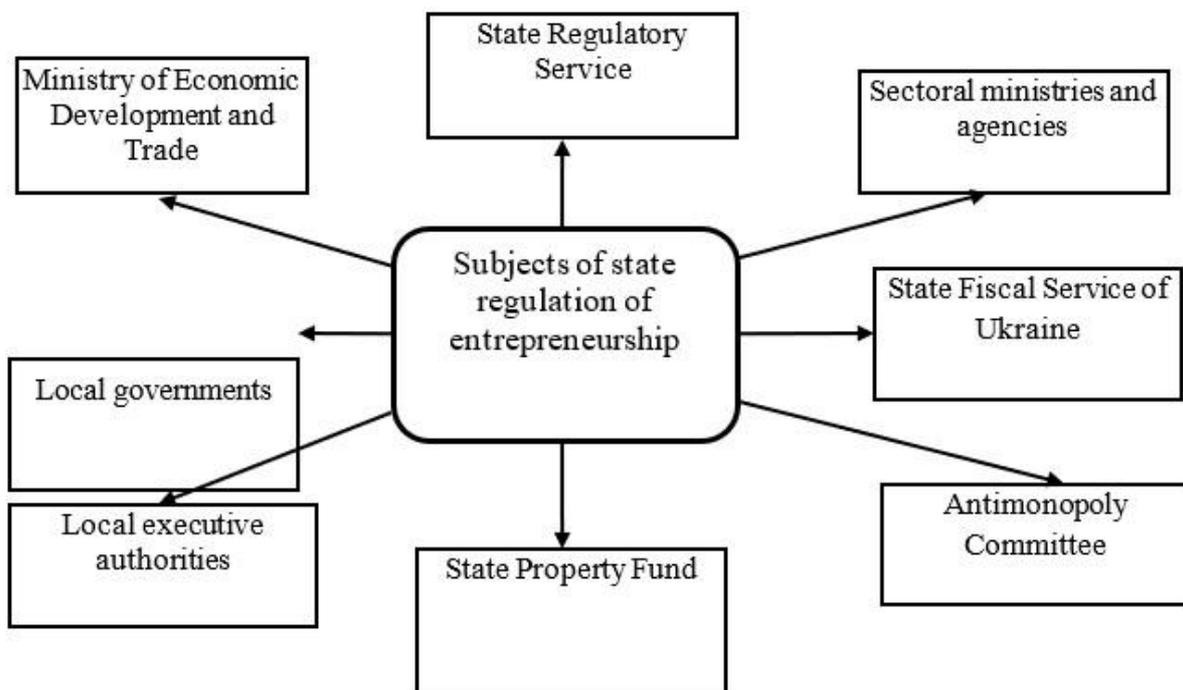


Fig. 1. Subjects of state regulation of entrepreneurship

through the implementation of regional and local programs in accordance with the Law of Ukraine No. 4618-VI “On the Development and State Support of Small and Medium-Sized Enterprises in Ukraine” dated 22.03.2012.

Trends in the development of small and medium-sized businesses lead to the formation of a network of infrastructure for their development, which is determined by the types of state support. This support includes financial, information, and advisory support, including support in the field of innovation, science and industrial production, and support for small and medium-sized businesses. It also includes support in the areas of exports, training, retraining, and advanced training of business and management personnel (Fig. 2).

The purpose of state support for the development of small and medium-sized businesses is to create favorable and reliable economic, administrative, and institutional conditions for their development. At the same time, small and medium-sized businesses should overcome negative processes in the country’s economy, support domestic producers, create conditions for employment of the Ukrainian population, and create

new jobs.

Financial and credit support for small and medium-sized enterprises includes:

- ensuring access of small and medium-sized enterprises to loans, including on a preferential basis;
- allocation of funds from budgets of all levels to stimulate the activities of small and medium-sized firms;
- providing state guarantees and sureties;
- promoting the development of leasing financing mechanism;
- creating a mechanism for compensating creditors who finance programs and projects on a preferential basis;
- securing activities through insurance and accelerating the movement of receivables through the use of factoring services;
- development of investments;
- promoting the integration of large, medium and small businesses (franchising, leasing, subcontracting and venture capital financing, outsourcing).

