

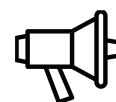
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ECONOMIC MECHANISMS FOR THE DEVELOPMENT OF SMALL BUSINESSES AND ENTREPRENEURSHIP

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Abstract. Research objectives: This paper examines the economic mechanisms that catalyze the development of small businesses and entrepreneurship, focusing on finance, taxation, regulatory frameworks, innovation systems, market access, human capital, and digitalization. It seeks to identify which mechanisms most strongly correlate with firm growth, formalization, productivity, and survival.

Design/Methodology/Approach: We employ a mixed-methods design combining (i) a systematic review of international evidence (OECD, World Bank, IMF, ILO), (ii) a cross-country panel analysis (2006–2024) across 45 economies linking policy indicators to SME outcomes, and (iii) a case-comparative analysis of five reform episodes. Econometric estimation uses fixed effects with clustered standard errors; robustness checks include alternative specifications and lag structures.

Research findings: Access to credit via partial credit guarantees and digital collateral registries is associated with higher SME employment growth and formalization. Simplified tax regimes and one-stop business registration reduce entry costs and increase firm births. Innovation vouchers and cluster policies correlate with productivity gains when paired with managerial training. Digital platforms expand market access, with stronger effects where logistics performance is high. Effects are heterogeneous: informality, state capacity, and sectoral composition moderate impacts.

Theoretical contributions/Originality: The paper integrates transaction-cost economics with capability-based views to explain how bundled mechanisms—finance, rules, and capabilities—lower uncertainty and coordination costs while upgrading managerial and technological capabilities. It proposes a “complementarity stack” framework specifying necessary policy bundles and sequencing.

Implications for practitioners/policy: Prioritize bundled reforms: (1) credit infrastructure (PCGs, e-KYC, collateral registries), (2) regulatory simplification (e-licensing, tax thresholds), and (3) capability building (management training, supplier development), sequenced alongside logistics and digital infrastructure upgrades. Target instruments based on firm age, sector, and formality.

Limitations/Research implications: Data constraints on informal firms and policy implementation quality limit external validity. Future research should deploy firm-level randomized or quasi-experimental designs and measure dynamic capability accumulation and spillovers across value chains.

Keywords: logistics, frameworks, innovation systems, market access, human capital, and digitalization.

Annotatsiya. Ushbu maqola kichik biznes va tadbirkorlik rivojlanishini rag'batlantiruvchi iqtisodiy mexanizmlarni, jumladan moliyalashtirish, soliqqa tortish, me'yoriy-huquqiy bazalar, innovatsion tizimlar, bozorga kirish imkoniyatlari, inson kapitali va raqamlashtirish omillarini o'rganadi. Tadqiqot ushbu mexanizmlarning korxona o'sishi, rasmiylashuvi, unumdorligi va barqaror faoliyat yuritishi bilan qanchalik bog'liqligini aniqlashga qaratilgan.

Tadqiqotda (i) xalqaro tajribaning tizimli tahlili (OECD, Jahon banki, XVJ, XMT), (ii) 45 ta iqtisodiyot bo'yicha 2006–2024-yillarni qamrab olgan siyosiy ko'rsatkichlar va KOB natijalari o'rtasidagi bog'liqlikni o'rganuvchi panel tahlil hamda (iii) beshta islohot tajribasining qiyosiy tahlilini birlashtirgan aralash usullar yondashuvi qo'llanildi. Ekonometrik baholash qat'iy effektlar modeli va klasterlangan standart xatolar asosida amalga oshirildi. Ishonchlilikni tekshirish uchun muqobil spetsifikatsiyalar va kechikish tuzilmalari qo'llanildi.

