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SOME ASPECTS OF REALIZATION OF THE STATE SUPPORT OF BUSINESS IN THE REPUBLIC OF KAZAKHSTAN

Abstract. Stimulation of small and average entrepreneurship development is one of the priority directions of public policy on formation of modern economy. Small business has unsolved potential and can play an essential role in ensuring stability of social and economic development of society, and involvement in an entrepreneurial activity of the population of the region has the indisputable advantages for local economy which are expressed in generation of jobs, development of production, trade and rendering services, increases in tax base. In this regard, creation of favorable conditions, including by means of activity of funds is the important area of work of public authorities and local self-government.

Keywords: small business, entrepreneurship, state support, economic development, Kazakhstan

Activity of SME in regions of the country, at the existing unevenness of their development, according to priorities proceeding from resources and specifics of the local markets is carried out. Thanks to the advantages in comparison with the large enterprises small business, in case of creations of conditions for its functioning which is able to solve such relevant economic and social problems facing the state as rational use of labor, decline in unemployment, a population requirements satisfaction in goods and services, development of new technologies, increases in tax base, growth of number of an economically active population.

The sustainable development of small business is one of economic priorities of the state. Small business is capable to react mobile and quickly to time calls. Small business needs serious system and consecutive support from the state as hopes in the solution of the main problems of the Kazakh economy are pinned on its development: employment of the population, generation of new jobs, development of service trade, growth of number of an economically active population, tax revenues in budgets of all levels. Increase in a role of state support of small and medium business as the sector of economy, most unprotected from external influences, causes need of assessment of the effect of the spent resources and means.

The role of local government bodies, in a type of the fact that they directly adjoin to business is important and form enterprise climate of the subject. Reasonable distribution of means can have positive effect of measures of support of small business of JSC “Damu”, is designed to stir up an entrepreneurial activity and support of subjects of SME and is significant structure by means of which actions for financial security of SME within programs of the state and regional support are carried out. The activity of fund is also significant for business communities in respect of providing services of information and consulting support to them. Fund, providing direct availability of instruments of regulation, promotes increase by subjects in SME of their professional level, and its activity influences the level of enterprise activity.

The data analysis of business development in Kazakhstan from 2010 to 2015 shows that in general growth of absolute measures of the sector of SME was observed (the nominal number of the registered, acting subjects of SME, number of an occupied population, production volumes). Disproportions in the

structure of subjects of SME on branches and legal forms remain: the share of the subjects rendering trade and intermediary services increases, the advancing rates the number of individual entrepreneurs in comparison with the enterprises and country farms increases. Against the background of decrease in growth rates of deposits of the population in national currency which are one of the main sources of financing in tenge for banks of the second level, there is a reduction credit small business [1].

Thus, there is a need for further state regulation of SME for maintaining the reached level of development and leveling of negative tendencies of development of SME with the help of both financial, and non-financial tools.

The state support of business is an integral part of the general strategy of the state on ensuring introduction of the market principles of management of economy.

Considering a role of the state in this question it is possible to note a number of factors which investigation the state support is considered necessary. The state for support to business and creating favorable conditions for its self-development has to:

First, to develop strategy of growth of this sector of the economy in interrelation with the general social and economic development of the country. It means acceptance of the complex long-term measures providing to small business ample opportunities for growth and achievement of competitive advantages by it. Similar strategy can be implemented in the form of specific republican and regional programs.

Secondly, to simplify and do more clear standard and legal base and the taxation system, to constantly carry out adjustment state and regional legislative and normative legal acts, bringing them into accord with requirements of developing economy.

Thirdly to minimize administrative and allowing and control functions of the state to a reasonable degree of sufficiency, to exempt business from excessive officials, to protect the rights and safety of businessmen and their property, in every possible way to encourage enterprise activity.

Fourthly, to carry out financial and material and logistical assistance by creation numerous (first of all, non-state) and available sources of the risk (venture) capital, leasing means of production and giving an opportunity of purchasing them on favorable terms, simplifying access to the state orders.

Fifthly, to form the infrastructure of support of small business, to develop the system of rendering specialized consulting services, to improve training and professional development of businessmen.

State regulation of business in the Republic of Kazakhstan is defined by the Constitution of the Republic of Kazakhstan, the Commercial Code and other regulations of the Republic of Kazakhstan.

Main objectives of state regulation of business are creating favorable conditions for business development, protection of interests of the state and the rights of consumers.

“Infrastructure of private business is the complex of the created or operating organizations providing the general operating conditions and development of private business including assistance in the organization of own business, commercialization of technologies, providing with information in the field of the right, marketing, engineering and management, support in providing with material, financial and other resources on a commercial basis” (Art. 93 of the Commercial code of RK) [2].