Information and consulting support for small

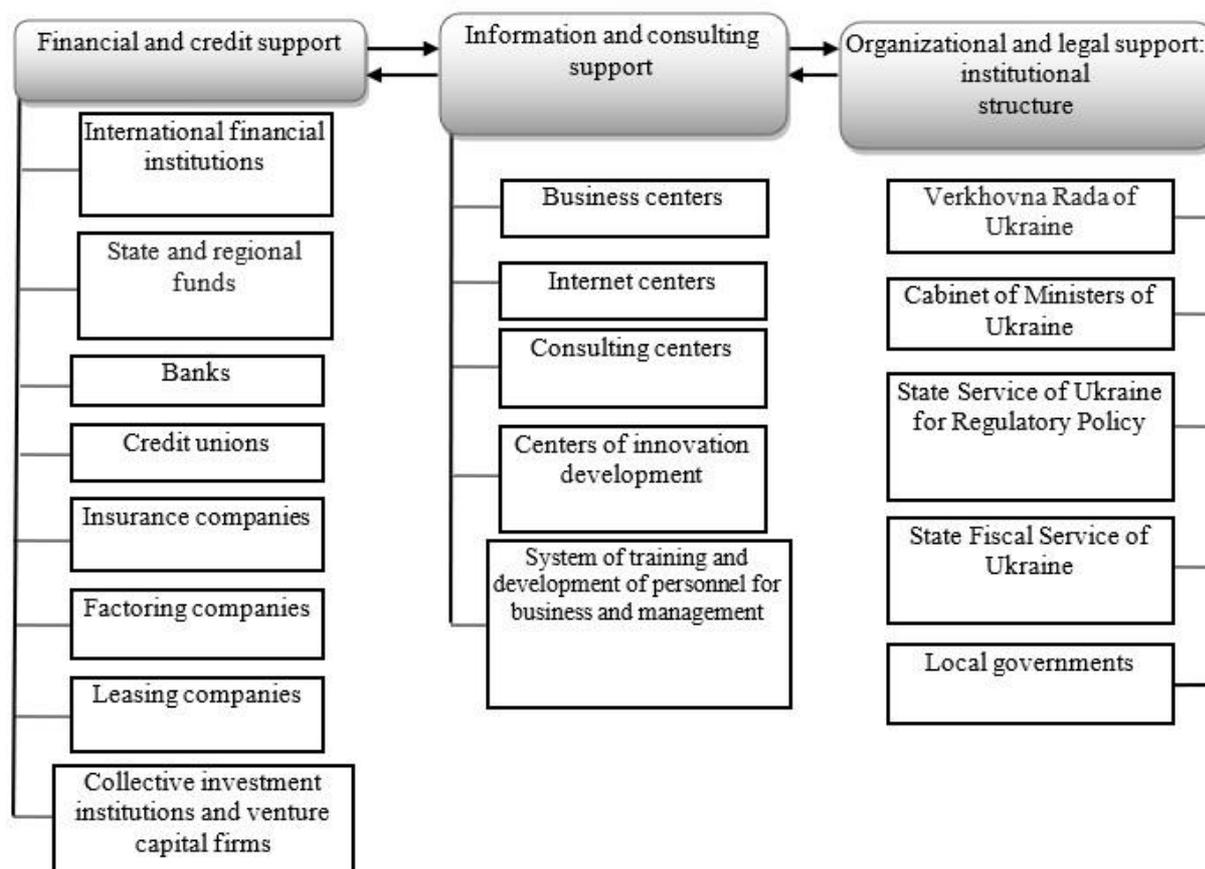


Fig. 2. System of state support for small business development

and medium-sized businesses includes:

- optimization of the organizational structure of the state support system at the national, regional and local levels of government;

- providing access to consulting resources on peculiarities and problematic issues of doing business both for companies operating on a commercial basis and developing Internet resources that disseminate such information free of charge;

- promoting business innovation and free access to the resources of innovation centers;

- developing and regulating the functioning of the system of organizations and institutions for training management personnel and business education.