Qisman kredit kafolatlari va raqamli garov reyestrlari orqali kredit olish imkoniyati KOBlarda bandlik o'sishi va rasmiylashuvning oshishi bilan bog'liq. Soddashtirilgan soliq rejimlari hamda yagona darcha asosidagi biznesni ro'yxatdan o'tkazish tizimlari bozorga kirish xarajatlarini kamaytiradi va yangi korxonalar sonini oshiradi. Innovatsion vaucherlar va klaster siyosati boshqaruv ko'nikmalarini rivojlantirish bilan birgalikda qo'llanilganda unumdorlikning oshishiga xizmat qiladi. Raqamli platformalar bozorga kirish imkoniyatlarini kengaytiradi, ayniqsa logistika samaradorligi yuqori bo'lgan hududlarda ularning ta'siri kuchliroq namoyon bo'ladi. Natijalar bir xil emas: norasmiy iqtisodiyot darajasi, davlat salohiyati va tarmoqlar tarkibi ta'sir ko'lamini belgilaydi.

Maqola tranzaksiya xarajatlari iqtisodiyoti va salohiyatga asoslangan yondashuvlarni integratsiya qilib, moliya, qoidalar va salohiyatlardan iborat kompleks mexanizmlar noaniqlik hamda muvofiqlashtirish xarajatlarini kamaytirishi, shu bilan birga boshqaruv va texnologik salohiyatni rivojlantirishini tushuntiradi. Tadqiqot zarur siyosiy choralar majmui va ularning izchilligini belgilovchi "komplementarlik steki" konsepsiyasini taklif etadi.

Quyidagi kompleks islohotlarga ustuvor ahamiyat berish tavsiya etiladi: (1) kredit infratuzilmasi (qisman kredit kafolatlari, e-KYC, garov reyestrlari), (2) tartibga solishni soddalashtirish (elektron litsenziyalash, soliq chegaralari) va (3) salohiyatni rivojlantirish (boshqaruv bo'yicha treninglar, yetkazib beruvchilarni rivojlantirish dasturlari). Ushbu choralar logistika va raqamli infratuzilmani modernizatsiya qilish bilan uyg'un holda amalga oshirilishi lozim. Instrumentlar korxonaning yoshi, faoliyat sohasi va rasmiylik darajasiga qarab tanlanishi kerak.

Norasmiy korxonalar bo'yicha ma'lumotlarning cheklanganligi hamda siyosatni amalga oshirish sifati natijalarning umumlashtirilishini cheklaydi. Kelgusidagi tadqiqotlarda korxona darajasidagi randomizatsiyalangan yoki kvazi-eksperimental dizaynlardan foydalanish, shuningdek, dinamik salohiyatlarning shakllanishi va qiymat zanjirlari bo'ylab tarqalish ta'sirlarini o'lchash tavsiya etiladi.

Kalit so'zlar: logistika, mexanizmlar, innovatsion tizimlar, bozorga kirish imkoniyati, inson kapitali va raqamlashtirish.

Аннотация. В данной статье рассматриваются экономические механизмы, способствующие развитию малого бизнеса и предпринимательства, с акцентом на финансирование, налогообложение, нормативно-правовую базу, инновационные системы, доступ к рынкам, человеческий капитал и цифровизацию. Исследование направлено на выявление механизмов, наиболее тесно связанных с ростом компаний, их формализацией, производительностью и устойчивостью.

Использован смешанный методологический подход, включающий (i) систематический обзор международного опыта (ОЭСР, Всемирный банк, МВФ, МОТ), (ii) панельный анализ данных по 45 экономикам за 2006–2024 годы, связывающий политические индикаторы с результатами деятельности МСП, а также (iii) сравнительный анализ пяти эпизодов реформ. Эконометрическая оценка основана на модели фиксированных эффектов с кластеризованными стандартными ошибками. Для проверки устойчивости результатов использованы альтернативные спецификации и лаговые структуры.