Infrastructure of support of subjects of SME is the system of commercial and non-profit organizations which are created, carry out the activity or are attracted as suppliers (performers, contractors) for placing orders for deliveries of goods, performance of work, rendering services for the state or other needs at implementation of development programs of the subjects of SME providing conditions for creation of subjects of small and average business, and support.

The infrastructure of support of subjects of SME includes also the centers and business development agencies, the public and regional funds of support of business. Funds of assistance to crediting (guarantee funds, funds of guarantees), joint-stock investment funds and closed-end investment funds attracting investments for subjects SME, science and technology parks, scientific parks, the innovative and technological centers, business incubators, chambers and the centers of crafts, the centers of support of a subcontract marketing and educational business centers, agencies on support of export of goods, the leasing companies, advice centers and other organizations.

JSC “The fund of development of business “Damu” is created on the basis of the resolution of the government of the RK of April 26, 1997, No. 665 “About creation of Fund of development of small business” [3].

According to the Presidential decree of RK “About Some Measures for Optimization of a Control System of Institutes of Development, Financial Organizations and Development of National Economy” No. 571 of 22.05.2013, the Only shareholder of Fund “Damu” is JSC National Operating Holding Bayterek.

Since 2010, the Fund “Damu” is a financial agent of subsidizing of rates of remuneration on the credits of businessmen and guaranteeing the credits of businessmen before banks and also “The Road map of business of 2020” performs functions of the operator of programs for training and consultation within the state program.

Since 2015, the Fund “Damu” is the financial agent enabling the realization and monitoring of financial support (subsidizing of rates of remuneration on the credits of businessmen, guaranteeing the credits of businessmen before banks) within the Uniform program of support and development of business “The Road map of business of 2020” [4].

The uniform program of support and development of business “The Road map of business of 2020” (further – the Program) is developed for implementation of the President's letter of the Republic of Kazakhstan to the people of Kazakhstan “New decade – New economic recovery – new opportunities of Kazakhstan” and the National development plan for Kazakhstan till 2020. The program is directed to the achievement of the goal of the President's letters of the Republic of Kazakhstan to the people of Kazakhstan “Strategy “Kazakhstan – 2030” and “The Kazakhstan way – 2050: uniform purpose, uniform interests, and uniform future”. And also for combination of some earlier existing industry programs of support and development of business in Kazakhstan (including “The Road map of business of 2020”) directed to improvement business of climate in the country.

The purpose of the Program is ensuring steady and balanced rise of regional business and also maintenance acting and creation of new constant jobs.

In general, according to programs of the caused placement for 01.01.2016, 18812 projects (borrowers) for the total amount of 1192.9 billion tenge are financed [5]. Including for 2015, 2541 businessmen for the total amount of 236.6 billion tenge are financed. Due to realization of these programs, more than 53 thousand workplaces are created (fig. 1).

In a regional section, the largest sums are given in the cities of Almaty and Astana, Karaganda, Pavlodar and Kostanay Oblasts.