Organizational and legal support for small and medium-sized enterprises includes:

- improvement of the legal framework and protection from criminal acts;

- reforming the taxation system;

- removal of administrative barriers to economic activity;

- implementation of antitrust measures;

- providing access to information on the status and trends of development;

- facilitating foreign economic activity.

The Government of Ukraine is pursuing a policy of creating favorable conditions for doing business, removing existing obstacles, and creating attractive conditions for business entities to attract investment and private capital into the domestic economy. In recent years, Ukraine has adopted fundamental laws that comply with the European principles of business regulation in the following areas: licensing, state registration of business entities, the permitting system (limiting the number of permits), and technical regulation.

Entrepreneurial activity in our country is regulated by the following legislative acts:

- the Law of Ukraine “On Development and State Support of Small and Medium Enterprises in Ukraine” No. 4618-VI of 22.03.2012;

- the Law of Ukraine “On the National Program for Promoting the Development of Small Business in Ukraine” No. 2157-III dated December 21, 2000;

- the Law of Ukraine “On State Registration of Legal Entities and Individual Entrepreneurs” No. 755-IV of 15.05.2003;

- the Law of Ukraine “On Amendments to the Tax Code of Ukraine and Certain Other Legislative Acts of Ukraine on the Simplified System of Taxation, Accounting and Reporting” No. 4014-VI of November 4, 2011;

- the Law of Ukraine “On Amendments to the

Tax Code of Ukraine and Other Legislative Acts of Ukraine Regarding the Validity of Norms for the Period of Martial Law” No. 2120-IX of 15.03.2022;

- Law of Ukraine “On the Permitting System in the Field of Economic Activity” No. 2806-IV of September 06, 2005;

- the Law of Ukraine “On the Basic Principles of State Supervision (Control) in the Sphere of Economic Activity” No. 877-V of April 05, 2007;

- the Law of Ukraine “On Licensing of Economic Activities” No. 222-VIII dated March 2, 2015.

State regulation and support of entrepreneurship means that the state ensures freedom of competition between entrepreneurs by law, protects consumers from unfair competition and monopoly in any area of business. Small and medium-sized businesses are especially important in times of economic crisis or martial law in the country.

Since the outbreak of the current war, the Verkhovna Rada of Ukraine has adopted amendments to some laws regulating the activities of small and medium-sized enterprises, such as:

- according to the Law of Ukraine No. 2290-IX dated 31.05.2022, Section V of the Law of Ukraine “On the Development and State Support of Small and Medium-Sized Enterprises in Ukraine” No. 4618-VI dated 22.03.2012 was supplemented by paragraph 5, which has the following definition: “Temporarily, for the period of martial law in Ukraine and for six months from the date of its termination or cancellation, Article 13 “Restrictions on the provision of state support to small and medium-sized enterprises” of this Law does not apply to small and medium-sized enterprises engaged in the production of weapons;

- according to the Law of Ukraine “On Amendments to the Tax Code of Ukraine and Other Legislative Acts of Ukraine Regarding the Validity of Provisions for the Period of Martial Law” No. 2120-IX dated 15.03.2022.

The Law provides for the specifics of tax liabilities, including those of the simplified taxation system:

- starting from April 1, 2022 and for the period of martial law, the payment of the single tax is voluntary for individual entrepreneurs (IEs), single tax payers of groups I and II. Those who do not wish to pay the tax during the martial law period simply do not fill out a tax return for the specified period;

- during mobilization, individual entrepreneurs belonging to groups II and III of single tax payers, as well as legal entities belonging to group III, may, at their own discretion, not pay the unified social contribution for employees called up for military

service in the Armed Forces of Ukraine.

Starting from April 1, 2022, individual entrepreneurs and legal entities whose income did not exceed UAH 10 billion in the previous calendar year may switch to paying the Group III single tax at a rate of 2%:

a) such single tax payers are not subject to restrictions on the number of employees;

b) single tax payers are not subject to value added tax;

c) the advance payment of the single tax is paid monthly by the 15th day of the previous month;

d) tax reporting is submitted quarterly within the timeframe provided for quarterly reporting.