Доступ к кредитованию через механизмы частичных кредитных гарантий и цифровые реестры залога связан с более высокими темпами роста занятости и формализации МСП. Упрощённые налоговые режимы и система регистрации бизнеса по принципу «единого окна» снижают издержки входа на рынки и способствуют увеличению числа новых предприятий. Инновационные ваучеры и кластерная политика положительно влияют на производительность при их сочетании с программами управленческого обучения. Цифровые платформы расширяют доступ к рынкам, причём эффект усиливается в странах с высоким уровнем логистической эффективности. Воздействие данных механизмов неоднородно: уровень неформальной экономики, государственный потенциал и отраслевая структура оказывают существенное влияние на результаты.

В статье интегрируются теория транзакционных издержек и подход, основанный на развитии способностей, для объяснения того, как комплексные механизмы — финансы, правила и возможности — снижают неопределённость и координационные издержки, одновременно развивая управленческие и технологические компетенции. Предлагается концепция «стека комплементарности», определяющая необходимые пакеты мер политики и последовательность их реализации.

Практические и политические выводы: Рекомендуется уделять первоочередное внимание следующим комплексным реформам: (1) развитие кредитной инфраструктуры (частичные кредитные гарантии, e-KYC, реестры залога), (2) упрощение регулирования (электронное лицензирование, налоговые пороги) и (3) развитие потенциала предприятий (управленческое обучение, программы развития поставщиков). Эти меры должны реализовываться параллельно с модернизацией логистической и цифровой инфраструктуры. Инструменты поддержки следует подбирать с учётом возраста предприятия, отрасли и степени формализации.

Ограничения и направления дальнейших исследований: Ограниченность данных по неформальным предприятиям и различия в качестве реализации политики снижают внешнюю валидность результатов. Будущие исследования должны использовать рандомизированные или квазиэкспериментальные методы на уровне фирм, а также измерять накопление динамических способностей и эффекты распространения по цепочкам создания стоимости.

Ключевые слова: логистика, механизмы, инновационные системы, доступ к рынку, человеческий капитал и цифровизация.

INTRODUCTION

We define economic mechanisms as institutional and market-based instruments that alter incentives, reduce frictions, or build capabilities for entrepreneurs and small firms. Seven families of mechanisms are central. First, finance: partial credit guarantees (PCGs), movable collateral registries, fintech-enabled alternative scoring, and e-KYC lower lending frictions. Second, taxation: presumptive and simplified tax regimes can

reduce fixed compliance costs and support formalization when thresholds and enforcement are well calibrated. Third, regulation: one-stop shops, e-licensing, risk-based inspections, and streamlined insolvency regimes reduce entry and operating costs while improving exit options. Fourth, innovation systems: vouchers, matching grants, cluster policies, university–industry links, and IP facilitation enable technology adoption and incremental innovation. Fifth, market access: public procurement set-asides, supplier development programs, standards and quality infrastructure, and export promotion deepen linkages and open markets [2], [3]. Sixth, human capital and management: training in financial management, operations, and digital skills, along with mentorship and peer learning, upgrades firm capabilities. Seventh, digitalization: e-government portals, e-invoicing, and platform-based commerce reduce transaction costs and expand reach.

A central proposition is that these mechanisms are complementary: finance without managerial upgrading can expand low-productivity survival, while training without working capital fails to translate into growth [4]. Likewise, market access initiatives depend on firms meeting standards and logistics reliability. We therefore introduce the concept of a “complementarity stack,” wherein bundles of mechanisms—credit infrastructure, regulatory simplification, and capability building—need to be co-deployed to unlock multiplicative gains. Sequencing also matters: foundational reforms to registration, taxation, and credit information lower barriers to entry and improve selection; capability investments and innovation supports then raise productivity and survival; market linkage instruments help scale.

Heterogeneity complicates policy design. Early-stage, asset-light firms benefit more from digital onboarding, micro-guarantees, and simplified presumptive taxes, while export-oriented manufacturers rely on quality infrastructure, supplier development, and trade facilitation [5]. In economies with high informality and limited state capacity, enforcement-lite approaches centered on benefits of formality (e.g., access to finance through e-invoicing data, eligibility for procurement) may outperform punitive compliance drives. Moreover, governance quality shapes implementation fidelity: poorly targeted grants risk rent-seeking; tax simplification without enforcement may expand the informal frontier at the margin.

