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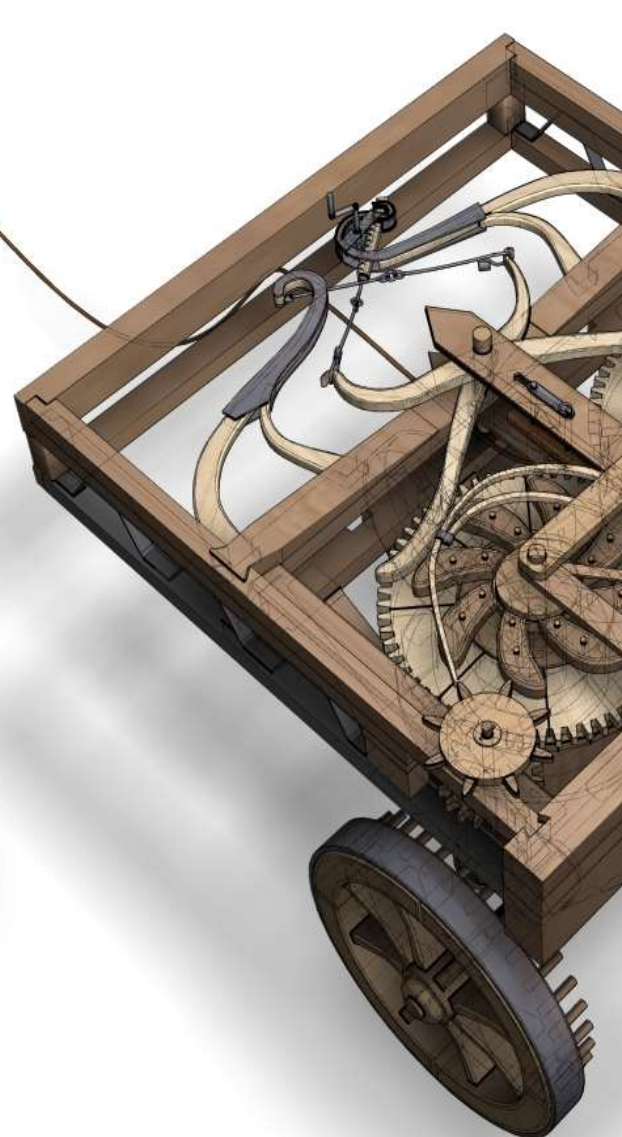
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Journal of Environmental Management and Tourism is an interdisciplinary research journal, aimed to publish articles and original research papers that should contribute to the development of both experimental and theoretical nature in the field of Environmental Management and Tourism Sciences.

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Comparative Analysis of Small and Medium-Sized Businesses and Its Impact on the Development of Tourism

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Abstract:

In the modern world, the importance of small and medium-sized businesses (hereinafter referred to as SMEs) is increasing in the structure of the national economies of most states, including in the field of tourism, which is one of the main exporters of the economy, contributing to the strengthening of various economic, political, cultural and other relations between countries and regions, and also has the character of a social and economic orientation of the development goals of modern society. SMEs, with the flexibility and ability to adapt, as well as to quickly reorganize them in the face of rapidly changing trends, are the foundation and guarantee of accelerated socio-economic growth.

Keywords: small and medium business (SME); lending; tourism; entity; entrepreneurship; financing; microcredit financial organizations (MFO); innovation.

JEL Classification: M21, O16, Z32.

Introduction

Entrepreneurship as a complex economic and social phenomenon has a long path of historical development and the characteristic features of the corresponding era captured at each stage. But if we talk about Russia and Kazakhstan, then regardless of a specific historical era, the state plays an exclusive role in the development of entrepreneurship.

In a market economy, small and medium-sized entrepreneurship that has grown on its basis is an indicator in the assessment of economic reforms. It is associated with the sustainable development of countries and

regions, since, on the one hand, their activities contribute to the development and maintenance of the market environment, and on the other hand, small and medium-sized businesses adapt more quickly to changes in external conditions. These qualities of entrepreneurial behavior are becoming the most in demand in the 21st century, since the speed of innovation processes in all spheres of activity is increasing, increasing the factors of destabilization, and the entrepreneurial sector for its adaptation generates ideas that will subsequently provide a qualitatively new development of the economy as a whole.

1. Literature Review

Many foreign and Kazakh scientists are involved in the development of small and medium-sized businesses.

Among Russian scientists, one can single out the studies of Ermashkevich N.S. (2019), who studies the problem of interaction between SMEs and the state related to the implementation of state measures to support small and medium-sized businesses based on an analysis of the current situation in the SME sector, where trends were identified that characterize the sentiments of SMEs, the main factors slowing down the development of small business are highlighted, and recommendations for improving the efficiency of the system of state support for SMEs are proposed.

Research conducted by Antonova M.P., Barinova, V.A., Gromov, V.V., Zemtsov, S.P. (2020) indicate that recently there has been an improvement in the business environment, a significant increase in government procurement from SMEs, and an increase in SMEs' access to financing. At the same time, threats to the implementation of the goals of the national project associated with a reduction in the workforce, the slow pace of implementation of the "regulatory guillotine" mechanism and a risk-based approach in the field of control and supervision activities, insufficient coverage of small and medium-sized enterprises with state support measures remain.

According to Khamitova D.M. (2019), the whole range of problems that a modern entrepreneur may face can be divided into the following groups:

- problems of credit and investment security;
- problems of republican and regional financing;
- problems in the organization and development of business;
- problems of material and technical support and legal support, etc.

Kulmaganbetova A.S., Dubina I.N., Rakhmetulina Zh.B. (2019) believe that small and medium-sized businesses are a good launching pad for the implementation of innovative ideas, and on the other hand, the most promising personnel in this regard are guided by higher incomes and wages, which ultimately leads them to move to large companies, where they will be able to receive these privileges.

In their studies, Barinova V.A., Zempsov S.P. (2019) consider approaches to comparing indicators of the development of the small and medium-sized enterprises (SME) sector in Russia, Kazakhstan and a number of other economically developed and developing countries, where attention is focused on different criteria for identifying SMEs, due to the objective institutional characteristics of countries, differences in the structure of the economy and objectives of state policy. With a variety of criteria, cross-cutting approaches are undoubtedly important, implying the use of a unified methodology for assessing the level of development and the role of the SME sector in the economies of the compared countries in order to identify the best experience. The indicators used for this reflect the main functions that SMEs perform in the economy:

- creation of jobs and provision of employment for the population;
- production of added value and export of products and services;
- creation of new industries and diversification of the economy.

In large countries (Germany, Canada, Russia, USA, Japan), the SME sector affects the economy to a lesser extent, and the average size of firms (in terms of value added per company) is higher.

In small, highly developed European countries (Norway, Finland, the Netherlands, Belgium), the contribution of the SME sector to GDP is slightly higher than the OECD average. Perhaps this is due to similar cultural and institutional conditions.

Eastern European (post-socialist) countries form two groups characterized by a low indicator of the average size of firms (value added per company):

- the first group gravitates towards developed countries, in which labor productivity in SMEs is higher than in large companies: Estonia, Latvia, Lithuania and Slovenia;
- the second group is characterized by a lower contribution of small and medium-sized companies to GDP than to employment: Slovakia, Hungary, Czech Republic, Poland, Romania. In the countries of the second

group of SMEs, to a greater extent fulfill the task of providing employment, rather than the production of goods and services.