The adoption of these amendments to the Laws will play a major role in maintaining the financial stability of small and medium-sized businesses that have been shocked by the military operations.

According to financial experts, lending to Ukrainian businesses by Western banks and companies is impossible in the context of the ongoing economic crisis and military operations. In the author's opinion, representatives of small and medium-sized businesses should use non-traditional, modern means of financing their business projects, such as fundraising and crowdfunding.

Fundraising is the search for sponsors, investors, and others to finance an event, project, idea, or organization. And this process does not imply one-time collections, but the search for systematic sources of resources. Moreover, such fundraising can be conducted for both commercial and non-profit organizations.

Fundraising can be internal and external. In the first case, it is about developing and implementing a strategy for finding sources of support for activities by the organization's management. In the second case, fundraising is the subject of consulting activities, when the search for funding is carried out by engaging professional fundraising consultants.

To obtain resources in fundraising, volunteers can be involved – groups of people who are willing to donate their free time or money to obtain the necessary resources. Resources in fundraising include material or non-material resources, such as human, information, financial, legal, marketing, etc.

Methods of fundraising: solicitation (private and personal); mass fundraising campaigns with the use of campaigning; grant competitions; volunteering; mutually beneficial partnerships; subsidizing; provision of reimbursable services; membership fees of organizations; collection of private donations; lending. The source of the attracted resources may be a sponsor, investor, granting organization, patron or donor

Crowdfunding is a way of raising funds for the growth and development of a project, initiative, enterprise or program through contributions from a large number of third parties. For the founder, these are risk-free funds, as they are raised on a voluntary basis from people who are not indifferent to the possible project. In today's world, funds are raised mainly on online platforms, and benefactors receive a reward for their contribution – some memorabilia or a certificate for a future product, if it is produced. In addition to financial assistance, crowdfunding means moral support for the entrepreneur. The money does not have to be returned. But it must be used effectively so as not to lose people's trust. Crowdfunding is a popular tool among tech startups. It gives them an opportunity to check how much demand their product is in and how strong the business founders are. Also, raising funds through international crowdfunding platforms allows you to enter new markets.

Traditional businesses raise funds in this way to open public places, breweries, craft production, pizzerias, and so on. This practice is common in Ukraine. If an entrepreneur wants to raise funds for a business, he or she should offer a component that will be of interest to philanthropists. First, people need to want the proposed business to exist. The inspiration can be a social mission or simply the appearance of an interesting location or production facility with a large number of jobs in the city. Second, you need to offer people to achieve something together, to influence something together. For example, opening additional workshops at an existing factory.

Conclusions

Despite the important place of small and medium-sized enterprises in the country's economy, there are many constraints and obstacles that hinder its development. These include a decline in consumer demand, aggravation of problems in the banking sector, deterioration of credit conditions for the real economy, restrictions on public investment and financial support for business, a decrease in foreign investment in private sector development, etc. Small and medium-sized enterprises need support in obtaining bank loans on favorable terms, government subsidies, and resource and information assistance from local authorities. Regional programs to support small and medium-sized businesses have not been effective. The infrastructure does not meet modern requirements and is characterized by uneven location.

Targeted government policy is needed to develop public-private partnerships in Ukraine and to promote business education for managers of small and medium-sized businesses. The level of qualification of entrepreneurs in Ukraine is low, which complicates

the prospects for their innovative development. Lack of specialized knowledge in business education and ineffective management reduce the competitiveness of businesses and deteriorate the quality of their staff. The priority tasks for Ukraine in the process of implementing European approaches to the development of small and medium-sized businesses are to reach and formalize agreements with the EU on the implementation in Ukraine of the principles set out in the Small Business Act for Europe. This act provides for the Commission and EU member states to take measures to ensure its support in such key areas as education and training, creation of favorable conditions for starting a business, ensuring access to information and modern technologies, and creation of an adequate legal and tax framework. The study resulted in the authors' proposal to small and medium-sized business owners to use modern sources of financing for their business projects, such as franchising and crowdfunding.