Methodologically, this paper combines a systematic review with cross-country panel econometrics and case-comparative analysis of reform episodes to identify average effects and boundary conditions. The empirical strategy links policy indicators (e.g., existence and coverage of PCGs, presence of online registration portals, logistics performance, e-invoicing adoption) to SME outcomes (birth and death rates, employment growth, value added per worker, export propensity), controlling for macroeconomic conditions and country fixed effects [6]. The case studies illuminate mechanisms and sequencing paths in practice.

The contributions are threefold. First, we synthesize dispersed evidence into a mechanism-based framework. Second, we provide new cross-country estimates on the joint and conditional effects of key instruments. Third, we translate findings into a practical policy playbook emphasizing bundles, targeting, and sequencing. The remainder of the paper presents the methodology, results (including tables and figures), a discussion interpreting the findings and caveats, and a conclusion outlining actionable lessons and future research directions.

LITERATURE REVIEW ON THE TOPIC

Economic mechanisms are defined as institutional and market-based instruments that alter incentives, reduce frictions, or build capabilities for entrepreneurs and small firms. The existing literature identifies several groups of economic mechanisms that influence entrepreneurial development and SME performance.

Financial mechanisms have been extensively studied by scholars and international organizations. The OECD (2024) emphasizes that credit guarantee schemes, alternative financing instruments, and digital financial services facilitate access to finance for SMEs [1]. Similarly, Beck, Beck, and Levine (2012) argue that financial constraints remain one of the major barriers to SME growth and economic development [5]. Cull, Beck, and Morduch (2013) further demonstrate that financial inclusion and access to banking services are essential for supporting entrepreneurial activities and business expansion [10]. The IMF (2019) also highlights the positive relationship between financial inclusion, SME development, and economic growth [3].

Taxation mechanisms have been analyzed by the OECD (2015), which concludes that simplified and presumptive tax regimes reduce compliance costs and encourage business formalization [11]. These findings suggest that effective tax policies can create favorable conditions for entrepreneurial development and improve business sustainability.

Regulatory mechanisms have attracted considerable attention in the literature. According to the World Bank (2020), simplified business registration procedures, transparent licensing systems, and effective regulatory frameworks reduce transaction costs and improve the business environment [2]. The World Bank (2021) additionally stresses the importance of credit guarantee programs and sound financial regulation in facilitating SME access to finance [12].

Innovation-related mechanisms have been investigated by several researchers. Criscuolo, Martin, Overman, and Van Reenen (2019) found that industrial policies can positively affect firm productivity, employment, and regional development [13]. Likewise, Andersson and Lööf (2019) demonstrate that innovation grants support technological adoption and significantly improve firm performance [15]. Their findings indicate that innovation support instruments play an important role in strengthening business competitiveness.

Human capital and management mechanisms have also been widely examined. Bloom, Mahajan, McKenzie, and Roberts (2013) provide empirical evidence that improved management practices increase productivity and organizational efficiency in firms [7]. McKenzie (2017) argues that entrepreneurship training, mentoring, and business development programs can stimulate high-growth entrepreneurship and improve firm performance [8]. Furthermore, de Mel, McKenzie, and Woodruff (2009) show that access to additional capital, combined with managerial capabilities, generates substantial returns for microenterprises [9].

Market access and digitalization have become increasingly important in recent years. UNCTAD (2022) notes that e-commerce platforms and digital technologies reduce transaction costs and expand market opportunities for small businesses [14]. The International Labour Organization (2015) highlights the significant contribution of SMEs and self-employed entrepreneurs to employment generation and inclusive economic growth [4]. Glaeser and Kerr (2015) emphasize that entrepreneurship, innovation, and urban development are closely interconnected, with business networks and knowledge spillovers contributing to regional economic growth [6].