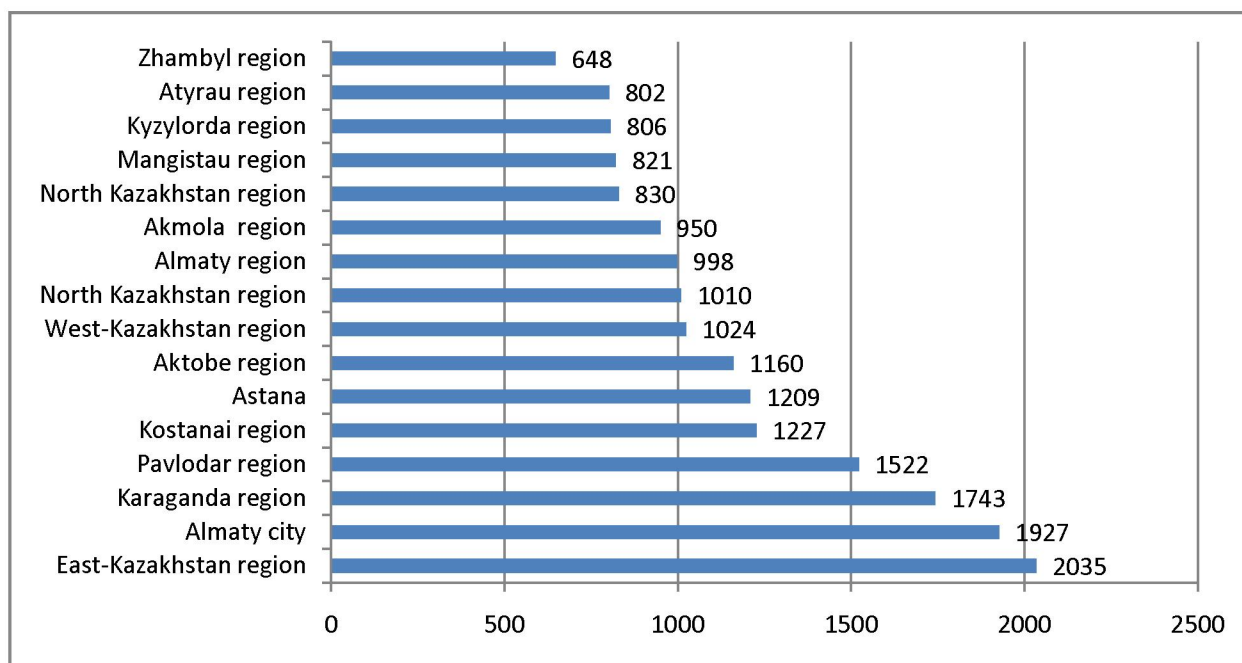


Figure 1 - Number of the issued credits in a regional section for 01.01.2016, units

Note: Compiled according to the Committee on Statistics of the Ministry of Education and Science of the Republic of Kazakhstan

The greatest number of projects is financed in East Kazakhstan Oblast, Almaty and also in Karaganda, Pavlodar and Kostanay Oblasts (fig. 2).

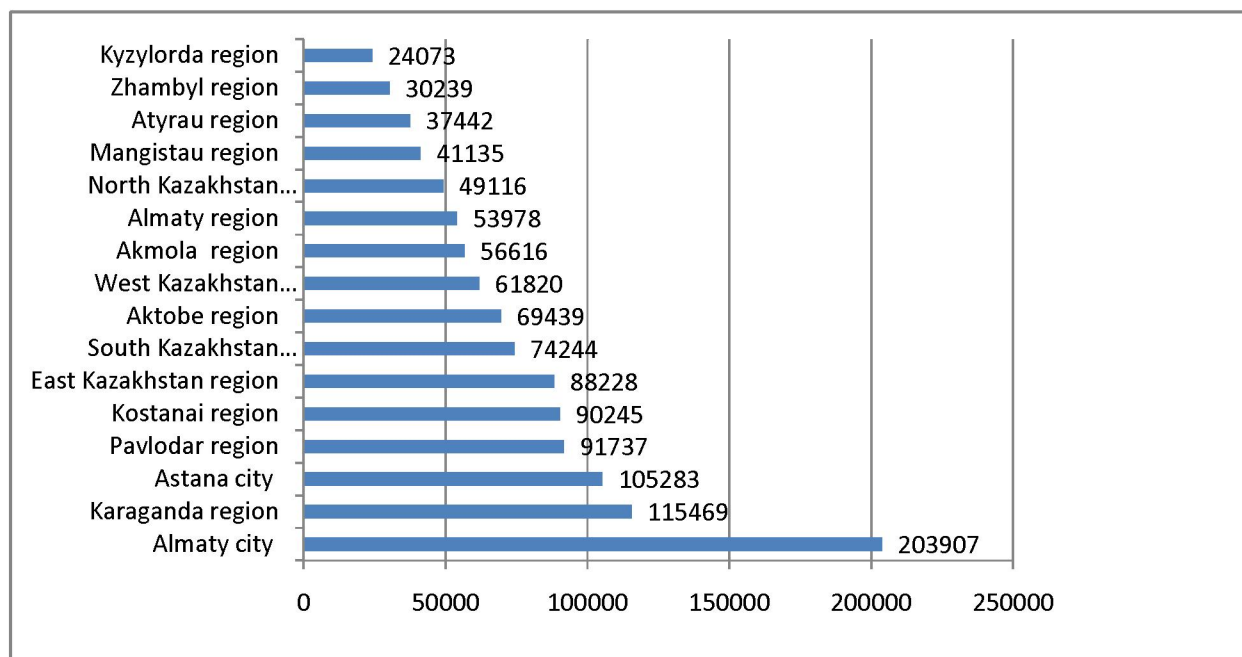


Figure 2 - The volume of the issued credits in a regional section for 01.01.2016, mln.tenge

Note: Compiled according to the Committee on Statistics of the Ministry of Education and Science of the Republic of Kazakhstan

In legal form to structure of the financed participants the leading positions are taken by the enterprises in the form of limited liability partnership (8254 projects by the sum of 952 502 million tenge) and individual entrepreneurs (9939 projects by the sum of 187378 million tenge) (fig. 3,4).

