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Financial support for the development of small and medium-sized businesses in agriculture

Abstract. *The article discusses the main directions of the state programs intended for the development of entrepreneurship in Kazakhstan and the amount of allocated funds for their implementation. There are also presented basic means of the government support for small and medium-sized businesses and the results of their use by special organizations that provide support to the enterprises in the agricultural sector. The authors have carried out a comparative analysis of the dynamics of the entrepreneurship development over the years 2015 and 2019 (the period of validity of the considered support programs). There also have been assessed the impact of financing on the development level of the entrepreneurship in agriculture in Kazakhstan according to the results of the analysis. There are identified the main problems associated with the effectiveness of the implementation of the state programs based on the results of the study. The authors propose methods for improving the financial system.*

Keywords: *financing, government/state support, small and medium business, agriculture, subsidies, lending.*

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Introduction

In the new global reality associated with the decrease of prices for raw materials, instability of financial systems, the fight of the whole world against the COVID-19 pandemic, the economy of Kazakhstan, as well as the other states, is faced with the task of developing and implementing effective financing instruments for priority sectors, capable of ensuring consistent sustainable economic growth and increasing the welfare of the population. At the same time, under current conditions agriculture as an economic sector ensuring the food security of the state must be given the greatest importance.

Amid the global financial crisis, agriculture, in general, has advantages over the other sectors of economy, since people's demand for food hardly changes against a cumulative drop in consumer demand for goods. The constant demand for food products entails the need for sustainable production, and if the number of purchased cars, furniture, clothing, etc. shrinks during the crisis and this means a shutdown of enterprises of their production, then almost usual amounts of food consumed do not create objective conditions for reducing agricultural production [1].

Moreover, during the crisis, countries with a sufficiently developed agriculture have competitive advantages, since the production

and sale of high-quality products, including the sale on the foreign markets, open up new opportunities for the functioning of business, which allows ensuring consistent economic growth of the state and reducing the amounts of food imported. Certainly, Kazakhstan possessing a huge territory where the rural population occupies a large part, a sufficient number of water resources, and, most importantly, the presence of distribution channels, and the provision of effective government regulation of the agricultural sector, has great chances to get out of the crisis with the least financial losses. Sustainable agricultural development plays an important role in improving land use, helping to preserve and increase its productive power around the globe [2,3].

The policy of Kazakhstan in the agribusiness as component part of the economic policy of the state is implemented through a system of direct (budget subsidies, preferential loans, etc.) and indirect means (a system of tax incentives, special tax treatment, etc.). In addition, special institutions have been created in the state whereby the development of priority sectors of the economy is influenced.

Currently, despite the existing problems in the agricultural sector associated with low labor productivity, outdated agricultural equipment, a low level of innovations, a high price of feed, the volumes of gross agricultural production have been growing in 2015 -3307,0 billion tenge, 2016 – 3884,0 billion tenge, 2017 – 4071,0 billion tenge, in 2018 – 4474,0 billion tenge, in 2019 -5216,0 billion tenge. This is as result of an increase in funding provided by the government allocated under the state programs such as: “Development of the agribusiness for the years 2017-2021”, “Business Road Map 2020”, “Enbek” Program for the Development of Productive Employment and Large-Scale Entrepreneurship for 2017 – 2021”, “Economy of Simple Things”.

The state’s interest in co-financing agriculture is due to the fact that it is significant for the national economy (contribution to GDP, employment, natural resources), and even more because each country strives to ensure food security [4].

The Program-targeted financing of agribusiness entities is aimed at providing

favorable conditions for the development of entrepreneurship, as well as increasing the availability of financial resources to agricultural producers. Such a policy in relation to small and medium-sized agribusiness will contribute to the growth of social sustainability of the rural areas, diversification of the economy and its innovative development. Economic efficiency is largely determined by the combination of business activities of SMEs. SMEs are one of the key drivers in the socio-economic development of a country and its regions, as they ensure the formation and emergence of permanent new jobs. Therefore, they serve as a guarantee of the population’s income and ability to pay [5, 6].

In this regard, the issue of getting effective methods and forms of state support for entrepreneurship, ensuring sustainable development of business in priority sectors of the economy and raising its share in Kazakhstan’s GDP up to 50% by 2050, is becoming increasingly important.

Currently, the state allocates huge financial resources for the development of entrepreneurship in agriculture. However, the question of the effectiveness of the use of these funds remains relevant and requires further research.