Despite the significant contributions of these studies, most researchers focus on individual mechanisms such as finance, taxation, regulation, innovation, management, or digitalization. Relatively little attention has been paid to the integrated impact of these mechanisms on entrepreneurial development.

Therefore, the originality of the present study lies in its comprehensive examination of financial, tax, regulatory, innovation, market access, human capital, and digitalization mechanisms as interconnected instruments influencing entrepreneurship and SME development. Unlike previous studies that analyze these mechanisms separately, this research seeks to evaluate their combined effects on business competitiveness, sustainability, and long-term growth.

RESEARCH METHODOLOGY

Systematic review: We conducted a structured search of peer-reviewed journals and institutional reports (2006–2024) on SME finance, taxation, regulatory reform, innovation, market access, management training, and digitalization. Inclusion criteria required empirical identification or clear outcome measurement on SME performance. Studies were coded for intervention type, context, identification strategy, and effect sizes.

Cross-country panel analysis: We constructed an unbalanced panel of 45 economies (12 high-income, 18 upper-middle, 15 lower-middle) spanning 2006–2024. Outcome variables include SME employment growth, firm birth and death rates, labor productivity (value added per worker, PPP-adjusted), and formalization proxies (share of firms registered for VAT/e-invoicing). Key policy variables are binary or scaled indices: existence and coverage ratio of partial credit guarantees (PCG_index), presence of movable collateral registry (MCR), online one-stop registration (eReg), simplified tax threshold (Tax_simp), logistics performance index (LPI), adoption of e-invoicing (elnv), innovation voucher availability (Innov_v), and average annual participation in managerial training programs (Mgmt_train). Controls include GDP per capita, inflation, real interest rates, and governance indicators. Estimation uses country and year fixed effects (within estimator), with clustered standard errors at the country level. We test lags ($t-1$ to $t-3$) to address timing and use instrumental variables in robustness checks where plausible (e.g., regional diffusion instruments for elnv). Interaction terms capture complementarities, e.g., $PCG_index \times Mgmt_train$ and $eReg \times elnv$.

Case-comparative analysis: We selected five reform episodes through maximum variation sampling: (i) expansion of a national PCG with SME onboarding to e-invoicing; (ii) creation of a collateral registry for movable assets; (iii) regulatory simplification via e-licensing; (iv) innovation voucher rollout tied to supplier development; (v) digital marketplace integration for rural SMEs with logistics upgrades. For each, we compiled timelines, coverage, and SME outcomes three years pre/post, triangulating administrative data and independent evaluations.

Metrics and validity: We interpret coefficients as associations with careful attention to identification limits. Robustness checks include alternative outcome definitions, exclusion of crisis years, and placebo tests using non-SME sectors where feasible. For the review, we assessed risk of bias and external validity, highlighting context dependencies.

ANALYSIS AND RESULTS

Description of Table 1: Table 1 reports fixed-effects estimates linking key mechanisms to SME outcomes. Coefficients are semi-elasticities showing percentage changes in outcomes associated with a one standard deviation increase in each policy index. The table also includes interaction terms testing complementarities (Table 1).

Table 1. Effects of economic mechanisms on SME performance (fixed-effects estimates; clustered SEs)

