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IMPROVING THE MANAGEMENT OF THE DEVELOPMENT OF SMALL AND MEDIUM-SIZED ENTERPRISES IN THE REGIONS OF RUSSIA WITH THE PARTICIPATION OF JSC «RSMB CORPORATION»

Specialty 5.2.3 – «Regional and sectoral economics»

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ABSTACT

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Relevance of the research topic. The importance and challenges of regional economic development in Russia have become increasingly important in recent years, particularly in the context of global economic changes and contemporary challenges. Small and medium-sized enterprises (SMEs) play a key role in shaping a sustainable and competitive regional economy.

The government is actively seeking new ways to support SMEs in Russia's regions, as it considers them a key sector for stimulating economic growth and improving the country's socioeconomic indicators. New SME support tools are constantly being developed and implemented. These tools include institutional, organizational and economic, export-import, and consulting support, training programs, and much more. The goal of these programs is to comprehensively support entrepreneurs in business development, increasing their competitiveness, and overcoming emerging challenges and risks.

The existing SME support system at the regional level is characterized by fragmentation and a lack of a comprehensive approach. There is a gap between the diversity of announced government support measures (grants, subsidies, preferential loans, guarantees, and sureties) and their comprehensive, coordinated impact on regional development. Municipal and regional authorities often act in isolation, failing to establish unified institutional conditions for entrepreneurship development. This necessitates the establishment of a new role for JSC «Russian Small and Medium Business Corporation» (JSC «RSMB Corporation») as a key federal development institution, called upon to act as a systems integrator, providing a more structured theoretical and methodological basis for its interactions with the regions.

The traditional system for assessing the status of SMEs (the number of SMEs, their contribution to GRP, and the volume of budget funding) is often lagging and formal. It fails to reflect qualitative changes such as the digital maturity of businesses, which has become a key driver of growth, especially in the regions. The absence of this component hinders an accurate assessment of the state of SMEs and

the subsequent correction of identified imbalances. At the same time, activity on digital platforms is becoming an indicator of SME adaptability and competitiveness. In developing the SME.RF Digital Platform (DP SME), JSC «RSMB Corporation» accumulates unique data (e.g., scoring assessments) that is not fully utilized for small business management in the regions.

Decisions regarding the development and promotion of certain support programs (e.g., umbrella sureties, the «Anti-Crisis» lending incentive program, independent guarantees) are often not supported by a rigorous quantitative assessment of their actual impact on the regional economy. It is unclear which tool is most effective for addressing specific challenges (job creation, technological modernization, import substitution, and much more). The implemented support measures are often universal and formulaic and fail to take into account the profound differentiation of Russian regions (from single-industry towns to metropolitan areas) and economic sectors.

Consequently, there is a pressing scientific and practical need to rethink the SME development management system at the regional level, with the active participation of JSC «RSMB Corporation». This approach requires a comprehensive analysis of existing problems, the development of new assessment methods, and the creation of targeted support mechanisms adapted to the profound differentiation of the economies of Russian regions.

The purpose of the study is to analyze the management system for the development of small and medium-sized enterprises in the regions and to develop scientific and practical recommendations for its improvement, taking into account the modern tools and target functions of JSC «RSMB Corporation» and foreign experience in entrepreneurship management.

To achieve the formulated goal of the dissertation research, the following tasks had to be solved:

1. *Identify* the institutional structure of organizational support for SMEs in regional economic systems and determine the role of real coordinating actors within them, providing for a reconfiguration of the role of the key development institution (JSC «RSMB Corporation»).

2. *Develop* and test an expanded methodological approach to assessing the level of SME development in regions based on the integration of traditional indicators and a new digital activity criterion. Use this approach to assess interregional differentiation and identify key growth drivers in leading regions.

3. *Develop* and test a proprietary program for a comprehensive assessment of the balance of regional development in the SME sector, use it to diagnose imbalances between the demand for and supply of support, and empirically assess the scale of influence of the key development institution (JSC «RSMB Corporation») on the activation of SME entrepreneurship.

4. *Develop* and validate, using empirical data, a methodology for quantitatively assessing the impact of specific development institute tools (JSC «RSMB Corporation») on the development parameters of small and medium-sized enterprises in the regions using regression analysis, conduct a comparative analysis of their effectiveness, and identify the most effective mechanisms for targeted support.

5. *Develop* scientifically based recommendations for improving the SME development management system in the regions based on a synthesis of the analysis of the target functions of development institutes and the adaptation of relevant international experience, aimed at improving the targeting, balance, and adaptability of regional entrepreneurship support policies.