■ Russia, Kazakhstan, most likely, is a representative of the third group - the countries of the former USSR (this may include Ukraine and Belarus), in which there is a high value of the ratio of value added to the number of firms and a low role of SMEs in the economy.

World practice shows that in countries with post-industrial development of the economic system, small and medium-sized businesses have a serious impact on the development of the national economy, solving social problems, and increasing the number of employed workers. In terms of the number of employees, the volume of goods produced and sold, works and services performed, small and medium-sized businesses in certain areas play a leading role. Therefore, the problem of state support for small and medium-sized enterprises is currently the most pressing topic.

Table 1 examines the main organizations that regulate and support small and medium-sized businesses in the developed countries of the world (Zamyatkin 2019).

Table 1. The main organizations that regulate and support small and medium-sized businesses in the developed countries of the world

Country	Regulatory and Support Bodies	Selected measures to support and develop SMEs
European Union	- Bureau for the Rapprochement of Companies; - Centers for entrepreneurship and know-how; - Department of Small and Medium Business of the Ministry of Economy	- Provision of a range of services to SMEs (personnel training, product and technology promotion); - Issuance of soft loans, franchising, subcontracting; - Tax incentives; - Support for micro-enterprises;
Great Britain	- Ministry of Small Business Small Business Services; - Local agencies; - Labor centers; - Initiative groups to promote the development of SMEs	- Provision of consulting services and provision of scientific and technical information; - Help with start-ups; regulation and formation of a positive attitude of society towards the SME sector
USA	- Committees in the House of Representatives and Senate; - Structural units for SME support in federal ministries; - Administration for SME Affairs	- Coordination of actions of state bodies and public organizations on the regulation of SMEs; - Organization of SME development centers
Japan	Small and Medium Business Administration and Regional Services under the Ministry of Foreign Trade and Industry; Small business investment corporations; Loan Guarantee Association; Fair Deals Commission	Assistance in the development of production
South Korea	State executive authorities; Individual Bank of Korea; Civil National Bank; Korea Credit Guarantee Fund; Korea Technology Credit Fund; Korean Small Business Foreign Trade Association; Korea International Small Business Trade Corporation	Providing credit guarantees for small businesses; Providing assistance with the introduction of new technologies in small businesses; stimulating the export of products of small businesses: market research, providing entrepreneurs with information, assistance in entering the world market, assistance in processing customs documents, advice on taxes and fees.

Source: compiled by authors

From the above, it can be concluded that in most developed countries of the world for the development of small and medium-sized businesses, separate organizations are used with powers that directly include the development of small and medium-sized businesses, and they also have special support tools in their arsenal.

Currently, Russia and Kazakhstan use the advanced experience of foreign countries to support small and medium-sized businesses. In the constituent entities and regions, under the governments, funds have been formed to support small and medium-sized enterprises, which use such support measures as microfinance and the issuance of guarantees for obtaining loans by SMEs. Also, the government of the Russian Federation and the Republic of Kazakhstan is actively involved in the development of policies related to the development of small

and medium-sized businesses, the private sector. Public-private partnership is actively developing. In the field of legislation, there is a large number of normative legal acts regulating the development and support of small and medium-sized businesses.

An analysis of world practice has shown that there are various options for supporting small and medium-sized businesses by using mechanisms to minimize financial risks, in particular:

- credit programs of commercial banks;
- programs to support small and medium-sized businesses, implemented by guarantee funds and funds to support small and medium-sized businesses;
- programs of mutual guarantee societies;
- programs of guarantees for loans to small businesses operating in the most significant sectors of the economy (Khunyuy, Khokhlova, Kretova, Korshunova 2019).

Kozyrev A.V. (2019) at a good theoretical and methodological level, analyzes the history of the development of small and medium-sized businesses in foreign countries, summarizing its distinctive features. Special attention is paid to the possibility of applying the best initiatives in Russian practice, which has some similarity with Kazakhstan practice.

Muller P., Mattes A., Klitou D., Lonkeu O., Paula R. (2018) in their studies, which for 12 years have provided an overview of the economic indicators of small and medium-sized enterprises, show foreign experience in the development of small and medium-sized businesses.

Quite a few authors consider the development of small and medium-sized businesses from the point of view of foreign experience. Some foreign authors believe that the five countries of Central and Eastern Europe, as a result of joining the eurozone, influenced the development of entrepreneurship (Scott 2020).

A comparative analysis of the development of entrepreneurship in Russia, Kazakhstan and other countries of the world demonstrates a direct relationship between the proportion of small businesses in the economy and the level of its development. In this regard, one of the urgent problems of state regulation of the economy is to stimulate the creation of new and support the functioning of existing small and medium-sized enterprises.

Henrekson M., Johansson D. (2018) focus on the statement by Aldrich and E. Auster believe that small and large enterprises can benefit from mutually beneficial cooperation, which, accordingly, will have a beneficial effect on economic development.

According to Shurina S.V. (2020), broad measures of state support should lead to structural changes in the economy. Through state support, it is planned to ensure structural changes and modernization of key sectors of the economy.

Financial support from the government is essential to ensure the stable operation of small businesses. In order to support small businesses, it is advisable to place government funds in commercial banks, which will, on certain conditions, lend to small businesses. A significant area of support for small businesses during the crisis is assistance in property support (Makarova 2019).

At the same time, the harmonization of approaches to the definition of criteria for "small and medium-sized businesses" should be considered as an important factor in ensuring the comparability of the competitive advantages of business entities, as well as the use of advanced practices and world experience of state support and development of this sector of the economy (Seroshtan, Darvish 2019).

According to studies by Parth S., Tewari D., Skilling P., Wu K. (2020), small and medium-sized enterprises make up the lion's share of enterprises in most foreign economies, and are also considered the locomotive of new growth and innovation.

Kickul J., Lyons T.S. (2017), conducting a comparative analysis of the development of entrepreneurship, revealed that one of the weaknesses in the development of entrepreneurship in European countries is the financial support of activities, which can be expressed in a lack of own funds, difficulties in obtaining bank loans, lack of investment resources.

In this connection, in the near future, the system of financing small businesses existing in developed countries, which includes such well-proven solutions as the JOBS Act (Schenk 2018), impact-investing and others (Cunningham 2018), apparently under the enormous influence of the coming crisis, will be seriously changed as instruments of financial support, depending on the banking and credit sector, will undergo changes for the worse, because banks in the conditions of huge market volatility will not fail to increase the interest on risk when working with such a necessary society, but a risky client.

Ashraf M.M., Razzaque M.A., Liaw S.-T., Ray P.K., Hasan M.R. (2019), as well as Nascimento L. da S., Fernandes, B.S., Salazar V.S. (2020) are conducting research in the field of entrepreneurship, where the

emphasis is on social entrepreneurship, its ways of supporting in terms of financing and a conceptual framework that was developed on the example of countries with developing economies and having social problems.