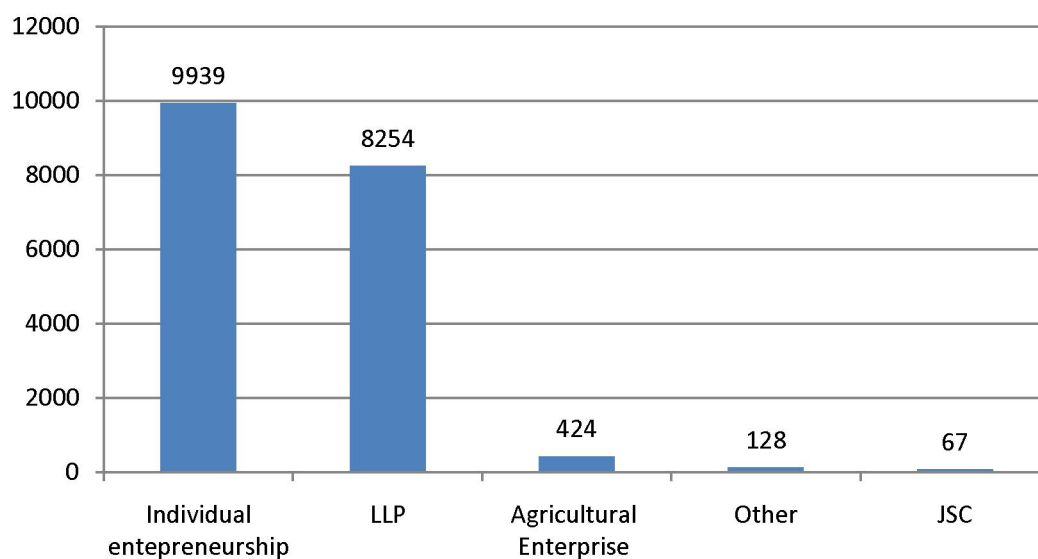


Figure 3 - The number of projects in a section legal forms of participants for 01.01.2016, unit

Note: Compiled according to the Committee on Statistics of the Ministry of Education and Science of the Republic of Kazakhstan

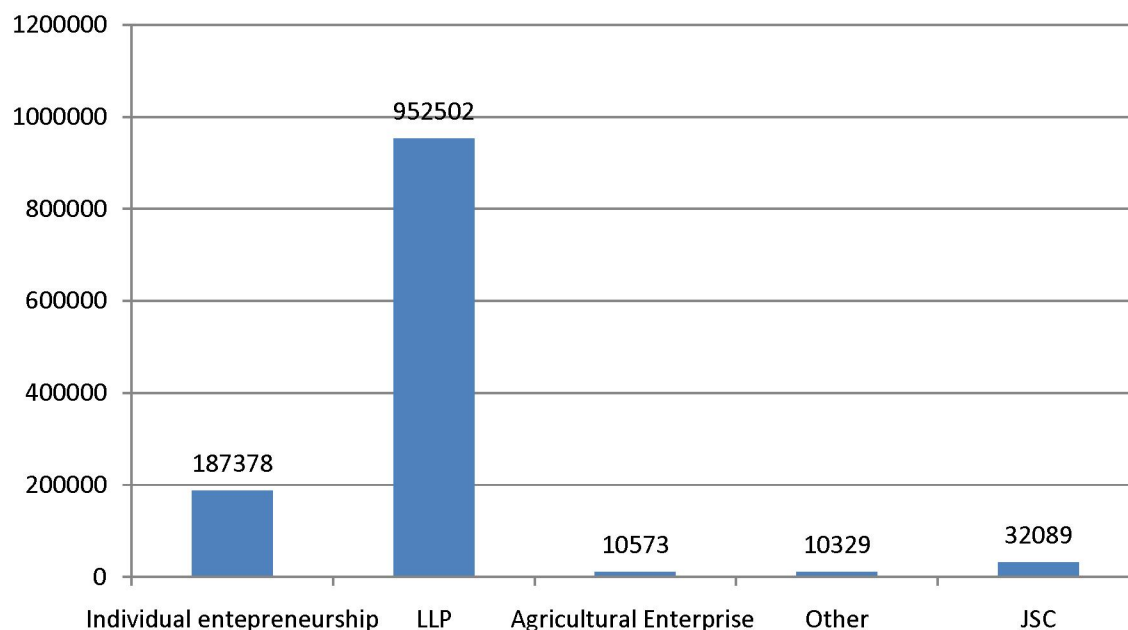


Figure 4 - The financing sum in a section legal forms of participants for 01.01.2016, one million tenge

Note: Compiled according to the Committee on Statistics of the Ministry of Education and Science of the Republic of Kazakhstan

In a branch section on the volume and the number of deliveries branches of wholesale and retail service, processing industry and the sphere of providing other types of service (fig. 5,6) are in the lead.