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ПРОБЛЕМИ ТА ТЕНДЕНЦІЇ РОЗВИТКУ МАЛОГО ТА СЕРЕДНЬОГО ПІДПРИЄМНИЦТВА В УКРАЇНІ

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В статті розглянуто підприємництво як одну з основних сфер національної економіки та важливу складову її конкурентоспроможності. Визначено значення вітчизняного підприємництва в структурній перебудові економіки, в незворотності входження України в європейську економічну систему. Досліджено думки фінансових експертів щодо неготовності західних банків і компаній до кредитування українського бізнесу в умовах триваючої економічної кризи та воєнних дій. Розглянуто та запропоновано власникам малого та середнього бізнесу використовувати сучасні джерела фінансування своїх бізнес-проектів, такі як франчайзинг і краудфандинг. Визначено сутність та реальний зміст вітчизняного підприємництва, його відповідність сучасним цивілізаційним стандартам. Розглянуто підприємництво з погляду його участі в формуванні політичних та економічних відносин в країні, в пошуку дієвих правових механізмів забезпечення всебічного розвитку малого і середнього бізнесу. Встановлено зв'язок між підприємництвом та збільшенням числа власників ресурсів і засобів виробництва, що надало поштовх відповідному формуванню в суспільстві середнього класу, який є запорукою політичної та економічної стабільності в будь-якій демократичній країні. Означено соціальні і суспільні процеси, їх вплив на формування малого та середнього бізнесу, а також вплив бізнесу на ці процеси з погляду на нього як на соціальне явище. Оглянуто зміни та доповнення до деяких

законів, що регулюють діяльність суб'єктів малого та середнього підприємництва, прийняті Верховною Радою України з початком повномасштабної війни, розв'язаної Росією проти України. Визначено основні напрями розвитку підприємництва в Україні на сучасному етапі, означено, що розвиток вітчизняного малого та середнього бізнесу відповідає загальносвітовим тенденціям щодо формування гнучкої ринкової економіки та поєднання як різних форм власності так і різних моделей господарювання.

Ключові слова: підприємництво, бізнес-ідея, джерела фінансування, фандрайзинг, краудфандинг, державна підтримка малого бізнесу, структурна перебудова економіки.

PROBLEMS AND TRENDS IN THE DEVELOPMENT OF SMALL AND MEDIUM-SIZED ENTERPRISES IN UKRAINE

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The article deals with entrepreneurship as one of the main spheres of the national economy and an important component of its competitiveness. The role of domestic entrepreneurship in the structural reorganization of the economy is determined. It is determined in the irreversibility of Ukraine's entry into the European economic system. The article analyzes the opinions of financial experts on the unpreparedness of Western banks and companies to lend to Ukrainian businesses in the context of the ongoing economic crisis and military operations. The article considers and suggests that small and medium-sized business owners use modern sources of financing for their business projects, such as franchising and crowdfunding. The author defines the essence and real content of domestic entrepreneurship and its compliance with modern civilization standards. Entrepreneurship is considered in terms of its participation in the formation of political and economic relations in the country, in the search for effective legal mechanisms to ensure the comprehensive development of small and medium-sized businesses. The author establishes the connection between entrepreneurship and the increase in the number of owners of resources and means of production. This gave impetus to the corresponding formation of the middle class in society, which is the key to political and economic stability in any democratic country. Social and societal processes and their impact on the formation of small and medium-sized businesses are outlined. The influence of business on these processes is considered from the point of view of business as a social phenomenon. Amendments and additions to some laws regulating the activities of small and medium-sized enterprises are reviewed. The main directions of development of entrepreneurship in Ukraine at the present stage are determined. It is determined that the development of domestic small and medium-sized businesses is in line with global trends in the formation of a flexible market economy and a combination of both different forms of ownership and different business models.

Keywords: entrepreneurship, business idea, sources of financing, fundraising, crowdfunding, state support for small busi-

ness, economic restructuring.

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