The focus on social entrepreneurship has increased worldwide, especially among younger generations. Based on the identified model of social entrepreneurial intentions, in the study of C.Y. Liang, C. Wu, S.-C. Law, Liu H.-C. (2018), numerous intermediary frameworks are proposed that contribute to the development of this direction.

If we analyze the development of entrepreneurship in Russia, then the structure of small and medium-sized businesses by type of economic activity indicates its low efficiency, since it is dominated by trade, purchasing and real estate activities, and not production. Such a structure hinders the implementation of one of the main functions of small business - promoting the innovative development of the economy (Akulich 2019).

Auditing measures to support small and medium-sized businesses, A.L. Belousov (2020) came to the conclusion that the current state of the SME sector is associated with a decrease in real disposable income of the population and a decrease in effective demand. In this regard, the main attention is focused on the problems of institutional and legal content that hinder the effective implementation of measures to support SMEs.

Therefore, according to Volodkevich S.I. (2020), in order to increase the effectiveness of supporting small businesses, it is necessary to use methods and approaches to assessing regulatory impacts and measures that are adequate to the current economic and political situation. The results of assessing the effectiveness of the system of state support for small forms of entrepreneurship expand the possibilities of their practical application by the authorities in allocating resources on a competitive basis, determining the state of the business climate, developing adaptive mechanisms for doing business in the digital economy, etc.

Digital skills are one of the critical factors in the competitiveness of small businesses.

In today's economic climate, digital business skills are highlighted as critical competitive factors. New challenges facing small and medium-sized businesses in the era of technological transformations require regulatory support from the state, the development of effective measures for diversified business development.

Considering the development of entrepreneurship in the field of tourism, one can note the point of view of S.R. Erdavletov (2017), who gives an understanding of tourism entrepreneurship, which accelerates the development of the economic base of individual regions of the country, increases the supply of labor and employment of the population, increases the number of entertainment services, etc..

According to the Russian scientist G.M. Duissen (2018), the tourism industry is a system that includes all forms of service infrastructure, capable of meeting the demand of society for recreation and entertainment. The scientist made his contribution to the study of strategic guidelines for the recreational development of the country's regions and the practice of Kazakhstan's entry into the world tourist space.

As a result of the current circumstances caused by the spread of coronavirus infection, countries that are traditional leaders in the development of SMEs, including in the field of tourism, are faced with the need to fight to maintain their positions in fierce competition with new, rapidly growing requirements and rules for the provision of services in a pandemic. This requires:

- a clear understanding of the changes taking place in the industry;
- analysis of new trends in consumption;
- comprehension of the results of innovative activities.

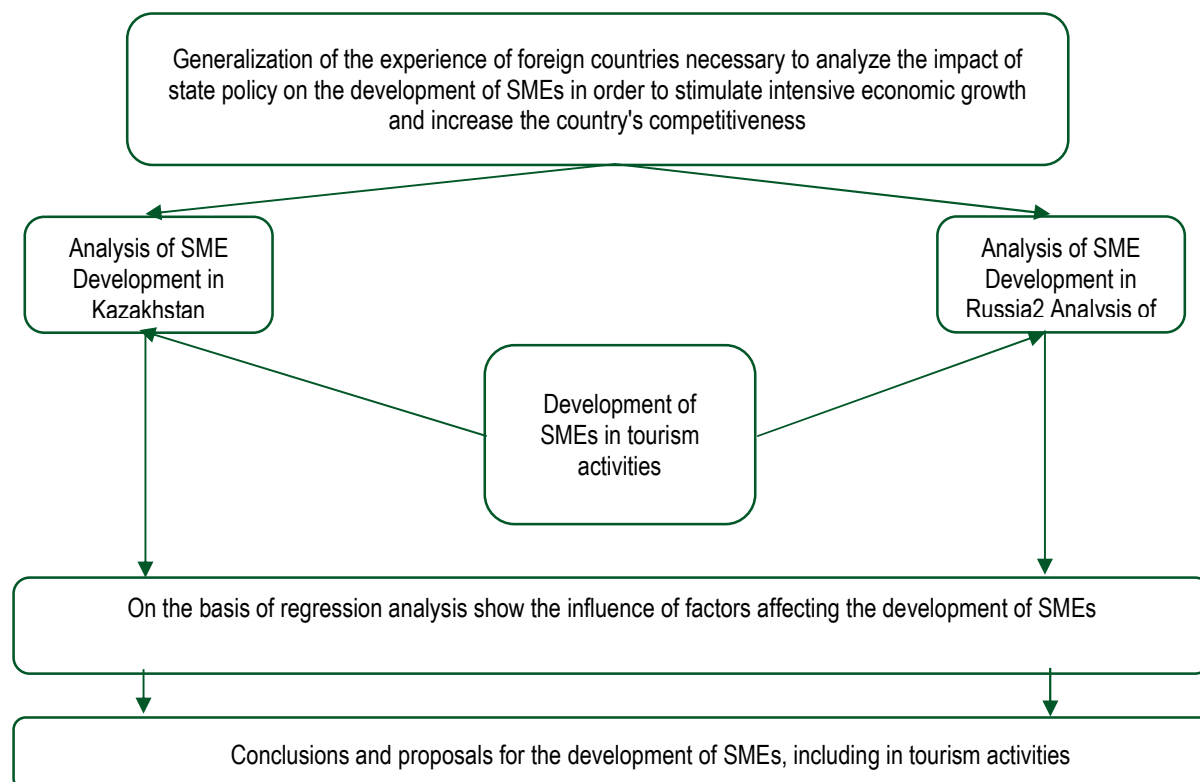
Quantitative changes are giving way to increasingly complex qualitative changes that, if used correctly, can ensure continued competitiveness in the future.

2. Research Questions and Scientific Novelty

The need to develop and support SME entrepreneurship, including in tourism activities, to increase the competitiveness of the national economy in the modern conditions of Kazakhstan and Russia is a priority task. There is a direct link between trends in the development of the tourism industry and overall economic, technical, social and innovative (technological) advances. Therefore, hospitality enterprises need to improve the quality of their services through innovative management approaches that will facilitate interaction with other participants and stakeholder's parties in the field of tourism development, which will maximize the effect while minimizing investment.

For this, it is necessary to carry out a number of measures to stimulate the development of SMEs with the help of state support, depending on the state policy of the country, which most often manifests itself in the methods of financing.

Figure 2. Research questions



Source: compiled by authors

Improvement of state policy in the field of SME development, including tourism activities, makes it possible to create and actively conduct business, both in Kazakhstan and Russia, which in the future will allow it to participate in global competition.

If we consider the current development and state of entrepreneurship in Russia and Kazakhstan, it should be noted that Kazakhstan was not affected by the sanctions war between the EU and the United States, therefore, small and medium-sized businesses were not so susceptible to changes and negative impact. And in Russia, the sanctions war between the European Union and the United States, on the one hand, and Russia, on the other, had a negative impact. And although the sanctions made it possible to expand import substitution and increase the competitiveness of many enterprises in the agricultural and processing sectors of the Russian economy, they led to a lack of available working capital from Russian banks and an increase in the key rate of the Central Bank of the Russian Federation, and, consequently, to a decrease in the availability of loans for SMEs.

