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**SMALL AND MEDIUM-SIZED BUSINESSES ARE A DECISION FACTOR
IN THE INNOVATIVE DEVELOPMENT OF THE ECONOMY**

Abstract. The scale of development of small and medium-sized businesses at the present stage is insufficient for a comprehensive recovery of regional economies, which indicates the need for active support of small and medium-sized businesses from government agencies.

We consider the formation of small businesses that began in the eighties with the use of rental relationships, the development of self-employment, cooperatives. The article reflects the state policy of supporting small and medium-sized businesses, which is a systematic direction of the state's socio-economic policy and is based on the principle of creating conditions for the development of small and medium-sized businesses, in those areas of activity that give the maximum socio-economic effect. It was noted that all regions have developed programs for the development of small and medium-sized businesses and created special bodies and funds to support them. The regional program of support of small and medium enterprises under current legislation, cover the following: the creation of an appropriate infrastructure; tax incentives and annual allocation from the regional budget funds to support small and medium enterprises; transfer on preferential terms to small businesses unfinished and vacant sites, unprofitable enterprises; granting small businesses the right to buy out their leased properties in the first place. The experience of Japan, Germany, Belgium, and Italy, where small and medium-sized businesses account for more than 90% of all their enterprises, and in many developed countries they account for more than 50% of the gross domestic product. Tools of state regulation and support of entrepreneurship in the framework of public-private partnership - tools of an institutional, financial and infrastructural nature-are highlighted. The institutional direction of regulating business relations includes the creation of state organizations that are legally entrusted with the functions of conducting state support and regulation policy. the tasks of these structures are to represent the interests of entrepreneurship in state bodies; monitor the needs of entrepreneurship; and implement measures of state support for entrepreneurs. The author notes the infrastructural direction of state regulation of entrepreneurship, including the creation and development of specialized non-governmental organizations to support business entities. Infrastructure creates channels through which state support is brought to business entities, and through infrastructure elements, individual market services are implemented, business contacts and cooperation are established, which contributes to the self-organization of small businesses. Baiterek holding has programs that provide opportunities for business development, productive employment and mass entrepreneurship programs "Enbek", and the Damu Fund implements its own financing programs. The holding has opened a separate portal "Digital Baiterek", which allows you to provide services online and for JSC "development Bank of Kazakhstan", JSC "Kazyna capital management", JSC "QazTech Ventures".

Key words: small and medium-sized businesses, development, programs, subjects, regulation, support, services, organizations, results.

Introduction. Small and medium-sized enterprises (SMEs) are the backbone of any country's economy. SMEs provide jobs for the economically active population, promote innovation and diversify industries. In the context of an acute shortage of budget funds necessary for regional authorities to carry out their functions in a sufficient amount, the value of the budgets that account for the main burden in the implementation of socially significant projects is determined.

For successful implementation of such projects, a clear mechanism for integrating state and business financial and other resources should be developed. The scale of development of small and medium-sized businesses at the present stage is insufficient for a comprehensive recovery of regional economies, which indicates the need for active support of small and medium-sized businesses from government agencies.[1]

The formation of small businesses began in the second half of the 1980s through rental relationships, individual labor activities, and cooperatives. During this time, small business has passed several stages in its development. At the first stage, it developed, as a rule, in the form of cooperatives, the main activity of which was trade (small wholesale and retail) and services. In addition, there were a large number of cooperatives in large state-owned enterprises and in the field of science. Since that time, privatization and corporatization in the public sector of industry and the unbundling of state-owned factories have also begun.

The second stage is characterized by the quantitative growth of private entrepreneurs who are full owners of their business on the basis of small-scale privatization of trade and services. There was also a new type of activity – "Shuttle business", which was widely distributed throughout the country. The current third stage of small business development is characterized by a relative slowdown in the growth rate of the number of small businesses compared to the second stage.

Research methodology. The state policy of supporting small and medium-sized businesses is an independent system direction of the state's social and economic policy. It is based on the principle of creating favorable conditions for the development of small and medium-sized businesses, especially in those areas of activity that give the maximum social and economic effect.

Almost all regions have developed programs for the development of small and medium-sized businesses, and more than half of them have established special bodies and funds to support them. However, in comparison with developed countries, the main indicators of small business development in most regions are extremely low[2].

The regional program of support of small business according to the current legislation covers the following: the creation of an appropriate infrastructure; tax incentives and annual allocation from the regional budget funds to support small business; transfer on preferential terms to small businesses unfinished and vacant sites, as well as unprofitable enterprises; providing small business the right of the Prime repayment of a rented their facilities.

In countries such as Japan, Germany, Belgium, and Italy, small and medium-sized businesses account for more than 90% of all their businesses, and in many developed countries they account for more than 50% of GDP.

Research results. The current state of the credit market is characterized by insufficient availability for small businesses, which is due to high interest rates, the concentration of banking structures in large cities, the lack of liquid collateral, and the formation of alternative financial schemes-non-Bank financial and credit institutions. At the same time, work is continuing to improve banking legislation and create an extensive and equally accessible banking infrastructure in the country's regions.[3]

Currently, the Republican information and exhibition center for small business operates at the national level and is working on the organization of its branches. Thus, in recent years, Kazakhstan has seen an increase in the effectiveness of the forms and methods used by the state to create socio-economic conditions for the development of small and medium-sized businesses, which are the basis for the formation of the middle class, in order to maintain social and political stability in Kazakhstan's society. The strategic directions of the country's development reflect the main goals of fighting poverty and strengthening the middle class. It is this policy that requires the support of the United States of America. by supporting the Houston initiative.