Support measures developed by states should be based on clear goals of economic policy, be systemic and also take into account long-term priorities for business development. They should be oriented toward the formation of a system of “state–population–business” interactions, making it more advanced and aimed at development [7].

When writing an article, we set a goal to analyze the volume of government support, its use in accordance with the current system of financing and assess its impact on the level of development of SMEs in the agricultural sector.

Methodology

The research was based on the works of domestic and foreign scientists dedicated to the provision of the state financial support for business entities in agriculture, as well as methods of its implementation by various financial means.

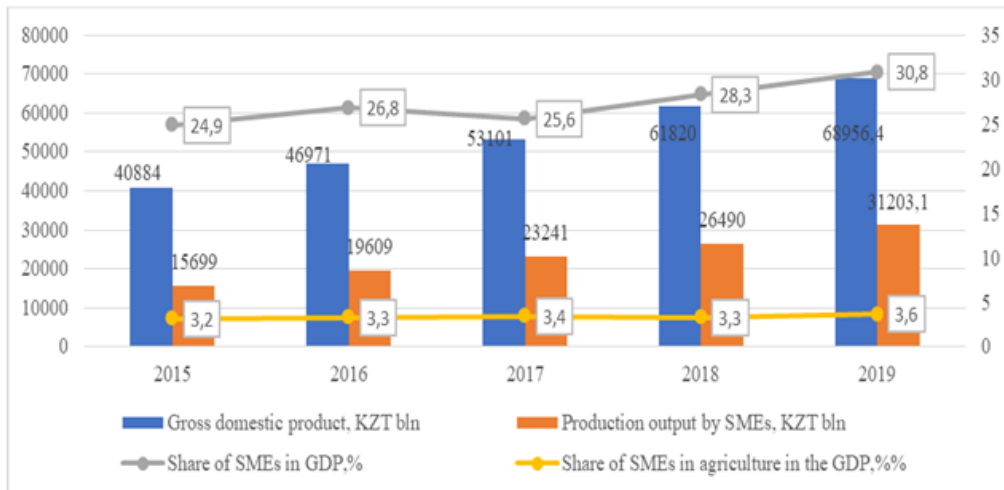


Figure 1 – The role of SMEs in the economy of Kazakhstan, %
 Source: compiled by authors according to Data of Committee on Statistics of the MNE RK

Various methods including economic and statistical methods were used in the process of the scientific research. They were used when conducting a comparative analysis and assessing the allocated volumes of the financial resources to the implementation of the state programs for the development of SMEs, including agriculture. The analytical methods were used when considering financing instruments for business entities (subsidizing interest rates on loans, subsidizing loan guarantees, concessional lending, leasing), as well as when assessing the impact of the use of financing on the development of entrepreneurship

in Kazakhstan. The abstract-logical method was used when identifying problems related to the availability of financial resources for SMEs.

Discussion

In Kazakhstan, business entities comprise legal entities, individual entrepreneurs and peasant agriculture or farms, whose activities are regulated by the Entrepreneurial Code of October 29, 2015 375-V. At the same time, business entities, taking into consideration the average annual number of employees and annual income, are

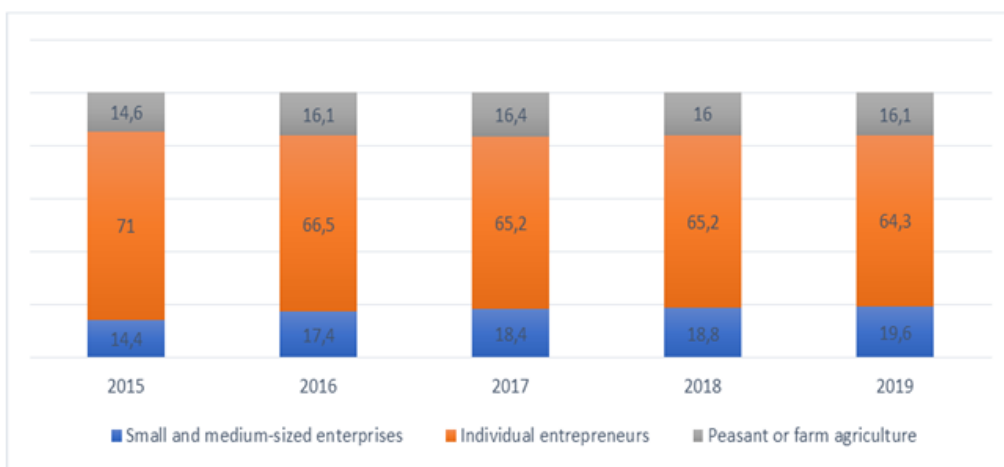


Figure 2 – Structure of SMEs in the Republic of Kazakhstan, %
 Source: compiled by authors according to Data of Committee on Statistics of the MNE RK