3. Methodology

They note that the portfolio of SME loans for 2019 in nominal terms increased by 1.1%. In 2019 banks gave out 6.8 trillion rubles to SMEs loans - 11.4% more than a year earlier. In 57 constituent entities of the Russian Federation, a decline in the number of SMEs was recorded, which indicates problems in the SME sector. Positive annual growth rates are provided only by an increase in the number of microenterprises, which make up the majority of SMEs (Table 2).

Table 2. Number of legal and individual entrepreneurs

Year	Total	Legal entities			Individual entrepreneurs		
		Micro	Small	Medium	Micro	Small	Medium
10.02.2017	5925282	2590944	239136	20534	3045845	28422	401
10.02.2018	605925	2581906	238397	19867	3190873	27859	352
10.02.2019	6058279	2483073	222755	18455	3306406	27272	318

Source: Compiled by authors according to Federal Tax Service, <https://rmsp.nalog.ru/statistics.html>

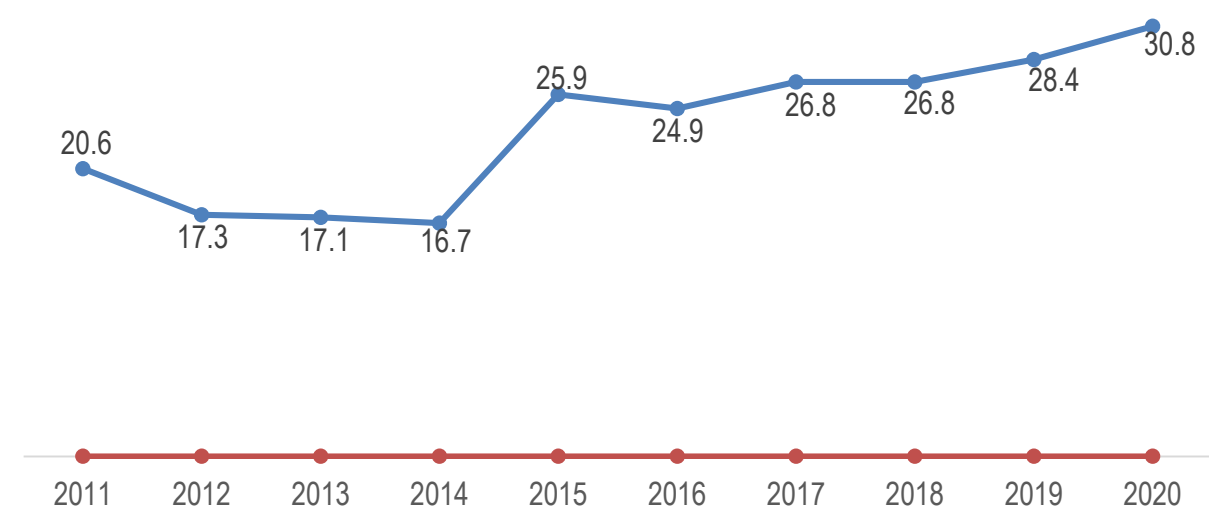
Summing up the results of this study, it should be noted that despite the overall positive dynamics of SMEs in 2019, the structure in 2020 worsened, at the moment the growth was recorded only in the number of individual entrepreneurs in the category of microenterprises. It is important that SMEs create jobs and provide a significant

part of the population with income, determining the socio-economic situation of the country. However, the tax burden on SMEs is still high, and the current policy is in the process of stimulating business development. Administrative barriers affect SMEs more than large businesses, which stimulate their withdrawal into the "shadow".

Thus, we came to the conclusion that one of the most important tasks is to expand financial support for SMEs, but the organization of the Russian system of support for SMEs and an increase in the amount of funds allocated for their development are not yet able to fully compensate for the shortcomings in the country's economic system.

One of the key indicators of the development of small and medium-sized businesses in Kazakhstan is its share in the country's GDP. According to the Committee on Statistics of the Ministry of National Economy of the Republic of Kazakhstan, the above indicator at the end of 2020 amounted to 30.8%, which is 2.4 percentage points higher than in 2019 (Figure 2).

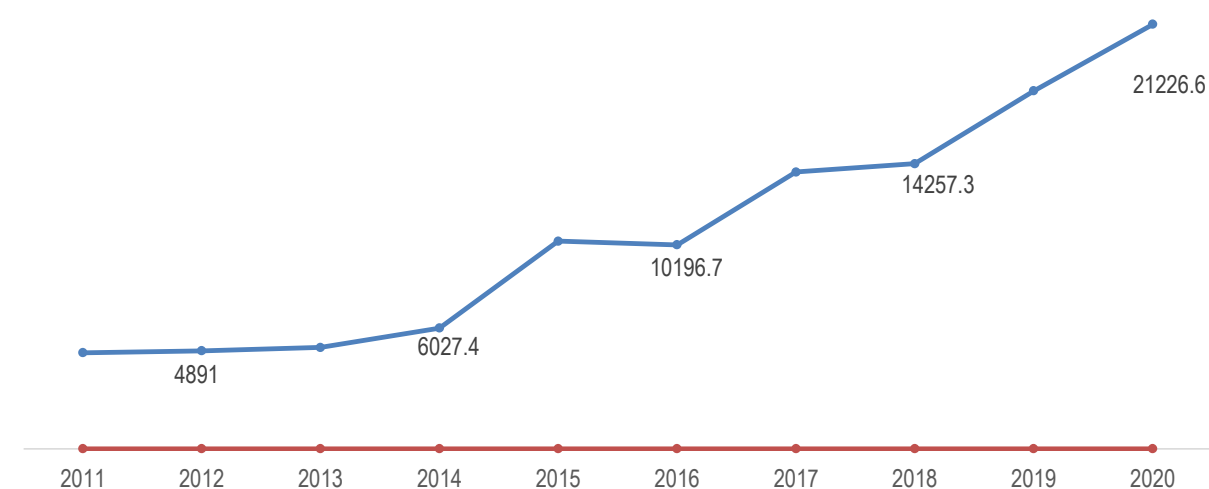
Figure 2. Dynamics of the share of SMEs in Kazakhstan's GDP, in %



Source: compiled by authors according to Committee on Statistics of the Republic of Kazakhstan. www.stat.gov.kz

In general, in terms of the volume of gross value added by SMEs of Kazakhstan in 2020, there is a steady growth (Figure 3).

Figure 3. Dynamics of GVA of small and medium-sized businesses of the Republic of Kazakhstan, in billion tenge



Source: compiled by authors according to Committee on Statistics of the Republic of Kazakhstan. www.stat.gov.kz

Small and medium-sized businesses of Kazakhstan produced GVA in the amount of 21.2 trillion in 2020 tenge, which is 20.8% higher than the level of 2019. This indicator varies significantly by region. In the first place is the city of Almaty, the share of which in the republican indicator of GVA of small and medium-sized businesses is 27.5%, followed by the city of Nur-Sultan with an indicator of 19.1%, the Atyrau region closes the top three - 9.6%

In the total number of SMEs, the share of individual entrepreneurs was 65.2%, legal entities of small business - 18.6%, peasant or farm enterprises - 16%, legal entities of medium-sized business 0.2% (Table 3).

