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EXPERIENCE OF SMALL BUSINESS DEVELOPMENT IN DIFFERENT COUNTRIES OF THE WORLD

The development of small business in foreign countries is proceeding at a fast pace as this subject of economic relations is given more importance: at present, small business is a middle class that serves as a base for the stable development of the economy of foreign countries. The small business sector represents the most extensive network of enterprises and individual entrepreneurs, operating mainly in local markets and directly related to the mass consumer of goods and services. Together with the small size of small business, their technological, production and management flexibility, this allows you to respond to changing market conditions responsibly and in a timely manner. The article analyzes the development of small business in the world. The country issues of small business development in different countries are analyzed. The achievements and shortcomings in the development of small business in a number of countries of the world are reflected.

Key words: small business, state support, economy, development, finance, taxes, barriers, regulation, reform.

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Әлемнің түрлі елдеріндегі шағын бизнесті дамыту тәжірибесі

Шағын бизнестің дамуы шет елдерде жедел қарқынмен жүргізілуде, өйткені осы экономикалық қатынастар субъектіге үлкен мән беріледі: қазіргі уақытта шағын бизнес орта класс болып табылады, өйткені шет елдерде шағын бизнесті дамыту тез болып табылады: қазіргі уақытта шағын бизнес шетелдік экономикалардың орнықты дамуы үшін негіз ретінде қызмет етеді. Шағын бизнес секторы жергілікті нарықтарда және бұқаралық тұтыну тауарлар мен қызметтердің тікелей байланысты негізінен жұмыс істейтін, кәсіпорындар мен жеке кәсіпкерлердің ең кең желісін білдіреді. Жиынтығында, шағын көлемімен шағын бизнесті, олардың технологиялық, өндірістік және басқару икемділігін ұштастыра отырып, мұқтаждарына ілтипатпен және уақтылы нарық конъюнктурасының өзгеруіне мүмкіндік береді. Сондай-ақ, шағын бизнес ажырамас болып, жалпы экономика мен қоғам онсыз гүлдене және өсе алмайды, кез келген дамыған шаруашылық жүйесі ажырамас объективтің қажетті элементі болып табылады. Мақалада әлемдегі шағын бизнестің дамуына талдау жүргізілген. Әр түрлі елдерде шағын бизнесті дамыту ел сұрақтар талданды. Бүкіл әлем бойынша бірқатар елдерде шағын бизнесті дамытудың жетістіктері мен кемшіліктерін көрсетеді.

Түйін сөздер: шағын бизнес, мемлекеттік қолдау, экономика, даму, қаржы, салық, тосқауыл, реттеу, реформа.

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Опыт развития малого бизнеса в различных странах мира

Развитие малого бизнеса в зарубежных странах идет быстрыми темпами, так как данному субъекту экономических отношений придается большее значение: в настоящее время малый бизнес представляет собой средний класс, который служит базой для стабильного развития

экономики зарубежных стран. Сектор малого бизнеса представляет самую разветвленную сеть предприятий и индивидуальных предпринимателей, действующих в основном на местных рынках и непосредственно связанных с массовым потребителем товаров и услуг. В совокупности с небольшими размерами малого бизнеса, их технологической, производственной и управленческой гибкостью это позволяет чутко и своевременно реагировать на изменяющуюся конъюнктуру рынка. Малый бизнес также является неотъемлемым, объективно необходимым элементом любой развитой хозяйственной системы, без которого экономика и общество в целом не могут процветать и развиваться. В статье произведен анализ развития малого бизнеса в мире. Проанализированы страновые вопросы развития малого бизнеса в разных странах. Отражены достижения и недостатки в развитии малого бизнеса в ряде стран мира.

Ключевые слова: малый бизнес, государственная поддержка, экономика, развитие, финансы, налоги, барьеры, регулирование, реформа.

World tendencies of development of small business have characteristic features which are peculiar to different countries of the world. Consider them.

Especially it is noticeable in the developed countries of the world – leaders of agricultural production [1]. In these countries, the share of large commodity producers is high in the gross product of agriculture. In the USA, with the most developed agricultural production, the share of large companies in the GDP of agriculture is about 90 percent, and the remaining 10 percent fall on small and medium-sized businesses. [2] Moreover, in the United States there are tendencies of ousting small businesses from agricultural production [3]. In the same USA, 3 percent of the country's population not only feed the inhabitants of their country, but also export agricultural products.