subdivided into micro-business entities (no more than 15 people, income no more than 83,3 million tenge), small business entities (no more than 100 people, income no more than 833,4 million tenge), medium-sized businesses (more than 100, but not more than 249 people, income over 833,4 million tenge to 8.3 billion tenge).

Over the past 5 years (2015-2019), the role of SMEs in the economy of Kazakhstan has grown from 24.9% to 30.8% (in agriculture, this indicator increased by 0.4% and reached 3.6%). Production output by SMEs increased more than twice in KZT and by 19% in US dollars. A significant decrease in this indicator in 2016 in US dollars (by 20%) was associated with the devaluation of the national currency (Figure 1).

As of January 1, 2020, the number of registered SMEs in the Republic of Kazakhstan amounted to 1330,2 entities, which is 7,1 percent higher than in 2015, while in 2019 - 64,3% were individual entrepreneurs that occupy the main share in the structure of SMEs. In agriculture, the largest number of entities operate in the form of peasant or farm enterprises, while in the overall structure of operating SMEs, they account for from 14,6 % in 2015 to 16.1% in 2019 (Figure 2).

The growth in the number of business entities in agriculture is associated with the provision of comprehensive financial support of agricultural producers from the state sources of financing within the framework of the approved state programs for the development of entrepreneurship: Development of the agribusiness for the years 2017-2021, "Business Road Map 2020", "Enbek" Program for the Development of Productive Employment and Large-Scale Entrepreneurship for 2017 – 2021".

According to these regulations, the government financial support provided for entrepreneurs is carried out in the following areas: industry support for entities engaged in priority sectors of the economy; support of business initiatives of entrepreneurs operating in mono-industry towns, small towns and rural areas; provision of non-financial support measures (training in the basics of running a business, consulting support); solving problems related to the lack of financial resources and the lack of collateral.

Institutional support of small and medium-sized businesses is carried out through organizations of the quasi-public sector, state and non-governmental organizations.

In this regard state programs for financing entrepreneurship development contain different conditions to provide financial support and they are implemented by different operators. This aspect significantly reduces the effectiveness of the implementation of programs among entrepreneurs, and in particular the possibility of using the state source of financing for business entities. This is due, firstly, to the low information availability of the state support associated with the absence of a single information operator as the reason. Secondly, this institutional financing system increases the risk of under expenditures of funds allocated by the state, as well as misuse of budget funds, since financing is carried out by various institutions, which significantly complicates the process of administering costs and assessing the effectiveness of the implementation of these programs.

Financing of business entities is carried out using such instruments as subsidizing the interest rate on loans, providing guarantees for loan obligations, lending on preferential terms, as well as supplying equipment and leasing. The sources of financing for agricultural producers are funds of the republican and local budgets, the National Fund, as well as extra-budgetary funds.

The state support was provided using such instruments as subsidizing, guaranteeing and providing state grants - 60%, construction and modernization of industrial infrastructure - 28%, non-financial support - 6,3 %, micro crediting -5,7 %. This is as result of the low opportunities for entrepreneurs to use the credit resources of second-tier banks and microfinance organizations by the reason of the high interest rate for using the loan, the short-term period of use and the requirement for highly liquid collateral [8].

Financial and methodological support is provided for a private business incubator as part of the implementation of the business incubation program for industrial and innovative projects. Within the framework of this program, the state provides support by co-financing part of the costs

and providing grants for the creation of a new or improved product. The state's investments in the development of this area amounted to 18,725.7 thousand tenge.

More than 216.6 billion tenge was allocated during three years of implementation of the «Enbek» state program. The main advantages of the Program are the following: firstly, it is micro-crediting entrepreneurs up to 18 million tenge for of 7 years.