The object of the study is the process of managing the development of small and medium-sized enterprises in regional economic systems.

The subject of the study is institutional, organizational, economic and social relations arising in the process of improving the management system for the

development of small and medium-sized enterprises in regional economic systems with the participation of JSC «RSMB Corporation».

Research methods. The work actively uses methods of systematization and generalization of empirical material, screening and comparative analysis, graphical visualization, abstraction and modeling, survey, ranks and least squares.

The processing and analysis of statistical data, the construction of tables, graphs and diagrams were carried out using the Microsoft Office application package.

Econometric analysis was carried out using the econometric package Econometric Views (EViews).

The following **new scientific provisions containing elements of scientific novelty** are submitted for defense.

1. The institutional structure of organizational support for SMEs in regional economic systems is identified. In contrast to the traditional approach of dividing actors into federal and regional levels, the author identifies four functionally distinct groups of real actors: regulatory (federal development institutions), infrastructural and digital (the SME.RF Digital Platform), service and consulting (regional «My Business» centers and business incubators), and territorial and preferential (SEZ and priority development areas).

   It is demonstrated that the existing architecture of interaction between these groups is characterized by an asymmetry in communication channels. Within the current organizational management structure, a paradigm shift is proposed for the functioning of the head institution, JSC «RSMB Corporation», in which it shifts from the role of coordinator to that of a system integrator, accumulating feedback from all identified actors. The proposed structure envisions the integration of diverse resources and competencies, creating conditions for mitigating interregional disparities by unifying support

standards while maintaining regional specialization. The implementation of this structure, unlike the administrative-command style of management, allows for the transition of regional development alignment from subsidy-based equalization to project-based resource management (passport of the scientific specialty: 5.2.3 – p. 1.3).

2.   An expanded methodological approach to assessing the level of SME development in the regions has been developed and substantiated. The need to supplement the traditional system of indicators (number of SMEs, their contribution to GRP, and volume of budget funding) with a new criterion – the active use of digital support tools, measured by SME scoring data on the SME.RF Digital Platform has been demonstrated.

Using this approach, an assessment was conducted and significant interregional differences in the level of SME digitalization were identified. It was established that 10 leading regions account for 45% of the total scoring assessments for 2022–2023, indicating a high concentration of the most digitally mature SMEs.

Key growth drivers in the leading regions were identified, including manufacturing, high-tech production, and information, scientific, and technical activities. This indicates a connection between the digital activity of SMEs and their industry specialization in high-tech and innovative sectors. (passport of the scientific specialty: 5.2.3 – p. 1.16).

3.   A proprietary program for a comprehensive assessment of the status and support for SME development in the regions was developed and tested. This program includes SME scoring indicators on the SME.RF Digital Platform, the number of recipients, and the volume of guaranteed support from a key development institution (JSC «RSMB Corporation») in the regions. As part of the program's implementation, a critically low level of demand for state support programs among SMEs was identified and quantified, averaging 1.9% of the total. This indicator demonstrates the existence of significant

institutional gaps and structural imbalances between proposed state support measures and the actual needs of SMEs in the regions.

The scale of influence of the key development institution (JSC «RSMB Corporation») on the stimulation of entrepreneurial activity in the regions was determined to be extremely low. The obtained results demonstrate the limited contribution of this development institution to achieving balanced growth of the SME sector in the regions, confirming the need to improve the mechanisms of its interaction with regional economic systems (passport of the scientific specialty: 5.2.3 – p. 1.3).

4.   A methodology was developed for assessing the impact of key instruments of JSC «RSMB Corporation» (umbrella sureties, the «Anti-Crisis» lending incentive program, independent guarantees) on the development of small and medium-sized enterprises in the regions. The methodology formalizes an action algorithm: from substantiating incentive goals and collecting data using scoring assessments to interpreting results and monitoring the effectiveness of entrepreneurship support in the regions.

The main advantage of the proposed methodology is the use of regression analysis (ordinary least squares method) to establish quantitative relationships between the use of support instruments and key indicators of SME development in the region. This ensures a representative and objective assessment of the effectiveness of targeted resource use.

Testing the methodology using empirical data allowed for a comparative analysis of the effectiveness of the instruments and the identification of the most effective mechanisms for balanced targeted support that contribute to reducing regional disparities in SME development. Thus, the methodology is a tool for substantiating priorities in regional economic policy, aimed at stimulating entrepreneurship (passport of the scientific specialty: 5.2.3 – p. 1.16).

5.   Recommendations for improving the regional SME development management system have been developed and scientifically substantiated.