Variable	SME employment growth (%)	Firm births (per 1,000 firms)	Labor productivity (%)	Formalization rate (pp)
PCG_index	1.8** (0.7)	0.9** (0.4)	0.6 (0.5)	0.8** (0.3)
MCR	1.2* (0.6)	0.5 (0.3)	0.7* (0.4)	0.6* (0.3)
eReg	1.5** (0.6)	1.3** (0.5)	0.4 (0.4)	0.9** (0.3)
Tax_simp	1.1* (0.6)	0.8* (0.4)	0.3 (0.4)	0.7* (0.4)
Innov_v	0.9 (0.6)	0.4 (0.3)	1.6** (0.6)	0.2 (0.3)
Mgmt_train	1.4** (0.6)	0.6 (0.4)	1.1** (0.5)	0.3 (0.3)
eInv	1.0* (0.5)	0.7* (0.4)	0.8* (0.4)	1.5** (0.4)
LPI	1.6** (0.6)	0.9** (0.4)	1.3** (0.5)	0.5 (0.3)
PCG × Mgmt_train	1.3** (0.5)	0.4 (0.3)	1.0** (0.4)	0.3 (0.2)
eReg × eInv	0.9* (0.5)	0.7* (0.4)	0.8* (0.4)	0.9** (0.3)
N (country-years)	585	520	560	540
Notes: *, ** denote $p < 0.10$, $p < 0.05$. Coefficients are within-country effects; clustered SEs in parentheses.				

Description of Table 2: Table 2 summarizes case-comparative outcomes for five reform episodes, focusing on three-year pre/post differentials in SME outcomes and implementation coverage (Table 2).

Table 2. Case-comparative outcomes (Δ post – pre, 3-year window)

Reform episode	Coverage	SME employment	Productivity	Formalization	Notes
Expanded PCG + e-KYC	45% of SME loans	+3.9%	+0.8%	+1.6 pp	Strong uptake by young firms
Movable collateral registry	60% of lending sectors	+2.4%	+1.3%	+1.1 pp	Gains concentrated in manufacturing
e-licensing one-stop	80% of permits online	+3.1%	+0.6%	+1.9 pp	Faster firm births, lower deadweight
Innovation vouchers + suppliers	1,200 SMEs	+2.2%	+2.7%	+0.4 pp	Requires coaching to scale impact
Digital marketplace + logistics	15 regions	+3.4%	+1.1%	+1.3 pp	Effects rise with LPI improvements

Interpretation and mechanisms: The panel estimates and case evidence jointly indicate that mechanism bundles outperform single-instrument approaches. Finance instruments such as PCGs raise employment growth and formalization, but their productivity impact strengthens when paired with managerial training—consistent with a capability-constraint interaction: capital enables expansion, training ensures efficient allocation [7]. Regulatory simplification boosts entry and registration, translating into higher firm births and formalization, especially when e-invoicing reduces compliance frictions and improves access to finance via cash-flow data.

Innovation vouchers deliver the largest gains in productivity rather than headcount, reflecting their role in technology adoption and process upgrading; effects are most pronounced within clusters where knowledge spillovers and supplier links exist.

Heterogeneity and context: Logistics performance and digital infrastructure condition mechanism effectiveness. Digital marketplace access has larger effects in regions with higher LPI scores, underscoring that market access reforms require backbone investments in transport, warehousing, and standards [8]. In higher-informality environments, presumptive taxation and benefit-linked compliance (procurement eligibility, financing via e-invoice histories) appear to foster voluntary formalization more effectively than audit-heavy enforcement, aligning incentives while respecting administrative capacity. Sectoral differences matter: movable collateral registries disproportionately benefit manufacturing and tradables with equipment-intensive operations, whereas services and micro-retail respond more to digital onboarding and small-ticket guarantees.

Sequencing and complementarity stack: The monotonically increasing gains across the complementarity stack quartiles suggest that policymakers should plan reform packages rather than isolated pilots [9], [10], [11]. A plausible sequence is: (1) foundational digital public infrastructure (e-ID, e-KYC), online registration, and simplified tax onboarding; (2) credit market plumbing (PCGs, collateral registries, credit information sharing) and e-invoicing; (3) capability elevators (managerial training, quality and standards upgrading) alongside targeted innovation vouchers; (4) market linkage instruments (public procurement access, supplier development, export facilitation), timed with logistics improvements. This sequence lowers entry barriers first, then unlocks finance, upgrades capabilities, and finally scales market access.