Secondly, the preferential interest rate supplies loan disbursement at an interest rate of no more than 6%. The implementation of this Program made it possible to provide entrepreneurs with micro-loans in a total amount of more than 54 billion tenge, including more than 80% of micro-credit loans allocated for lending in rural areas. The introduction of this tool provided the availability of loans to first time entrepreneurs who do not have start-up capital and need a small number of financial resources. In addition, education of unemployed and self-employed people in the field of entrepreneurship allowed them to start their businesses and formalize their activities. As a result, there was an increase in the number of people employed in the countryside, improvement of wellbeing, reduction in unemployment, and development of the region.

The main operator of the implementation of state entrepreneurship programs in Kazakhstan

is the «Damu» Entrepreneurship Development Fund, which has financed 29.2% of projects in agriculture over five years. At the same time, on average about 8.1% of borrowers used loan guarantees and 5.5% used subsidized interest rates on loans and leasing (Figure 3).

“Kazagro” “National Management Holding” JSC offers entrepreneurs engaged in agriculture to use 16 specialized lending programs with an average annual rate of 6.0%, 2 programs guaranteeing satisfaction of liabilities by borrowers, 13 leasing programs with a rate of up to 15%, as well as cost subsidies.

The provision of investment subsidies to the «KazAgro» for 48 billion tenge and subsidies at interest rates on loans and leasing in the amount of 16.1 billion tenge in 2018 ensured the attraction of investments of 208.7 billion tenge in the agricultural sector.

At the present stage of the economic development, subsidizing as an instrument of the state support in agriculture is the most convenient and in demand among agricultural producers. However, the financing mechanism for the state is associated with unreasonable financial losses. This is a result of the lack of clear criteria for the effectiveness of the use of subsidies. In accordance with the rules, the recipient of subsidies is not required to achieve specific predetermined results, which does not stimulate

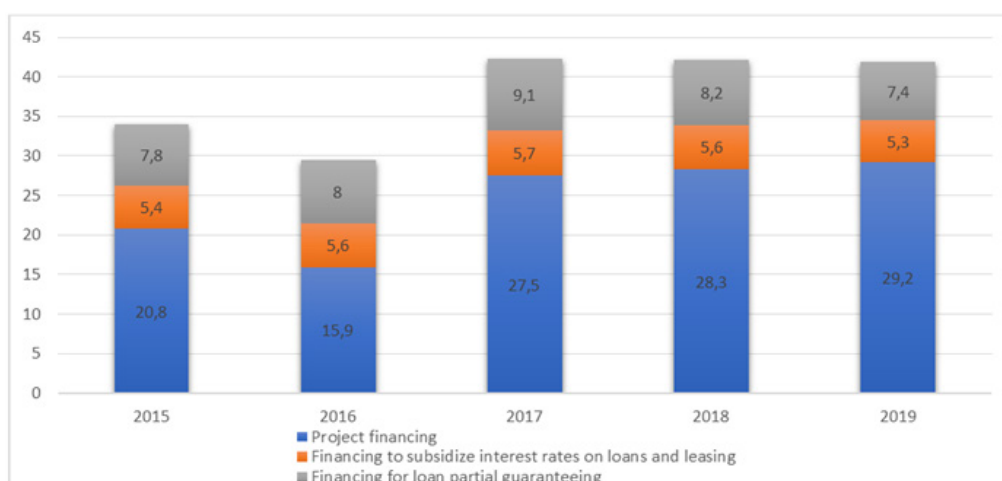


Figure 3 – Structure of financing instruments for SMEs in agriculture within the framework of the state programs of “Damu” Entrepreneurship Development Fund” JSC, %

Source: compiled by authors according to Data of “Damu” Entrepreneurship Support Fund” JSC