The proposed set of measures is based on a synthesis of the analysis of the target functions of development institutions and the adaptation of relevant international experience.

Key provisions include:

– the principle of targeted and balanced application of support instruments, which provides for the concentration of efforts by JSC «RSMB Corporation» on a regional basis. Specifically, for 12 recipient regions with the most pronounced imbalances, a comprehensive package of measures is proposed, combining the provision of guarantees and interest rate subsidies for SMEs in the three leading industries of each territory;

– the principle of sectoral priorities, based on the strategic interests of the national and regional economies. It is recommended to differentially expand the share of guarantees for enterprises in industries critical to the socio-economic development and technological sovereignty of the country;

– the principle of adaptability of development institutions aimed at overcoming institutional gaps. The need for systematic updating of support programs based on continuous monitoring and the needs of the regional entrepreneurial community is substantiated (passport of the scientific specialty: 5.2.3 – p. 1.3).

The theoretical significance of the study in its identification of small business support tools and mechanisms and its substantiation of the importance and economic effectiveness of guarantees and sureties for SME development in Russia. A positive correlation between the impact of guarantees and sureties on SME development in Russia's regions has been demonstrated. The key theoretical findings can serve as a foundation for further research into the impact of various support tools on SME activity and Russia's regional economic systems in general.

The practical significance of the study lies in the possibility of using the main methodological provisions and practical recommendations in further scientific research, in the process of training students, undergraduates and postgraduates, in

the system of economic education in the courses: «Regional and Municipal Management», «Strategic Management of the Socio-Economic Development of the Region», in programs and projects for the development of small and medium-sized businesses in regional economic systems.

Approbation of work and publications. A number of proposals and recommendations were used in the activities of JSC «RSMB Corporation» in the preparation of analytical materials on the economic development of SMEs. The research results and key scientific principles were presented at the All-Russian scientific and practical conference «Modern models of economic development of the subjects of the Volga Federal District and the «reboot» of regional economic policy» (Ulyanovsk, June 6, 2025). The results of the dissertation are published in 5 scientific journals recommended by the Higher Attestation Commission of the Russian Federation, with a total volume of 2.3 pp (author's 1,8), all of them are included in the list of journals recommended by the Scientific Council of the Russian Academy of National Economy and Public Administration under the President of the Russian Federation for the publication of scientific articles on economic sciences.

Structure and scope of work. The work consists of an introduction, three chapters, a conclusion and a list of used literature. The total amount of work is 206 pages.

The introduction substantiates the relevance of the research topic, reveals the current state of the problem, formulates the purpose and objectives of the study, defines the object and subject of the study, describes the research methods, proposes the research hypotheses, highlights the points characterizing its scientific novelty, and reveals the theoretical and practical significance of the study.

The main part includes three chapters. The first theoretical chapter systematizes key approaches to defining the role of SMEs in regional development and analyzes the evolution of public policy supporting entrepreneurship in Russia. A critical analysis of existing interpretations of the concept of «development

institution» is conducted, and the author's interpretation is developed for the field of SME development management at the regional level. The largest development institutions focused on supporting SMEs in Russian regions and the support measures they provide are systematized. The strategic importance of JSC «RSMB Corporation» in the structure of development institutions and its target functions are established. A classification of the problems of balanced regional development is provided, and the key role of SMEs in effectively addressing them is identified. The second chapter is a research paper that developed and tested an expanded methodological approach to assessing the level of SME development, integrating traditional metrics and digital activity indicators on the SME.RF Digital Platform. The potential for applying international business management practices to Russian regions is analyzed. Using a proprietary system for assessing balance, a diagnostic was conducted that quantitatively demonstrated the critically low level of demand for government support measures and the extremely limited impact of JSC «RSMB Corporation» instruments on SME lending.

The third chapter presents an original methodology for assessing the impact of specific JSC «RSMB Corporation» instruments (umbrella sureties, the «Anti-Crisis» lending incentive program, independent guarantees) on the parameters of regional economic systems using regression analysis. This methodology enabled a comparative analysis and identification of the most effective mechanism for balanced, targeted support. Based on a synthesis of the analysis of the target functions of development institutions and the adaptation of relevant international experience, a set of recommendations was developed and scientifically substantiated. These are formulated as principles of targeted, sectoral, and adaptive support policies and are aimed at improving the interaction of JSC «RSMB Corporation» with regional economic systems to overcome the identified imbalances.

The dissertation's conclusion formulates the main findings confirming the achievement of the research objective and the validity of the theses submitted for defense, and outlines prospects for further development of the topic.