Approximately the same situation in other countries with developed agriculture – Holland, Sweden and other countries. In this regard, the experience of organizing small businesses in developed countries is useful.

As in Kazakhstan, the basis of small business development in these countries is its legal basis [4, c. 12]. The main indicator that determines the involvement of the enterprise in small business is the average number of employees. Most often, the criteria for small business are, along with the number of employees (employed), the size of capital, the volume of business (production of goods, profits, income) [5].

At the same time, in foreign practice, the definition of small business suits differently. Often, small business is understood as the activity of a small group managed by one owner [6].

The development of small business in the developed countries of the world is proceeding at an accelerated pace, which is associated with significant support by the authorities, which implement a large number of different programs aimed at developing and improving the activities of this sector

of the economy, including the provision of various benefits. This approach is due to the fact that in these countries there is an understanding that, thanks to small business, the middle class of the state is being formed – the basis of social stability of states.

Under US law, small businesses include entrepreneurial structures with a workforce of 20 to 100 people [7]. But at the same time, microenterprises are singled out separately, in which up to 20 people work [8].

Also in the legislation, small businesses are separately identified, which work with the involvement of hired workers without it.

Small business in the US began to spread rapidly during the Great Depression, which created the current situation in this sector of the economy. The level of development of small business in the US remains very high at the present time. Today in the United States there are about 7 million enterprises with the number of employees less than 100 people, of which 6 million employ less than 20 people [9]. In rural areas, 18.3 million individual non-agricultural enterprises operate; Those that do not fall under the criteria of small business.

In the United States, about 600,000 small businesses are registered each year, and about 500,000 small businesses are terminated [10]. This is due to the fact that small business in the US is very sensitive to the market situation and its owners in a timely manner solve the issue of leaving the market. Having curtailed business in an unpromising direction, entrepreneurs transfer their activity to other areas of business. This is an important feature of Americans in terms of a high level of adaptability to external conditions and the ability to quickly adjust. Although bankruptcies in the US small business are frequent, but this is not perceived as a collapse of all hopes, but is seen as the completion of the old business to start a new business. It is believed that such an attitude to the matter lies in a certain psychologi-

cal phenomenon that determines the viability of all American business [11, p. 319].

Currently, about half of the jobs in the US are small businesses.

Small business in rural areas, as well as in the whole country in the United States, operates in different areas: in production, construction, trade, servicing of vehicles, agricultural machinery, the financial sector, social services and, of course, in the sphere Innovation [12].

Significant contribution of small business in the development of science and the development of new products: the bulk of discoveries and inventions in the United States accounted for small business forms [13]. It should be noted that the development of production of many aircraft, helicopters, air conditioners, personal computers and other products was initiated by small enterprises. Thanks to this, the initiative of ordinary Americans, the US has a powerful development in the production of modern goods and services.

At the same time it is necessary to note the significant state support of small business in the USA.

Federal programs to support small business in the US appeared in 1932. In those years, the state began to subsidize small and medium-sized enterprises, thanks to which it was small business that created new jobs and thereby solved many social problems.

Later, in 1942, the USA adopted the Small Business Act. Support for small business continued even later, when in 1953 the Federal Agency – the Administration for Small Businesses (AMB) – was created, which functions until now, defending and protecting the interests of small business at the level of the highest US government bodies [14].

AMB provides small business with a variety of assistance – financial, consulting, assistance in obtaining government orders and in concluding contracts with large companies. The network of AMB branches is available in many regions of the USA, which allows supporting small business in all states of the country.

The scope of AMB's competence includes:

- Assistance in obtaining a loan or giving guarantees for their receipt;
- Direct financing from own means of small business, in the form of subsidizing or granting of the credit;
- providing technical and information assistance to small businesses.

The US federal government pursues a policy of preserving and developing a competitive environment that forces small businesses to reduce produc-

tion costs that are achieved through the transition of enterprises to new, more advanced technologies. The state support of small business in the USA is also manifested in the conditions of emergency situations (the consequences of the elements, social unrest, terrorist acts) and in the programs of state guaranteeing of rent and construction contracts insurance, with the participation of small enterprises, in the conditions of the global financial crisis. Thus, under the 2010 program, it is envisaged to increase the financing of local banks to activate the business lending process, reduce interest rates on loans to small businesses, expand the practice of granting tax credits, and partially release small business from profit taxes.