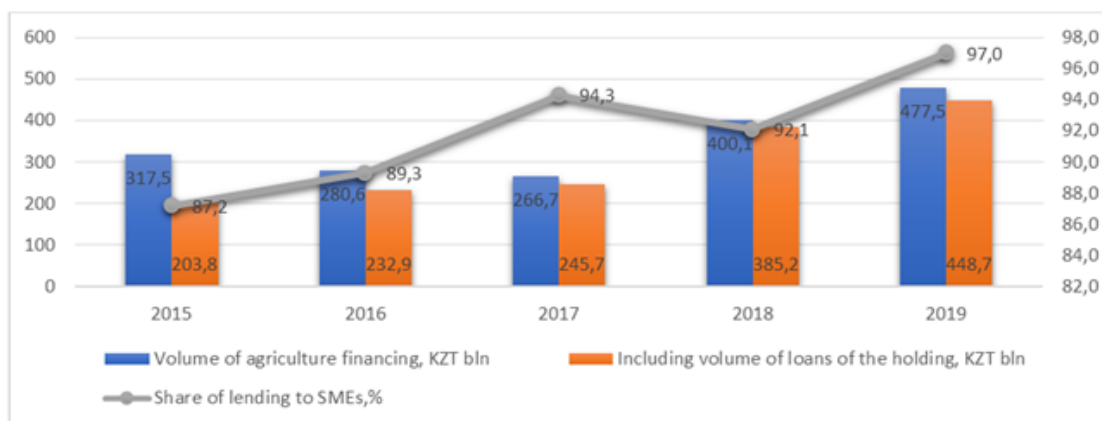


Figure 4 – Lending SMEs provided by the “KazAgro” National management holding” JSC
 Source: compiled by authors according to Data of “KazAgro” National management holding” JSC

the agricultural producer to expand his business, introduce new technologies in order to obtain a specific volume of harvest, etc. In this regard, we believe that the state, when providing subsidies to a farmer, needs to determine indicators and criteria in order to develop his farm. If the farmer reaches the indicators and criteria, the use of this resource of the state support will continue in the future.

The mechanism for the acquisition of agricultural machinery leasing for 2015-2019 provided farmers with more than 19,000 units of farm machinery that cost 314.9 billion tenge.

However, despite the positive dynamics of the renewal of agricultural machinery, it is still quite problematic to use leasing for small and medium-sized businesses. This is due, firstly, to the high cost of new agricultural equipment because of its rise in price as a result of the transition to the fully flexible exchange rate of KZT. Secondly, the state has the Law of the Republic of Kazakhstan «On Financial Leasing», which provides for the subsequent purchase of equipment by the farmer. Most agricultural producers are not interested in buying agricultural machinery by reason of the seasonality of their activities and small areas of land. Thirdly, the market for the provision of leasing services is 80% owned by the state-owned leasing companies, which significantly reduces competitiveness and quality of the leasing services provided. In this regard, we believe that the current mechanism for leasing equipment should be revised developing new

conditions under which the temporary use of equipment by agricultural producers will be carried out during the season of spring field work and harvesting. Moreover, we consider that the current mechanism for leasing equipment should be revised developing new conditions under which the temporary use of equipment by agricultural producers will be carried out during the season of spring field work and harvesting

Lending to businesses in agriculture within the framework of targeted program financing is carried out by the state at a preferential interest rate. Thus, more than 67.7 thousand borrowers were able to use loans, while the average loan size, according to statistics, amounted to about 3.8 million tenge. Such an insignificant loan amount indicates the use of these resources by small and medium-sized businesses. At the same time, the total amount of the allocated funds for 2014-2019 amounted to 1,565.2 billion tenge (Figure 4).

Despite the growth in lending to SMEs, the most acute and important problem holding back the development of domestic business remains low access to credit. Most entrepreneurs attribute this problem to high interest rates in banks, limited terms and volume of lending, and high requirements for the collateral base.

The lack of interest of second-tier banks in lending to small and medium-sized businesses is due to the presence of high credit risks, lack of complete information about the borrower, and the length of the production cycle in the agricultural sector. In order to activate the banking sector, the

state offers banks to participate in government programs through funding, with the aim of further lending money to entrepreneurs.

In general, the analysis showed that the instruments used by the state for financing small and medium-sized businesses are in demand among entrepreneurs and the demand for loans, subsidies and leasing operations is growing.

However, the current system of financing within the framework of the programs requires improvement in the direction of the efficient use of allocated financial resources and increasing access and availability to them. In this regard, based on the study of the foreign experience of Brazil and Ukraine, we propose the introduction of electronic agrarian receipts as an additional lending instrument that will allow SMEs in agriculture to receive loans secured by the future harvest, and investors to invest financial resources in agricultural production with the least risk. The advantages of this financial instrument are the following: firstly, there is no requirement for the obligatory availability of liquid collateral (land), since the collateral is the future harvest of the producer; secondly, the issue of quick and streamlined access of the borrower to financial resources, especially for a short-term period (the period of spring field work, a temporary shortage of working capital, etc.) is being solved.

