

МАЛОЕ И СРЕДНЕЕ ПРЕДПРИНИМАТЕЛЬСТВО НА СЕВЕРЕ РОССИИ: ПРОБЛЕМЫ И ПОЛИТИКА ПОДДЕРЖКИ СО СТОРОНЫ РЕГИОНОВ

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Национальный проект «Малое и среднее предпринимательство и поддержка индивидуальной предпринимательской инициативы» не предусматривает учета региональных проблем малого и среднего предпринимательства. Показано, что состояние малого и среднего предпринимательства на Севере России заметно хуже, чем в остальных регионах страны, а ресурсы органов власти крайне ограничены. Установлены основные проблемы — низкие объемы банковского кредитования и инвестиций и, как следствие, низкая производительность труда. Распределение ресурсов на решение выделенных проблем с учетом особенностей соответствующего региона будет способствовать росту числа занятых и объема выручки малого и среднего предпринимательства, внеся вклад в достижение целей нацпроекта.

Ключевые слова: финансовая поддержка малого и среднего предпринимательства, занятость, инвестиции, банковское кредитование, северная экономика, ресурсное проектирование, метод группировки.

Введение

Сложно составить исчерпывающий перечень разнообразных положительных аспектов влияния предпринимательства на развитие общества. В частности, на сайте консорциума GEM (Global Entrepreneurship Monitor)¹, объединяющего международную сеть исследователей состояния предпринимательства во всем мире, указывается, что предпринимательство — это фактор общественного здоровья и благосостояния (societal health and wealth), двигатель экономического роста и инноваций, фактор повышения производительности и создания рабочих мест, а также «помощник» в решении самых серьезных проблем общества (устойчивое развитие в долгосрочной перспективе, а теперь и смягчение последствий пандемии коронавирусной инфекции COVID-19).

Основной вопрос в прикладных академических исследованиях на тему роли малого и среднего предпринимательства (МСП) в экономике можно

сформулировать следующим образом: какой должна быть цель государственной поддержки малого и среднего бизнеса, в том числе инновационного? Мы полагаем, что приблизиться к ответу на него можно, рассмотрев два аспекта общей проблемы и ответив на два вопроса:

- какие меры поддержки более эффективны — прямые (финансовые) или косвенные (институциональные)?
- стимулирование чего более эффективно — создания новых предпринимательских единиц или роста успешности уже действующих?

В рамках ответа на первый вопрос, с одной стороны, политика прямой поддержки МСП «популярна и удобна» не только в России, но и в развитых странах, где малое предпринимательство рассматривается как основа экономики [1]. Такая политика понятна и чаще всего не требует изменений в законодательстве и тем более внедрения и развития новых институтов. Поэтому ее применение оправдано, например, с точки зрения антикризисной политики быстрого реагирования (в том числе в кризис 2020 г.). Кроме того, прямая поддержка весьма

¹ <https://www.gemconsortium.org/>.

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