Projects of education, information and communication and also the sphere of art, entertainment and rest are least actively financed.

For 01.01.2016 among financial institutions, the leading positions on volume and the number of deliveries occupy JSC Kazkom, JSC Centercredit Bank, JSC ATF bank.

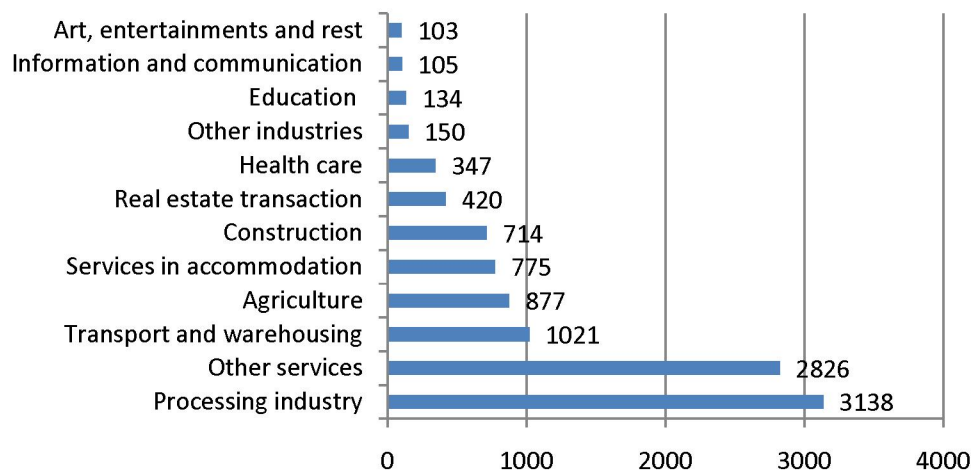


Figure 5 - The number of projects in a branch section participants for 01.01.2016, unit

Note: Compiled according to the Committee on Statistics of the Ministry of Education and Science of the Republic of Kazakhstan

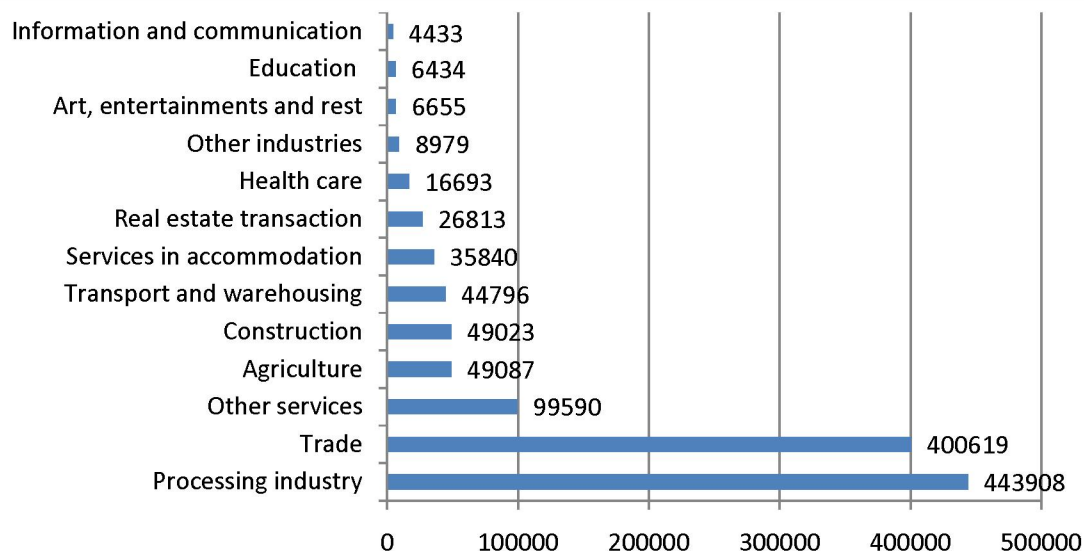


Figure 6 - The financing sum in branch section participants for 01.01.2016, mln. tenge

Note: Compiled according to the Committee on Statistics of the Ministry of Education and Science of the Republic of Kazakhstan

Since the beginning of the implementation of programs of the caused investment of funds in banks of the second level and the leasing companies 777 projects of young businessmen by age up to 29 years for the total amount of 15 648 mln. tenge are financed (fig. 7).