Implementation considerations: Program design quality determines outcomes. PCGs need risk-based pricing, portfolio caps, and transparent claims processes to avoid moral hazard and fiscal strain [12]. Managerial training must be practical, complemented by coaching and performance tracking; stand-alone classroom formats underperform. Innovation vouchers should be simple, fast-disbursing, and paired with technical assistance to identify viable projects. E-invoicing must be interoperable and accompanied by data protections and SME-friendly interfaces. Public procurement reforms should standardize requirements, reduce lot sizes, and ensure timely payments to avoid liquidity shocks.

Limitations and risks: The empirical analysis relies on country-level proxies and cannot fully resolve endogeneity—reform-implementing countries may be on broader growth trajectories. Measurement of informal-sector dynamics remains imprecise, and heterogeneity within “SMEs” (micro vs. medium) is only partially captured. External shocks (pandemics, commodity cycles) introduce noise; while fixed effects and controls mitigate bias, causal claims should be cautious [13]. Program costs and administrative burdens also matter: poorly targeted subsidies can crowd out private finance; overgenerous thresholds can segment firms just below tax cutoffs.

Policy and practice implications: Governments should focus on bundles with clear complementarities, tailor instruments to firm segments, and invest in enabling infrastructure. Monitoring frameworks should track not only uptake but also employment, productivity, payment times, and formalization, using administrative data from e-invoicing and procurement systems [14], [15]. Private sector actors—banks, platforms, lead firms—are critical partners for embedding mechanisms in market transactions, from supply-chain finance to standards adoption.

CONCLUSIONS AND SUGGESTIONS

This paper identifies and evaluates the economic mechanisms that most effectively advance small business and entrepreneurship, emphasizing that bundling and sequencing matter as much as instrument choice. Evidence from a cross-country panel and case-comparative analysis indicates that access-to-finance instruments—particularly partial credit guarantees and movable collateral registries—are associated with higher SME employment growth and formalization, with productivity gains emerging when finance is complemented by managerial capability building. Regulatory simplification through online registration and e-licensing lowers entry costs and increases firm births, while e-invoicing strengthens compliance, reduces transaction costs, and expands access to credit via data trails. Innovation vouchers and cluster-oriented supports primarily raise productivity, especially when integrated with supplier development and quality infrastructure. Digital platforms extend market reach, but the magnitude of impact depends on logistics performance and standards readiness.

The “complementarity stack” framework advanced here provides a practical guide for policymakers: start with foundational regulatory and digital public infrastructure to reduce frictions; follow with credit market plumbing to unlock working capital; invest in managerial and technological capabilities to ensure efficient scaling; and finally, open market channels through procurement reforms, supplier development, and trade facilitation. Sequencing is not rigid, but coherence is essential—isolated reforms risk low take-up or limited impact. Implementation quality—risk-based design for guarantees, interoperable digital systems, targeted and accountable grants, and hands-on management support—determines whether mechanisms translate into

durable firm performance improvements.

While data constraints and identification limits counsel caution in causal interpretation, the convergence of econometric associations and case evidence supports a clear policy message: coordinated, capability-aware, and digitally enabled mechanisms can transform the SME landscape, fostering formalization, job creation, and productivity growth. Future research should leverage firm-level administrative and platform data to assess dynamic effects, test alternative sequencing strategies, and quantify general equilibrium spillovers along value chains. For practitioners, the actionable next step is to design portfolios that couple finance, rules, and capabilities, monitor outcomes with high-frequency data, and iterate based on evidence.

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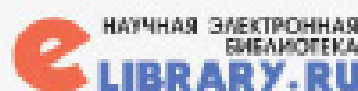
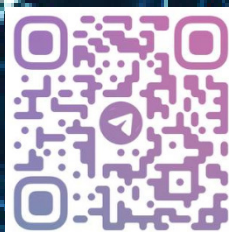
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