

Bondarenko P., Kurinna I.

Oles Honchar Dnipro National University (Ukraine)

INSTITUTIONAL PROVIDED FOR THE DEVELOPMENT OF SMALL AND MEDIUM BUSINESS

Crisis phenomena observed in the Ukrainian economy indicate the need to review the conditions for the implementation of state policy in all areas of the national economy. Insufficient attention to small and medium-sized businesses is dissonant with significant support to big business. That's why the problem of protection of domestic small and medium-sized businesses in the institutional space becomes especially actual.

It should be noted, that the level of development of small and medium-sized businesses directly determines the degree of development of the state's economy as a whole. In the EU, small and medium-sized businesses account for about 90% of the total number of enterprises. On this basis, it is notable, that the mechanisms of institutional support for the functioning of the sphere of small and medium-sized businesses have long been worked out and successfully operating in the world, especially when it comes to unstable conditions for the conduct of entrepreneurial activity. In view of this, one should turn to the experience of the developed countries in order to use their positive achievements and implement them in Ukrainian realities.

The analysis of institutional provision of small and medium-sized enterprises in many developed countries testifies that there is a separate institution for them (except for Italy), a special state body that implements policy and is responsible for the development of the small and medium business sector. The peculiarity of this institution is its accountability to the president or the head of the country's government, as well as cooperation with a specialized bank, which is intended to support the activities of small and medium-sized enterprises.

In France, small and medium business support programs are implemented by state and authorized partner organizations. The Ministry of Finance, the Economy and Industry (responsible to the Prime Minister of the country) solves the issue of implementation of the national economic and technical policy, for which the Small and Medium Enterprise Development Bank was founded, and the Department for Small and

Medium Enterprises, Crafts, Individual Entrepreneurship and Communications With consumers [1].

In Spain, the state supports small business, creating a large number of different organizations and funds. Such organizations are divided into two groups: the first includes mutual guarantee societies, which provide guarantees to creditors for the purpose of obtaining loans for the development of small business, and the second – mutual financing societies that finance, invest and subsidize small businesses. In addition, Spain has a large number of organizations that protect the interests of small businesses. An example is the Association of Small Businesses and the Chamber of Commerce and Industry, whose branches are located in each city [2].

In Germany, the coordination of the activities so fall state and partner organizations in implementing the state policy on the development of small and medium enterprises is entrusted to the Federal Ministry of Economics and Labor. In China, state funds for the support and development of small and medium-sized enterprises are actively functioning, aimed at ensuring their guarantee obligations in order to obtain bank credit for business development. A Korean Small and Medium Business Administration has been established in South Korea, which provides financial, organizational, educational and other support to small and medium-sized entrepreneurs [1, p. 248]. A specially created agency «Spring», which is engaged in the development and implementation of various programs for the promotion of small business, is engaged in the support of small business in Singapore.

The only country where there is no separate institution for regulating small and medium-sized businesses is Italy. The development of these business entities is determined by the consistent adoption of legal acts aimed at expanding the opportunities for the development of this sector, as well as the large dispersion of business regulation due to the large number of institutions related to the activity of small and medium enterprises. It should be noted that this has led to a number of shortcomings that impede the development of small and medium-sized businesses.

In particular, the Italian system is structurally inclined to prefer institutional changes based on disaggregation and politicization of responsibilities, like inter-departmental committees that meet requests for participation and preventive control of

government actions by all political forces that support it. However, these committees are characterized by inevitable delays and inability to make effective decisions at the national level.

This situation largely resembles Ukrainian realities, therefore, in order to speak about improving the situation in the field of institutional support for the development of small and medium-sized businesses in Ukraine, account should be taken of both the achievements of regulators in the developed countries and the mistakes and shortcomings in order to use this experience in the Ukrainian state, taking into account the peculiarities of the functioning of its business entities and the circumstances that exist at present in all spheres of public life of the country.

Taking into account the positive experience of most countries in the institutional environment of which the specialized body dominates, which is designed to regulate the activities of small and medium-sized businesses, Ukraine, in our opinion, should take advantage of this property and form a specialized institution that would substantively deal with the problems that exist in the investigated sphere.

References:

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Drobina A., Kurinna I.

Oles Honchar Dnipro National University (Ukraine)

ORGANIZATIONAL CULTURE AS THE MAIN CONDITION FOR THE EFFECTIVE ACTIVITY OF THE ENTERPRISE

The problem of increasing the efficiency of a market economy is relevant for both foreign and Ukrainian companies. The companies need only high effective activity, which can guarantee the high competitiveness of the enterprise, and therefore the growth of profitability and commercial success.