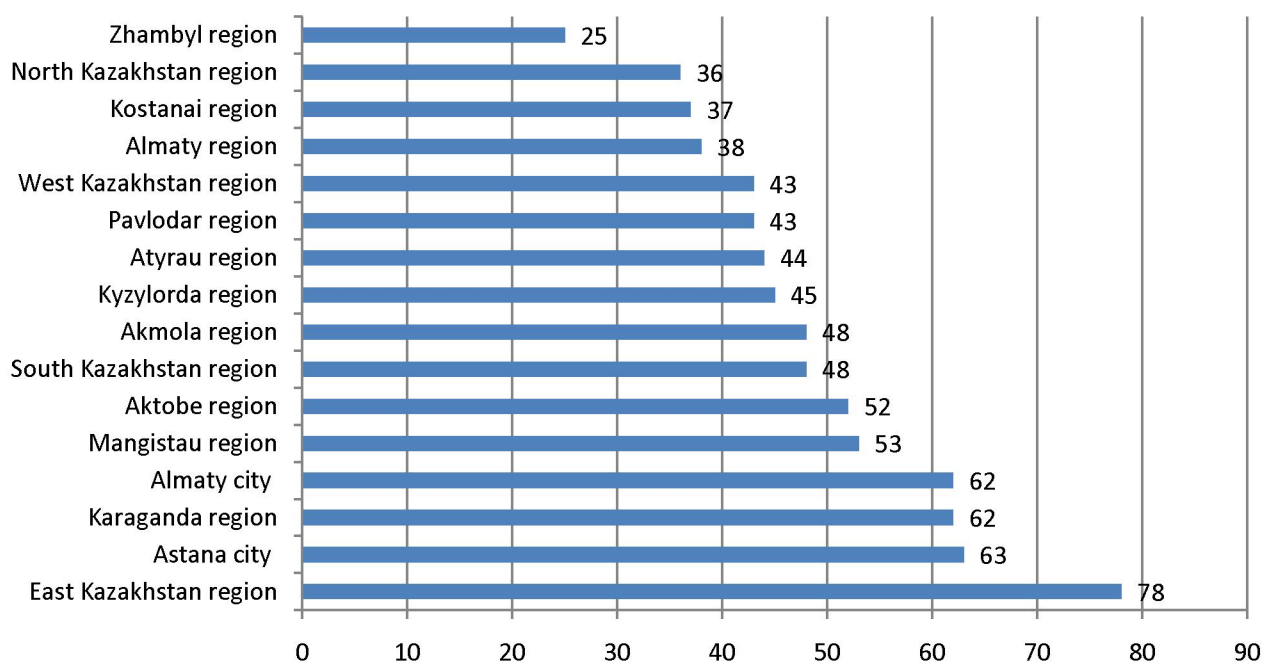


Figure 7 - The number of projects of young businessmen in a regional section for 01.01.2016, unit

Note: Compiled according to the Committee on Statistics of the Ministry of Education and Science of the Republic of Kazakhstan

In a regional section the greatest number of young businessmen is financed in East Kazakhstan Oblast, Astana and Almaty, Karaganda and Mangystau Oblasts. At the same time on the volume of the issued credits to women the cities of Astana and Almaty, East Kazakhstan, Akmola Oblasts are in the lead.

For 01.01.2016 year within programs of the caused investment of funds 6 566 projects of female businessmen for the total amount of 119,9 billion tenge are financed. Also, 41,9% of all volume of the

given means are sent to young businessmen to the sphere of trade, 23,8% – to the sphere of granting other types (fig. 8). The greatest number of youth is financed in spheres of trade and services.

On January 1, 2016, 13 banks of the second level financed 333 projects of SME in the processing industry and service trade for the total amount of 43262 mln. tenge, including for the purpose of replenishment of current assets – 109 projects for the sum of 12500 mln. tenge. In a section of regions, the greatest number of projects is financed in Almaty (38 units), East Kazakhstan Oblast (34 units), Astana (33 units), South Kazakhstan Oblast (30 units). The largest amount of financing is recorded in South Kazakhstan Oblast (8614 million tenge), Almaty (6089 mln.tenge) and Astana (3907 mln. tenge), Almaty region (3479 mln. tenge).