Thirdly, the interest for the use of financial resources according to an agricultural receipt is lower than for the use of a bank loan. Fourth, the use of agrarian receipts increases transparency to the subject of the pledge. This is due to the fact that it contains the cadastral number of the land plot on which the future crop will be grown, which is the object of the pledge. In addition, the presence of a register of owners of agricultural receipts in the information portal, which allows you to check whether the future crop is already an object of collateral, allows you to reduce the risk of a fictitious transaction, as well as to control the growing of the future crop.

It is necessary to strengthen the development of the public-private partnership in agriculture with the participation of small and medium-sized businesses in such areas as trade and logistics infrastructure, increase in production

of crop and livestock products to ensure food security, development of greenhouse facilities, projects in the field of agricultural science, etc. PPP implementation mechanisms are mutually beneficial cooperation both for the state and for business entities [9]. This is the fact that there are new opportunities for private investors to obtain regular income and long-term prospects for business development, and decrease entrepreneurial risks. As for the state, this is an opportunity to optimize government or public expenditure aimed at providing financial support in agriculture, reducing the budget deficit, and creating favorable conditions for business development. In addition, this mechanism contributes to the faster introduction of new technologies, attracting private domestic and foreign investments.

Results

Currently, due to the lack of an approved methodology for assessing the effectiveness of the implementation of the state programs, the effectiveness of the use of public funds is based on a comparison of statistical data on the achievement of target indicators. The use of this method of the analysis does not allow identifying the reasons for failure in reaching the indicators and it does not let assessing the financing of a specific program that could positively affect the development of the priority sector of the economy.

Since the "Enbek" Program is under implementation, it is advisable to assess the impact of financing on the achievement of key indicators on the basis of the "Business Road Map 2020" program, which ended in 2019.

Key indicators within the framework of this program are increasing the share of manufacturing in the structure of GDP, the number of SMEs, the number of the employed in SMEs, the volume of output by SMEs (Table 1).

The analysis of the results of the implementation of the program showed that the established indicators did not reach their planned value. This trend is due to a number of reasons. Firstly, this is due to the influence

Table 1

Achievement of target indicators for the program "Business Road Map 2020"

Indicator	2015	2016	2017	2018	2019	Deviation from target indicators
Bringing the share of the processing industry in the structure of GDP to at least 12,5% (%)	10,1	11,3	11,2	11,4	11,4	-1,1
The increase in the output of SME products by 1,5 times from the level of 2014	0,8	25,9	49,3	70,0	108,0	+58,0
The increase in active SMEs by 50% from the level of 2014, %	34,0	28,0	23,6	33,9	43,5	-6,5
The increase in the number of people employed in SMEs by 50% from the level of 2014, %	13,3	12,7	13,4	16,3	18,1	-31,9

Source: compiled by authors according to Data the Accounts Committee for Control over the Execution of the Republican Budget

of internal and external factors on the activities of entrepreneurs (market environment, higher prices for raw materials, etc.). Secondly, when developing the program, taking into account the current economic situation, the indicators were overestimated. Nevertheless, the measures to support business implemented by the state were able to ensure the activation of the development of entrepreneurship in the country (Table 2).

As it can be seen from the table, the use of all considered financial instruments was able to ensure the growth of such indicators as the number of SMEs (by 9,5), the overall production by SMEs (by 14,4 %), the production of goods in GDP (by 1,9%).

The negative value of the share of production in agriculture in the country's GDP is a result

of the influence of internal factors associated with a decrease in the production of grain and leguminous crops, certain types of food products and manufacturing.

It should also be noted that the considered indicators are influenced by the financing of a number of other state programs. Therefore, it is impossible to assess the contribution of each program to the achievement of the results obtained and the economic effect of the allocated funds within the framework of the programs considered.

Conclusion

Thus, summarizing the research done, we can conclude that recently the state has been actively

Table 2

Indicators of the impact of the "Business Road Map 2020" on the development of SMEs

Indicators	2015	2016	2017	2018	2019	Deviation 2019/2015
Production of goods in GDP, total, %	35,5	36,6	36,9	37,9	37,4	+1,9
Including agriculture, %	4,8	4,6	4,6	4,4	4,4	-0,4
Index of physical quantity of output of products (goods, services) by SMEs	101,8	94,2	100,4	107,5	116,2	+14,4
Growth rate of the number of operating SMEs, %	97,7	95,4	103,6	108,3	107,2	+9,5
Growth rate of the number of employed in SMEs	103,1	99,2	99,3	102,4	104,1	+1,0

Source: compiled by authors according to Data the Accounts Committee for Control over the Execution of the Republican Budget

involved in the development of entrepreneurship in the agricultural sector, paying special attention to the provision of financial support. At the same time, state support for the activities of SMEs is an important and necessary source of funding that ensures the functioning of entrepreneurs in various sectors of the economy. However, state support should be of a stimulating nature with a focus on results, increasing the competitiveness and financial stability of entrepreneurs.