Table 3. The number of operating SMEs in the regional aspect for 2020

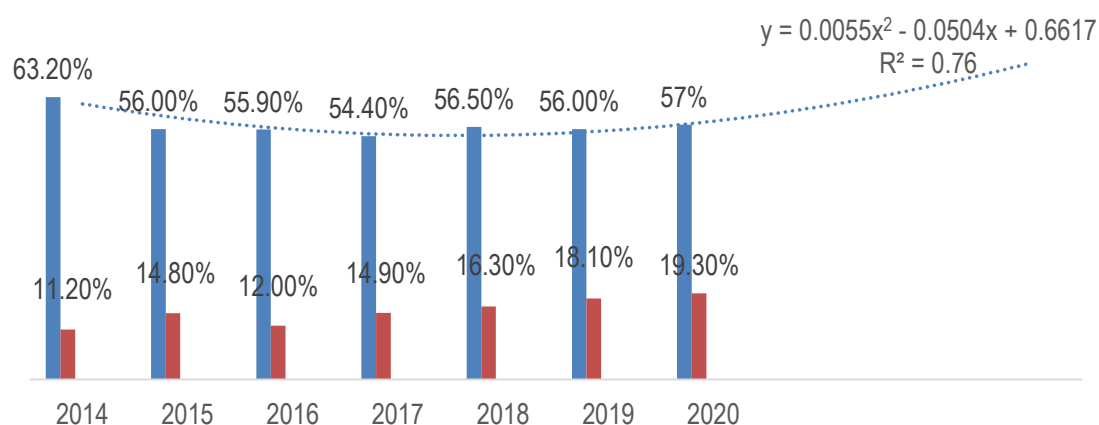
Region	Total	including			
		legal entities of small business	legal entities of medium-sized enterprises	individual entrepreneurs	peasant or farm households
Republic of Kazakhstan	1 603 839	383 240	2 758	996 550	221 291
Akmola	54 417	10 468	116	37 786	6 047
Aktuibinsk	68 627	15 267	91	46 368	6 901
Almaty	143 545	17 750	166	76 892	48 737
Atyrau	57 623	10 764	121	43 864	2 874
West Kazakhstan	50 624	8 502	71	34 250	7 801
Zhambyl	84 746	9 480	47	56 449	18 770
Karaganda	103 046	25 473	169	66 586	10 818
Kostanay	61 387	10 872	144	43 972	6 399
Kyzylorda	52 427	7 666	63	35 986	8 712
Mangistau	61 102	13 655	84	44 854	2 509
Pavlodar	53 033	13 278	109	36 118	3 528
North Kazakhstan	35 260	7 441	124	22 849	4 846
Turkestan	148 514	11 194	58	65 885	71 377
East Kazakhshtan	104 814	16 552	154	70 776	17 332
Nur-Sultan city	167 183	68 245	238	98 364	336
Almaty city	277 470	115 833	871	159 694	1 072
Shymkent city	80 021	20 800	132	55 857	3 232

Source: compiled by authors according to Committee on Statistics of the Republic of Kazakhstan. www.stat.gov.kz

Small business in the country is developing from year to year. Thus, by August, 263.3 thousand small companies were operating in the market of Kazakhstan, which is 9.7% more than a year earlier. Of these, 56% are actively working. Another 18.1% of operating small businesses were startups - new, not yet active companies. There are already 47.7 thousand of them in the country, which is 21.6% more than a year ago (Figure 5).

Medium business, on the other hand, is in no hurry to grow - the number of companies has practically not changed over the year, remaining at the level of 6 thousand. However, almost all of these companies (97.3%) are active in the Kazakhstan market. Another 1% are new companies in the medium-sized business sector.

Figure 3. Dynamics of indicators of the share of active legal entities and the share of new ones from operating legal entities in the field of small business



Source: compiled by authors according to Committee on Statistics of the Republic of Kazakhstan. www.stat.gov.kz

In general, the situation with the development of entrepreneurial activity and its impact on the economy can be judged by the output of SMEs (Table 4).

Table 4. Statistical data on indicators of SMEs of the Republic of Kazakhstan

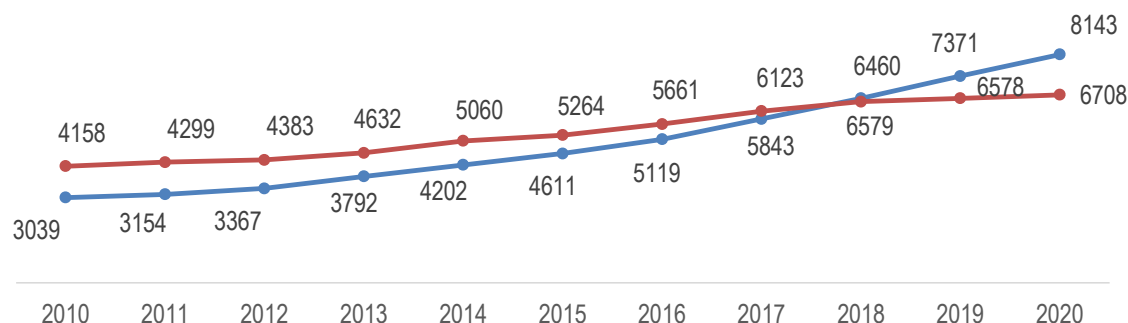
Indicator	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
number of SMEs (thousand units)	661597	846111	809750	888233	926844	1242579	1106353	1145994	1241328	1330244
SME product output (billion tenge)	7276	7604	8255	9165	15568	15699	16857	23241	26473	32387
Amount of crediting of participants of the program of the "Damu" Fund		249000	331079	295418	439401	523789	606083	518668	526436	534879

Source: compiled by authors according to Committee on Statistics of the Republic of Kazakhstan. www.stat.gov.kz

According to the Committee of the Tourism Industry of the MKS RK, a total of 4011 tourist organizations are registered in Kazakhstan, engaged in the organization and provision of tourist services, of which 3342 are travel agents and 669 tour operators.

The number of enterprises in the field of providing accommodation and catering services, art, entertainment and recreation for 10 years has a tendency to increase (Figure 4).

Figure 4. The number of enterprises and individual enterprises in the field of providing accommodation and food services, art, entertainment and recreation, in units



Source: compiled by authors according to Committee on Statistics of the Republic of Kazakhstan. www.stat.gov.kz

Despite the pandemic, in 2020, according to the indicators under consideration, the number of enterprises as a whole in the industry amounted to 14,851 units, which is 902 units more than in 2019.

The growth of enterprises engaged in the tourism sector indicates that financial resources are invested in this industry every year in the form of investments. In Kazakhstan, investment in tourism has reached a record in the history of the country - 153.7 billion tenge. In 2019, the cumulative contribution of tourism according to the WTTC methodology in the total GDP amounted to 5.6%, while by 2025 it is planned to increase the contribution of tourism to the country's economy to 8%.