It should be noted one more important part of the state support of small business, which consists in granting special tax benefits, such as the «first year bonus», the essence of which is that the tax is paid only from half the taxable amount. The reduction in federal taxes in the US stimulates the development of small business, promotes the creation of new small enterprises, which strengthens the position of small business in the US economy, and creates new jobs.

In the United States, there is a special state program for the promotion of small businesses owned by national minorities, of which there are currently more than 3 million enterprises belonging to small businesses [15].

Based on the foregoing, we can conclude that state support for small business is high enough, which contributes to a favorable climate for the development of small business in the United States.

In the developed countries of Europe, Spain made the greatest progress in the development of small business. In Spain, the share of small business is 72% of the country's total GDP [16].

Small business in Spain began to develop rapidly only at the end of the twentieth century, in the 70s. The high economic performance of Spain's small business contributed to the solution of the problem of unemployment and the general rise of the Spanish economy. The main sectors where there is a small business of Spain are agriculture, metallurgy, food industry, construction, tourism and others.

At the same time, the share of small business in Spain in agriculture reached 80%; Of all developed countries, Spain is the country with the most developed small business in agriculture [17].

Against the backdrop of agriculture, the share of small business in other sectors, such as construction, industry, shipbuilding and other industries is much more modest – within 25-30%. [18]

In Spain, there are many different programs to support and develop small businesses.

A characteristic feature for the development of small business in Spain is that support in this sector of the economy begins already from the moment of initiation for those who are going to start their own business.

During the first five years, entrepreneurs do not pay taxes and are eligible for an indefinite loan for business development. At the same time, the main focus of the Spanish state is on small businesses, as an effective means of addressing the important social task of providing employment for the population, attaching special importance to the provision of social protection for vulnerable segments of the population (women, students, etc.). These programs allow the socio-economic growth of underdeveloped regions and regions of Spain. It should also be noted, the Spanish government stimulation of many organizations and funds in supporting small business. Spain's success in the development of small business is largely a consequence of the low level of bureaucracy that would impede the process. Registration of enterprises is carried out only within 24 hours from the date of submission of registration documents, a citizen not only of Spain, but of any other state. The state bureaucracy does not hinder the development of business in the country through various control functions, which are a scourge of business development in Kazakhstan.

The viability of the Spanish business, including small business, was tested for strength in the course of endless economic crises that swept the global economy from 2008 to the present. This helped the Spanish state, which provided the business with strong support.

Spain showed that among the EU countries there are very favorable conditions for the development of small business.

Today, just under 3 million small businesses are registered in France [19]. Small business in France, in addition to agriculture, is engaged in services, trade, construction, industry, transport.

Each year, about 250,000 small enterprises are opened in the country, with the elimination of approximately 50,000. [19] About half of the new jobs created in France are created in the small business sector. Out of the total mass of small enterprises, half belong to the individual or family business and is generally without hired personnel, in a large part of the enterprises less than 10 people work. The distinctive side of small business in France is that the incomes of enterprises do not have legislative restrictions.

In France, there is also substantial state support to small businesses.

A powerful and functional state system for stimulating small business has been created here. New enterprises for two years are exempt from taxes on joint-stock companies and on local taxes. For them, the income tax and the tax on the invested part of the profits are reduced. Particular attention is paid to the state for small businesses that opened it in economically depressed zones, where small businesses receive discounts and cancellations of payments to social protection funds.

Unemployed, creating their own new business, there is a special system of state support. They are exempted from taxes for three years and for a year from compulsory social payments to the Social Insurance Fund. Unemployed, who opened their own business, are issued special settlement books, checks of which entrepreneurs have the right to pay with consultants in the field of management, law, accounting, etc.

All small business owners have the right to receive preferential loans and other forms of business financing.

In France, the National Agency for the Creation of Enterprises (ANCE) was created, whose task is to promote future private entrepreneurs. The Agency encourages the creation of enterprises, and the prevention of their bankruptcies is one of the key areas of its activities. Moreover, in the event of a threat of bankruptcy, the agency is looking for opportunities to buy up such enterprises.