So as to ensure equal access to all information about available business financing programs, it is necessary to create a single operator that will provide entrepreneurs with all necessary information about the conditions, requirements and opportunities to use resources (subsidies, loans, guarantees, leasing) in order to organize and expand entrepreneur's activities.

State programs for financing entrepreneurship should be developed taking into account the needs of industries in the development of this category of entities. In our opinion, the programs should be specialized and focused on the development of the priority sectors with a single

operator distributing the allocated budget funds. Currently, financing of the agricultural sector is carried out by several state financial institutions. This circumstance reduces the efficiency of using the allocated funds and does not allow assessing the impact of the financial resources invested by the state for the development of entrepreneurship. In addition, the availability of all reasonable calculations of the production capacity for the development of the industry in a particular region, the availability of land free and suitable for agricultural production, sales channels, also could increase the interest of entrepreneurs in business development in the agricultural industry.

The presence of systemic problems currently existing in the financing of entrepreneurship within the framework of state programs requires the development of new approaches and the introduction of more flexible and affordable financing instruments that ensure sustainable development of entrepreneurship in the agricultural sector in the face of limited budgetary resources.

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Ауыл шаруашылығында шағын және орта кәсіпкерлікті дамытуды қаржылық қолдау

Аннотация. Бұл мақалада Қазақстанда кәсіпкерлікті дамытуға арналған мемлекеттік бағдарламаларының негізгі бағыттары және оларды іске асыру үшін бөлінген қаражат көлемі қарастырылады. Шағын және орта кәсіпкерлік субъектілерін қаржылық қолдаудың субсидиялау, қарыздар бойынша кепілдік беру, кредит беру және лизинг сияқты негізгі құралдары, сондай-ақ аграрлық саладағы субъектілерге қолдау көрсететін арнайы қаржы институттарының оларды пайдалану нәтижелері бойынша деректері ұсынылған. 2015-2019 жылдардағы кәсіпкерлікті дамыту көрсеткіштерінің серпініне (қарастырылған қолдау бағдарламаларының қолданылу кезеңі) салыстырмалы талдау жүргізілді, оның нәтижелері бойынша мемлекеттің қаржылық қолдауы Қазақстанның ауыл шаруашылығындағы кәсіпкерліктің даму деңгейіне тигізетін әсеріне баға берілді. Жүргізілген зерттеу қорытындысы бойынша Қазақстан Республикасында кәсіпкерліктің дамуын тежейтін негізгі проблемалар анықталды және кәсіпкерлікті жетілдіру бойынша ұсынымдар берілді.

Түйін сөздер: қаржыландыру, мемлекеттік қолдау, шағын және орта бизнес, ауыл шаруашылығы, субсидиялау, кредиттеу.

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Финансовая поддержка развития малого и среднего бизнеса в сельском хозяйстве

Аннотация. В данной статье рассмотрены основные направления государственных программ развития предпринимательства в Казахстане и объемы финансовых средств, выделенных для их реализации. Представлены основные инструменты финансовой поддержки субъектов малого и среднего предпринимательства, такие как субсидирование, гарантирование по займам, кредитование и лизинг, а также данные по результатам их использования специальными финансовыми институтами, оказывающими поддержку субъектам в аграрной отрасли. Проведен сравнительный анализ динамики показателей развития предпринимательства за 2015-2019 годы (период действия рассмотренных программ поддержки), по результатам которого была дана оценка влияния финансовой поддержки государства на уровень развития предпринимательства в сельском хозяйстве Казахстана. По итогам проведенного исследования были выявлены основные проблемы, сдерживающие развитие предпринимательства в Республике Казахстан, и представлены рекомендации по совершенствованию системы финансирования малого и среднего бизнеса в сельском хозяйстве.

Ключевые слова: финансирование, государственная поддержка, малый и средний бизнес, сельское хозяйство, субсидирование, кредитование.

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