That is, investments in the tourism industry and the costs of domestic and foreign tourists should grow on average by 7-8% per year. As statistics show, while maintaining the current dynamics of the industry's development, the indicator will be achieved ahead of schedule. This indicates that in order to activate the attraction of investments in the tourism industry of the Republic of Kazakhstan, it is necessary to determine a model of public-private partnership that is understandable for investors, which should take into account the issues of land use, access to infrastructure, and most importantly, measures of state support.

4. Application Functionality

Using the provided statistical data of the Republic of Kazakhstan and Russia for the period from 2010-2019, we will analyze the impact of the number of active SMEs (legal entities MB, individual entrepreneurs, peasant or farms) and the number of people employed in the production of SME products, which, one way or another, are involved in tourism activities.

To do this, we will make a forecast for each of the factors (according to tables 5, 7, 10 in the period from 2010 to 2019) that affect the indicators of entrepreneurship in the Russian Federation and in the Republic of Kazakhstan, and we will receive the final forecast of these indicators for 2021 in these countries according to the equations 7 and 13.

Table 5. Data on the number of active SMEs in the Republic of Kazakhstan

№	Years	Number of active SMEs
1	2010	652886
2	2011	837083
3	2012	801362
4	2013	879921
5	2014	922185
6	2015	1239682
7	2016	1103642
8	2017	1143376
9	2018	1238708
10	2019	1327742

Source: compiled by authors according to Committee on Statistics of the Republic of Kazakhstan. www.stat.gov.kz

We will estimate the parameters of the trend equation based on the data in Table 5 using the tools - the graph of the function and the approximation coefficient in Excel (Tables 6, 7).

Table 6. Equations of dependence of the indicator of the number of active SMEs in the Republic of Kazakhstan

№	Trend name	Trend equation	Approximation coefficient
1	logarithmic	$y = 588\,581 + 282\,088 \ln(t)$	$R = 0,92$
2	linear	$y_t = 628\,532 + 70\,205t$	$R = 0,94$
3	exponential	$y_t = 666\,908 \cdot e^{0,072t}$	$R = 0,94$
4	polynomial	$y_t = 586\,236 + 91\,353t - 1\,922,5t^2$	$R = 0,94$
5	extent	$y_t = 632174 \cdot t^{0,2977}$	$R = 0,94$

Source: compiled by authors

Table 7. Data on the number of people employed in the Republic of Kazakhstan

№	Years	Employed
1	2010	1882,3
2	2011	1737,7
3	2012	1707,8
4	2013	1865,1
5	2014	2294,4
6	2015	2832
7	2016	2813,9
8	2017	2828,7
9	2018	2947,6
10	2019	3083,9

Source: compiled by authors

The estimation of the parameters of the trend equation based on the data in Table 7 will also be carried out using Excel tools: the graph of the function and the coefficient of approximation.

Table 8. Title of table

No	Trend name	Trend equation	Approximation coefficient
1	logarithmic	$y = 1\,422,4 + 646,79 \ln(t)$	$R = 0,85$
2	linear	$y_t = 1\,456,9 + 171,35t$	$R = 0,93$
3	exponential	$y_t = 1\,562,1 \cdot e^{0,0734t}$	$R = 0,92$
4	polynomial	$y_t = 1\,464,3 + 167,65t + 0,336t^2$	$R = 0,93$
5	extent	$y_t = 1\,535,6 \cdot t^{0,2785}$	$R = 0,85$

Source: compiled by authors

As we can see from the graphs of the functions of different dependences of the indicators "the number of active SMEs", "the number of employed" in the Republic of Kazakhstan (Table 5, Table 8), it is best to take the equation where the approximation coefficient is closer to 1. For the first indicator is a graph of any function, except for the logarithmic one, we will take a linear function; for the second - you can take the graph of either linear or polynomial functions, we also take the equation of linear dependence.

We get for the first indicator:

- general view of the model (we took a graph of a linear function)

$$y_t = a + bt \quad 4.1$$

- in the end the equation

$$y_t = 628\,532 + 70\,205t \quad 4.2$$

As a result, we get the equation for the second indicator:

$$y_t = 1\,456,9 + 171,35t \quad 4.3$$

Let us determine the predicted values of the indicators under consideration for 2021, for this, in the obtained trend equations (equation 2 and equation 3) we substitute the value $t = 12$. Then we get the forecast:

- for the number of active SMEs

$$y_1(12) = 628\,532 + 70\,205 \cdot 12 = 1\,470\,992 \quad 4.4$$

- for the number of employees

$$y_t(12) = 1\,456,9 + 171,35 \cdot 12 = 3\,513,1 \quad 4.5$$

Table 9. Key indicators affecting the production rate of small and medium-sized businesses in the Republic of Kazakhstan

No	Years	SME production output, mln. tenge	Number of active SMEs, thousand units	Employed, thousand people
1	2011	2 514 278	652886	1882,3
2	2012	2 706 686	837083	1737,7
3	2013	2 850 078	801362	1707,8
4	2014	3 555 282	879921	1865,1
5	2015	9 766 096	922185	2294,4
6	2016	12 622 841	1239682	2832
7	2017	16 124 018	1103642	2813,9
8	2018	19 195 250	1143376	2828,7
9	2019	21 354 672	1238708	2947,6
10	2020	26 457 777	1327742	3083,9

Source: compiled by authors according to Committee on Statistics of the Republic of Kazakhstan. www.stat.gov.kz

The parameters of the trend equation based on the data in Table 9 will be estimated using a two-factor econometric regression model in Excel, where:

- y – production of products of small and medium-sized businesses (SMEs, here these are legal entities SB, individual entrepreneurs, peasant or farm enterprises), million tenge;

- t_1 – the number of active SMEs (legal entities SB, individual entrepreneurs, peasant or farm enterprises), thousand units;

- t_2 – number of employees (legal entities MB, individual entrepreneurs, peasant or farm enterprises), thousand people.

The general view of the model is as follows:

$$y_t = b_0 + b_1 t_1 + b_2 t_2, \quad 4.6$$

We will estimate the parameters of the trend equation using the Regression analysis tool (Data Analysis in Excel). As a result of approximating the data for the output of SMEs, we obtain the protocol, which is presented below (Figure 7).

Figure 5. Protocol representing the approximation of data for the indicator of production of SMEs in the Republic of Kazakhstan from two factors based on the data in Table 8

CONCLUSION OF THE RESULTS

Regression statistics

Multiple R

0,956287863

R- square

0,914486476

Normalized R-square

0,890054041

Standard error

2926899,323

Observations

10

Analysis of variance

	df	SS	MS	F	Significance F	
Regression	2	6,413E+14	3,21E+14	37,4292	0,00018	
Remainder	7	5,997E+13	8,57E+12			
Total	9	7,013E+14				

	Coefficients	Standard error	t-statistics	P- Value	min 95%	max 95%
b0	-25313183,5	4492089,8	-5,63506	0,00079	-3,6E+07	-1,5E+07
b1	7,238843146	12,450621	0,581404	0,5792	-22,202	36,6799
b2	12371,288	5042,1533	2,453572	0,04388	448,49	24294,1

Thus, the desired regression equation will have the form

$$y = -25\,313\,183,5 + 7,239t_1 + 12\,371,288t_2 \quad (7)$$

The result showed that:

- with an increase in the number of active SMEs by 1 thousand units, the output of SMEs in the Republic of Kazakhstan will increase by 7,238,843tg;

- an increase in the number of employed in the Republic of Kazakhstan by 1 thousand people will lead to an increase in the output of SMEs by an average of 12.371 billion tenge;

- if both factors are equal to 0, then the resulting indicator will be negative, i.e. SMEs in the Republic of Kazakhstan will be at a loss by an average of 25,313 billion tenge.