In addition to the agency, the ministries support the creation of enterprises, organize the arrangement of territories, chambers of commerce and industry, elective bodies of local self-government – regional and general councils, as well as create private funds created at the expense of large corporations to support small businesses.

In France, effectively operates the Movement of French Entrepreneurs, lobbying the interests of all entrepreneurs of the country, including small businesses. This makes it possible for owners of small enterprises to firmly and decisively defend their rights in a dialogue with the state on various aspects of their activities (deductions of taxes and funds to various funds).

Also, a fund has been set up, the funds of which are directed to investments and loans to small and medium-sized businesses.

In France, in recent years, a reduction in the social tax rate for small and medium-sized enterprises and a number of other tax breaks have been made.

In general, it can be concluded that the conditions for the development of small and

medium-sized businesses in France are quite favorable, as in Spain.

Just like in many developed countries, in Germany, small business can be observed favorably by the government. Starting with the process of simplified registration and ending with state financial support. Restrictions on the size of small business in Germany are determined by the amount of turnover (not more than 250 thousand euros) and the annual profit, which should not exceed 25 thousand euros. [20]

The characteristic features of small business in Germany are two features. Small business in Germany is the most export-oriented in the world. No country in the world in this indicator is able to compare with the small business of Germany. In addition to the agency, the ministries support the creation of enterprises, organize the arrangement of territories, chambers of commerce and industry, elective bodies of local self-government – regional and general councils, as well as create private funds created at the expense of large corporations to support small businesses.

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Besides this circumstance, only in Germany for small business there is such an official form of organization of own business – representatives of free professions (Freiberufler). This is a very convenient form of entrepreneurship for those who have the appropriate skills and abilities, which makes it possible to receive income. The entrepreneur for this is registered by Freiberufler in the tax service and in the professional association corresponding to the sphere of his activity.

Unlike ordinary businessmen in Germany who pay income tax, value added tax and entrepreneurial tax, Freiberufler is exempt from paying the latter.

In Germany Freiberufler there are more than one million who have the right to hire themselves assistants. As a result, this line of business gives the country three million jobs.

Despite the predominance today of small forms of entrepreneurship in Germany's agricultural production, there is a process of concentration of production. To date, only 2.5 percent of the total population of the country is working in agriculture. If today the average area occupied by farms, depending on the region of the country from 5 to 15 hectares, according to the estimates of German economists, the continued intensification of competition, will lead to squeezing out small and medium-sized farms. Only those farms that occupy over 80 hectares of agricultural land will survive, and the number of milk yielding cows on farms is no less than 40 [21].

A distinctive feature of small business in Canada is that in the country, home offices are widely practiced and supported by the authorities. The vast majority of entrepreneurs work without leaving home.

It is convenient in many ways – it does not take time to travel to work, the government provides tax incentives for such entrepreneurs. Entrepreneurs have the right to write off from their income the costs of repairing their building, the maintenance of adjacent territories, part of the costs of building maintenance and property taxes, insurance, etc.

As for agriculture, in Canada, the share of small business in the industry is only 13 percent and there is a tendency to reduce it [22].

State support for small businesses in Canada is at a high level, similar to the US.

Small business abroad continues to develop not only quantitatively, but also qualitatively. There are new areas of small business in rural areas, not only in developed countries but everywhere, where there is an initiative of citizens of countries.

In recent years, a small tourist business in the countryside is of great interest and popularity. It

becomes especially popular in Hungary, Czech Republic, Poland, Slovakia, Great Britain.

Australia does not belong to a highly developed economy. The share of large enterprises is not great. The main share of business in the country is represented by small businesses. Apparently, therefore, global crisis shocks do not have a strong impact on the economy of Australia. Small businesses include enterprises with a staff of up to 20 people [23]. The country is huge in size, but as in

Kazakhstan, business is not evenly distributed across the territory. In Australia, industrial, construction and other types of business are concentrated mainly on the coast, where large cities are located. The rest of the country is farming.

The state, like in many countries of the world, supports small business. At the same time, when opening a small business in Australia, there are bureaucratic barriers related to the provision of necessary permits.

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