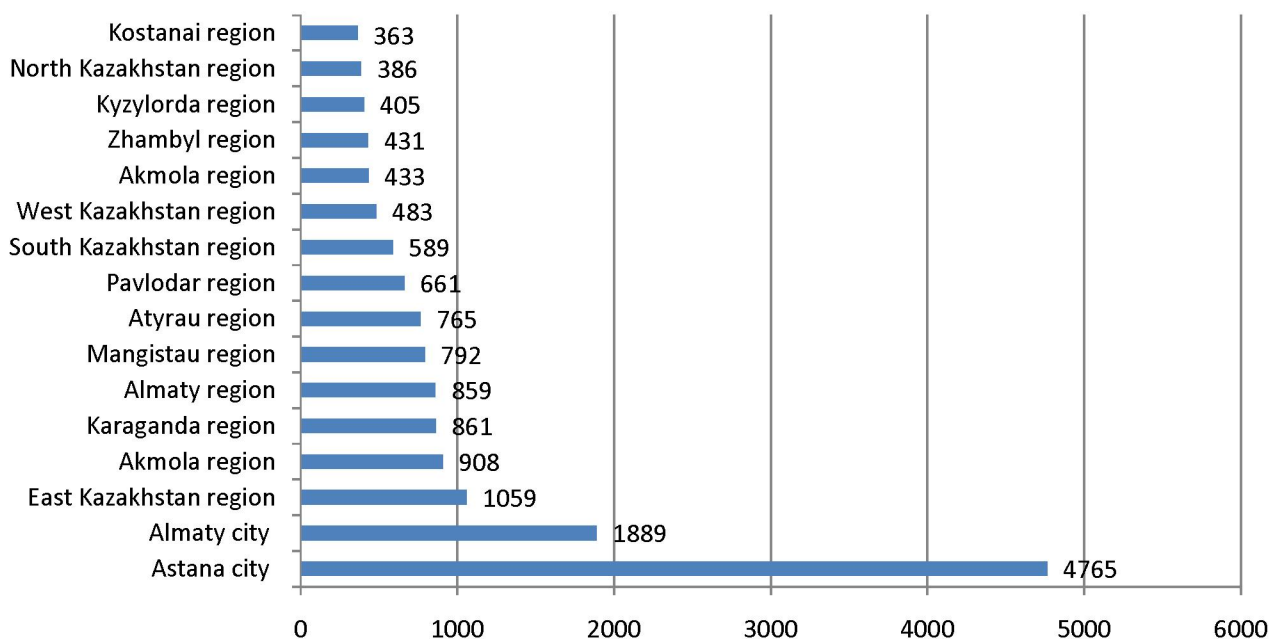


Figure 8 - The sum of financing of young businessmen in a regional section for 01.01.2016 year, mln.tenge

Note: Compiled according to the Committee on Statistics of the Ministry of Education and Science of the Republic of Kazakhstan

In a branch section the greatest share on quantity and the sum of the financed projects is occupied by branch of the food industry (129 projects for the sum of 16357 mln. tenge), metallurgy and mechanical engineering (54 projects for the sum of 8319 mln. tenge) and production of construction materials

Subsidizing of a rate of remuneration is the instrument of financial support used by the state for partial reimbursement of the businessman on payment of remuneration on credit/leasing on a gratuitous and irrevocable basis.

During the implementation of the uniform program, the instrument of subsidizing gained popularity among businessmen and showed effectiveness from the point of view of attraction.

In 6 years of implementation of the uniform program contracts of subsidizing of a rate of remuneration on 6778 projects on the general are signed sum of the credits of 1343,1 billion tenge [5]. It is paid subsidies for the sum of 113.6 billion tenge. Including for 2015, 1595 projects are supported subsidizing of rates of remuneration for the total amount of the credits of 230,1 billion tenge.

In a regional section on subsidizing the leading positions on the number of projects are taken Pavlodar Oblast (9,2%), East Kazakhstan Oblast (8%), Karaganda Oblast (7,3%), Aktyubinsk Oblast (7,2%), South Kazakhstan Oblast (7,1%). On the volume of the pro-subsidized loan portfolio areas, are in the lead Almaty Oblast (11,3%) and South Kazakhstan Oblast (10,9%), Almaty (10, 7%).

In legal form to structure of participants on subsidizing the leading positions are taken by the enterprises in the form of limited liability partnership (56,1% of all projects for the sum of 80,5% of all sum of the credits) and individual entrepreneurs (38,3% of all projects for the sum of 5,1%). In structure of the subsidized projects on branches of economy the sphere of processing industry (33,6% of all projects for the

sum of 51,8%) both transport and communication (28,2% of all projects for the sum of 15,2%) continue to be in the lead.

For January 1, 2016, in a regional section, the greatest number of guarantees was given to businessmen East Kazakhstan Oblast (140 projects), Zhambyl Oblast (137 projects), North Kazakhstan Oblast (132 projects) and Kostanay Oblast (128 projects).

On the sum of the credits on guarantees are in the lead Kostanay Oblast (6893 million tenge), Astana (5785 million tenge), East Kazakhstan Oblast (5043 million tenge), North Kazakhstan Oblast (4771 million tenge).