The value of the multiple correlation coefficient $R = 0.956$ indicates a very close relationship of the resulting trait with two factorial traits at the same time.

Then we get a forecast for the production of SMEs based on the predicted values of two factors: the number of active SMEs (1,470,992 thousand units) and the number of employees (3513.1 thousand people):

$$y_{2021} = -25\,313\,183,5 + 7,239 \cdot 1\,470\,992 + 12\,371,288 \cdot 3\,513,1 = 28\,796,899 \quad 4.8$$

Now we need:

- show the forecast for the number of employed (SMEs, according to table 10, in the same period as we found earlier), which affects the indicator of entrepreneurship in the Russian Federation;

- draw up a one-factor econometric model;
- to obtain a forecast for lending to small and medium-sized businesses for 2021 in the Russian Federation.

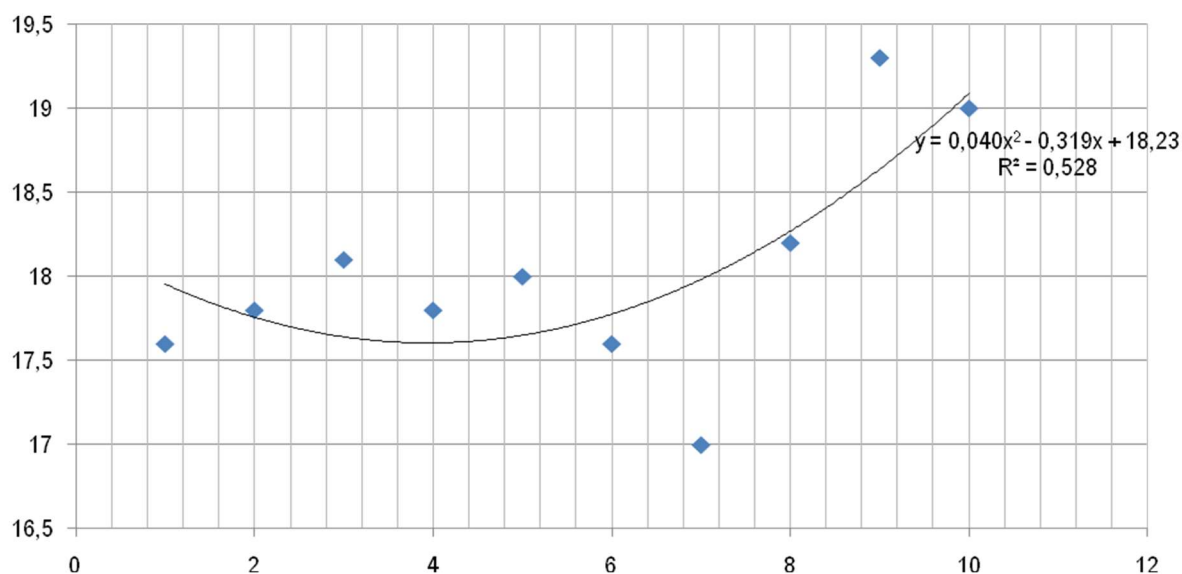
Table 10. Data on the number of employed in the Russian Federation

№	Years	Employed, in the SME sector
1	2010	17,6
2	2011	17,8
3	2012	18,1
4	2013	17,8
5	2014	18
6	2015	17,6
7	2016	17
8	2017	18,2
9	2018	19,3
10	2019	19

Source: compiled by authors according to Data of the Committee on Statistics of the Ministry of National Economy of the Russian Federation

To forecast the number of people employed in the SME sector in the Russian Federation for 2011-2020, we will draw up the following graph (Figure 8).

Figure 6. Dynamics of the number of employed in the SME sector in the Russian Federation and the graph of the polynomial trend based on these data, million people



Source: compiled by authors

The general view of this model is as follows:

$$y_t = b_0 + b_1 t + b_2 t^2, \quad 4.9$$

According to Figure 6, the equation for the polynomial trend for the number of employees is:

$$y = 18,238 - 0,3198 t + 0,0405 t^2, \quad 4.10$$

where b_0, b_1, b_2 – measured in millions.

Let us determine the predicted value of the indicator under consideration for 2021, for this we substitute the value into the resulting trend equation and get:

$$y(12) = 18,238 - 0,3198 \cdot 12 + 0,0405 \cdot 12^2 = 20,23. \quad 4.11$$

Table 11. Key indicators affecting the rate of lending to SMEs in the Russian Federation (%)

№	Years	Employed in the SME sector, million people	Lending to SMEs, %
1	2011	17,6	15,8
2	2012	17,8	22,8
3	2013	18,1	21,3
4	2014	17,8	22,9
5	2015	18	22,3
6	2016	17,6	19,8
7	2017	17	15,9
8	2018	18,2	14,9
9	2019	19,3	15,9
10	2020	19	15,1

Source: compiled by authors according to Data of the Committee on Statistics of the Ministry of National Economy of the Russian Federation

We estimate the parameters of the trend equation based on the data in Table 10 using a one-factor econometric regression model in Excel, where:

- y - lending to SMEs in the Russian Federation, %;
- t is the number of people employed in the SME sector, mln. people.

The general view of the model is as follows:

$$y_t = a + bt. \quad 4.12$$

We will estimate the parameters of the trend equation using the Regression analysis tool (Data Analysis in Excel). As a result of approximating the data for lending to SMEs in the Russian Federation, we obtain the protocol, which is presented below (Figure 7).

Figure 7. Protocol representing the approximation of data for the indicator lending to SMEs in the Russian Federation based on the data in Table 10

CONCLUSION OF THE RESULTS								
Regression statistics								
Multiple R		0,6007						
R-square		0,360840						
Normalized R-square		-0,0371						
Standard error		3,50912						
Observations		10						
Analysis of variance								
	<i>df</i>	<i>SS</i>	<i>MS</i>	<i>F</i>	<i>Significance F</i>			
Regression	1	8,34952	8,3495	0,6781	0,434			
Remainder	8	98,5115	12,314					
Total	9	106,861						
	Coefficients	<i>Standard error</i>	<i>t-statistics</i>	<i>P- Value</i>	<i>min 95%</i>	<i>max 95%</i>	<i>min 95,0%</i>	<i>max 95,0%</i>
a	44,3389	31,1925	1,4215	0,193	-27,59	116,3	-27,6	116,3
b	-1,4229	1,72798	-0,8234	0,4341	-5,408	2,562	-5,41	2,562

Source: compiled by authors

Thus, the desired regression equation will have the form

$$y = 44,34 - 1,42 t \quad 4.13$$

The result showed that:

- an increase in the number of people employed in the SME sector in the Russian Federation by 1 million people will lead to a decrease in the rate of lending to SMEs by an average of 1.42%;

- if the number of people employed in the SME sector is equal to 0, then the resulting indicator will average 44.34%.