In a section of legal form of participants on guaranteeing about 58% of projects (950 projects) are concluded with individual entrepreneurs and 39% of projects (636 projects) – on the sum of the credits on the guaranteed projects the leading positions are taken by the projects issued to the enterprises in the form of limited liability partnership.

Projects of processing industry continue to take the leading positions in a branch section of the guaranteed projects on branches of the economy (569 projects for the sum of 28998 million tenge).

Interest of businessmen in services JSC “Damu” is high that is naturally caused by difficulties of receiving the credits in the bank sphere because of the existing interest rates and conditions of bank pledge. Other important activity of Fund is providing educational services that helps businessmen to raise and develop, solving social, economic and political problems. Assistance of JSC “Damu” to growth of business and rendering other forms of support noted above is the powerful help for formation and development of subjects of SME. At assessment of overall performance of JSC “Damu”, it is important to consider a contribution of social and economic effect of activity of the enterprise which got support that allows, in turn defining efficiency of business thereby to estimate ensuring implementation of the programs declared by fund and a business contribution to national economy and the region. In general activity of Fund has real program character and the development potential in many respects depending on financial resources.

The question of sustainable development and support by the state of the small business which is the basis for formation of the competitive environment are important for achievement of significant social and economic effects in regions: improvements of quality of life of the population, saturation of the markets by goods and services, employment and growth of number of an economically active population, tax revenues in budgets. The existing system of support of JSC “Damu” of small business of regions is focused on support of business depending on a type of their activity, however, includes a wide range of branches and kinds of activity. The modern objective situation of financing by fund of the directions of support demands its reorientation to targeted support which will open possibilities of balancing of interests of the state and business, and in our opinion, will allow satisfying the needs of business of regions for certain types of target programs. So, in the realized JSC “Damu” the directions of support high interest of enterprise community of regions is observed. Topical issue of assessment of the efficiency of these measures as the problem of search of effective forms of support and tools will allow stimulating business community of regions directly. In this case assessment of economic efficiency of use of invested funds is necessary for the system of support of successful business structures of regions.

As for formation and development of small and average business, the state support of stimulation is fundamental, the measures which are carried out by the state have to be subjected to the careful analysis of the achieved or achieved objectives before their introduction to practice, and especially later. Having only estimated public policy of support of SME on the basis of real statistical data, it is possible to predict degree of its effectiveness that will promote further development of more detailed and successful policy of stimulation of development of small and medium business.

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НЕКОТОРЫЕ АСПЕКТЫ РЕАЛИЗАЦИИ ГОСУДАРСТВЕННОЙ ПОДДЕРЖКИ ПРЕДПРИНИМАТЕЛЬСТВА В РЕСПУБЛИКЕ КАЗАХСТАН

Аннотация. Стимулирование развития малого и среднего предпринимательства (далее – МСБ) является одним из приоритетных направлений государственной политики по формированию современной экономики. Малый бизнес обладает нераскрытым потенциалом и может сыграть существенную роль в обеспечении стабильности социально-экономического развития общества, а вовлечение в предпринимательскую деятельность населения региона имеет неоспоримые для локальной экономики преимущества, выражающиеся в генерировании рабочих мест, развитии производства, торговли и оказания услуг, увеличения налоговой базы. В связи с этим создание благоприятствующих условий, в том числе посредством деятельности фондов, является важным направлением работы органов государственной власти и местного самоуправления.

Ключевые слова: малый бизнес, предпринимательство, государственная поддержка, экономическое развитие, Казахстан

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ҚАЗАҚСТАН РЕСПУБЛИКАСЫНДА КӘСІПКЕРЛІКТІ МЕМЛЕКЕТТІК ҚОЛДАУДЫҢ КЕЙБІР АСПЕКТІЛЕРІ

Аннотация. Шағын және орта бизнестің дамуын ынталандыру (бұдан әрі - ШОБ) қазіргі заманғы экономиканы қалыптастырудың мемлекеттік саясатының басым бағыттарының бірі болып табылады. Шағын кәсіпкерліктің әлеуеті ашылмаған және қоғамның әлеуметтік-экономикалық дамуының тұрақтылығын қамтамасыз етуде маңызды рөл атқара алады және облыстың тұрғындарын кәсіпкерлік қызметке тарту жергілікті экономика үшін жұмыс орындарын құруға, өндірісті дамытуға, сауда мен қызмет көрсетуге. Осыған байланысты қолайлы жағдайлар жасау, соның ішінде қорлар қызметі арқылы мемлекеттік органдар мен жергілікті өзін-өзі басқарудың маңызды саласы болып табылады.

Түйін сөздер: шағын бизнес, кәсіпкерлік, мемлекеттік қолдау, экономикалық даму, Қазақстан

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