The value of the multiple correlation coefficient $R = 0.601$ indicates the average relationship of the resulting trait with the factor trait.

Then we will receive a forecast of lending to SMEs in the Russian Federation based on the predicted value of the factor "the number of employed in the SME sector" (20.23 million people):

$$y = 44,34 - 1,42 \cdot 20,23 = 15,6 \% \quad 4.14$$

Thus, we can conclude that the factor - the number of active SMEs - in Kazakhstan, and in Russia - the volume of lending - has the greatest influence on the volume of production by SMEs.

In this regard, the author concluded that the development and support of entrepreneurial activity, the development of competition and investment attractiveness depend on a wide range of factors reflecting the general state of the state's economic policy and the position of state institutions. The development of the business climate, increasing investment attractiveness and, in general, the competitiveness of the economy are among the key areas of economic policy of any state.

Therefore, in order to take advantage of the available opportunities, it is necessary to create conditions for the further development of SMEs, including in the field of tourism, by the state, including the following measures:

- 1 Formation of a convenient, interesting and attractive image of the country.
- 2 Conditions for cooperation between the countries of near and far abroad.
- 3 Possibility of state support and allocation of earmarked funds for the most promising areas of SME development in the region:

- 1) in the field of development of tourist facilities, ensure the protection of cultural, historical and natural monuments within the framework of regional and national programs;

- 2) in the field of infrastructure development, providing for the development of intraregional infrastructure programs (telecommunications, transport, communications, etc.);

- 3) in the field of market development and competition: support of tourism enterprises, the purpose of which is to increase the number of domestic tourists;

- 4) In the field of personnel training: development of software for training, retraining and advanced training of personnel in tourism and related industries.

This presupposes, both in Kazakhstan and in the Russian Federation, a dynamic process aimed at the stable accumulation and development of socio-ecological and economic potential through effective management of production, financial, social, natural, labor and management resources.

Conclusion

Today, the position of Russian SMEs is particularly sensitive to political decisions. Western economic sanctions and subsequent Russian counter-sanctions actions create problems for the economy, but at the same time open up new horizons for business development.

In these conditions, support for small and medium-sized businesses, including tourism activities, is one of the priority tasks, since in a number of industries, such as the textile and food industries, agriculture, SMEs occupy a key position, but they are also the most sensitive to changes in the economic sphere.

Russia continues to occupy a key place in partnership with Kazakhstan. Trade and economic interaction between Russia and Kazakhstan implies the development of economic cooperation within the framework of regional cooperation (EAEU) with a regular increase in the volume of trade. Over the years, about 20% of the total volume of Kazakhstan's foreign trade fell on the Russian Federation. Russian imports are within 40% of the total imports imported into Kazakhstan.

Russia and Kazakhstan have established economic relations of a mature nature that can be a solid basis for long-term progressive development in order to implement common initiatives to modernize their economies. Today, Russia and Kazakhstan can cooperate for further joint activities in the digital economy, processing and agricultural industries, transport and logistics sector, common SME projects in the field of high technologies and innovations.

The author concluded that the development and support of entrepreneurial activity, the development of competition and investment attractiveness depend on a wide range of factors reflecting the general state of the state's economic policy and the position of state institutions. The development of the business climate, increasing investment attractiveness and, in general, the competitiveness of the economy are among the key areas of economic policy of any state.

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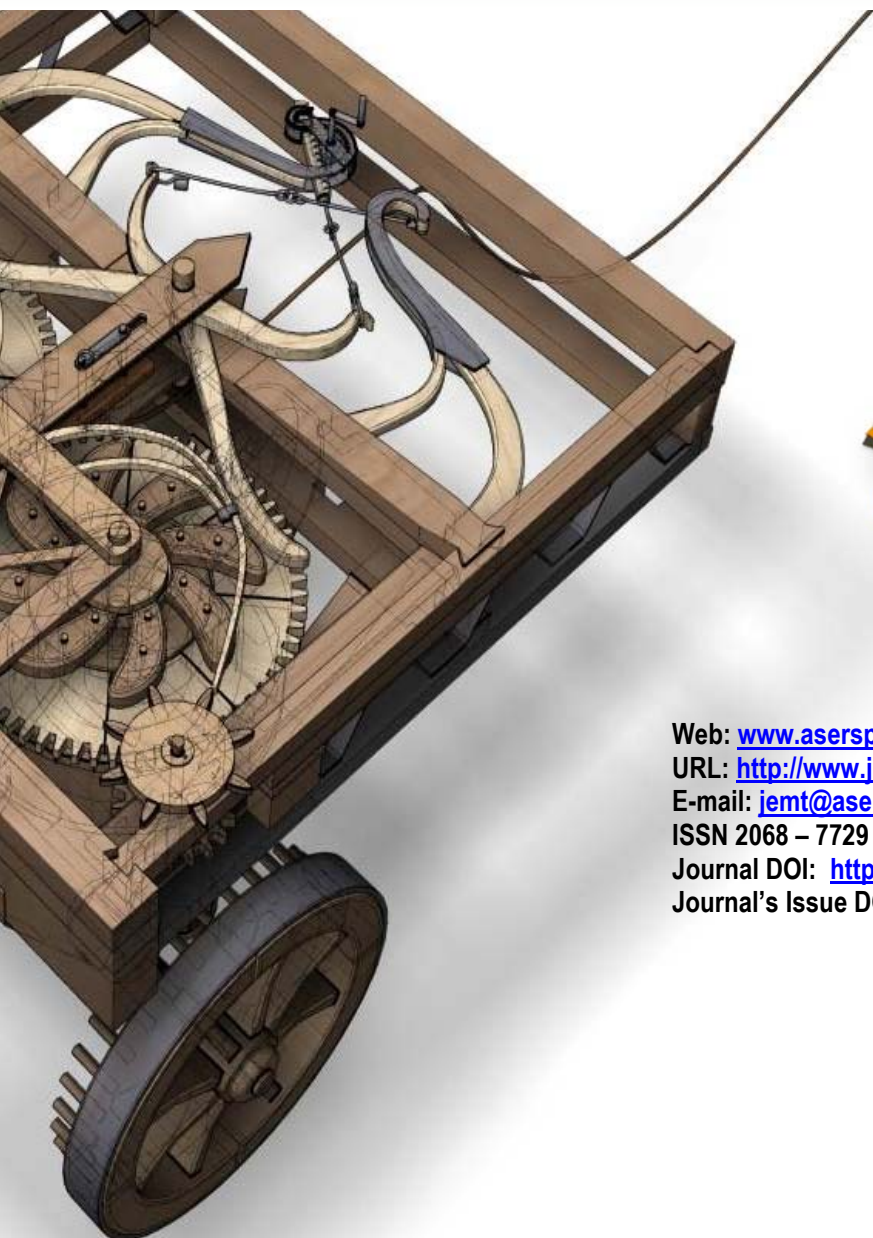
1. Formation of a convenient, interesting and attractive image of the country.
2. Conditions for cooperation between the countries of near and far abroad.
3. Possibility of state support and allocation of targeted funds for the most promising areas of development of SMEs in the region.

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