Kazakhstan has a forum of entrepreneurs. Its tasks are to create tools that affect the economic processes taking place in the business, and to consider the opportunities and prospects associated with the development of franchising in Kazakhstan. The forum of entrepreneurs of Kazakhstan has become an effective tool for the development of relations between the state and entrepreneurs, and the Fund for the development of small businesses operates. The main activity of the Fund is aimed at providing loans for small business projects independently, as well as by placing the Fund's funds in second-tier banks of the Republic of Kazakhstan on a competitive basis.

The most important tools for state regulation and support of entrepreneurship in the framework of public-private partnership are institutional, financial and infrastructure instruments.[4]

The institutional direction of regulating business relations includes the creation of appropriate state organizations that are legally assigned the functions of conducting state policy support and regulation, as well as the functions of monitoring compliance with these measures. The main tasks of these structures are to represent the interests of entrepreneurship in state bodies; to monitor the needs of entrepreneurship; and to implement measures of state support for entrepreneurs.

The infrastructure direction of state regulation of entrepreneurship includes the creation and development of specialized non-governmental organizations that provide support to business entities. In practice, the infrastructure creates channels through which state support is delivered to its recipient. At the same time, separate market services are implemented through infrastructure elements. In addition, business contacts and cooperation are established through infrastructure facilities, which contributes to the self-organization of small businesses.[5]

One of the key indicators of the development of small and medium-sized businesses in Kazakhstan is its share in the country's GDP at the end of 2018 amounted to 28.3%, which is higher than in 2017, small and medium-sized businesses in Kazakhstan produced GVA in the amount of 16.84 trillion in 2018. tenge, which is 18.1% higher than in 2017. While this prevalence rate varies by region, in the first place is the city of Almaty, whose share in the national gross value added (GVA) of small and medium enterprises is 28.9%, then the city Nur-Sultan with the rate of 19.1%, third place Atyrau region - 8.7 per cent, the lowest figures for GVA produced by subjects of small and medium business products by 2018 at the Kyzylorda region.

The business Roadmap 2020 program does not limit assistance to entrepreneurs. The holding "Baiterek" there are a variety of programs that provide opportunities for development. In addition to the DKB-2020, the state program for productive employment and mass entrepreneurship "Enbek" has continued to be implemented, and the Damu Fund implements its own financing programs. The holding has opened a separate portal "Digital Baiterek", which allows you to provide services online. This applies not only to Damu, but also to JSC "development Bank of Kazakhstan", JSC "Kazyna capital management", JSC "QazTech Ventures".

The program "Enbek" young entrepreneurs can get loans of up to 8 thousand monthly calculation indices (MCI) in the cities of Nur-Sultan, Almaty, Shymkent, Aktau, Atyrau, to 6.5 thousand MCI in the other cities and towns lending rate not exceeding 6% per annum. Funds are issued for investment – up to 5 years, for working capital replenishment-up to 3 years. Moreover, before crediting, novice businessmen are trained in the basics of entrepreneurship – for this purpose, "Bastau business" and other projects have been created and are successfully operating.

The Damu Foundation has dozens of support measures. Thus, mass entrepreneurship is supported by the program of productive employment and business growth with an interest rate of 6% and a maximum loan amount of 8 MCI. There are also: "Damu-micro" – with conditional placement of funds in microfinance organizations to Finance SMEs; "Damu-regions" – with the provision of subsidies and guarantees to entrepreneurs in priority regions; "Damu-Leasing" – with the financing of leasing transactions; "Damu-Factoring" – with loans for relevant clients; "Damu-Ondiris" – for SMEs in the manufacturing industry; "Damu-Franchise" – for lending to those wishing to enter into a franchise agreement; "Damu-ADP" – offering loans for the amount of up to \$1.6 million without Industry Restrictions; "Damu-Komek" – non-financial support for entrepreneurs, beginners and people with disabilities. In addition, there are programs implemented jointly with the EBRD.

However, in addition to traditional types of entrepreneurship, venture financing is also being developed through a subsidiary organization-qaztech Ventures JSC, which was created as a "Fund of funds". In addition, a grant support tool for accelerators and business incubators has been introduced.[6]

Another Fund, THE kppf (Kazakhstan project preparation Fund), helps in project planning, creating documentation, attracting investors, and preparing the project for financing.

KazakhExport acts as a logical continuation of the application of support measures. It is the only specialized insurance organization and development Institute that performs the functions of an export credit Agency. Its activities are aimed at supporting the export of non-primary goods, works and services in priority sectors of the economy.

Each of these and many other programs of the Baiterek Holding has a specific economic and social effect, which brings real benefits to the sustainable development of the state and the improvement of the welfare of the population.[7]

In 2019, 600 billion tenge was allocated to solve affordable lending for the development of the economy of "simple things", 365 positions of 60 types of economic activities were identified. For 4 months of 2019, banks approved 28 applications for 15 billion tenge, 104 projects for 139 billion tenge are under consideration, and 729 projects over 600 billion tenge are being prepared.

One of the basic elements of infrastructure in almost all regions is small business support funds, which provide financial assistance to effective small business projects (usually in the form of concessional loans). In addition, it is at the expense of these funds that partial financing is carried out until the infrastructure of the regions is saturated.

A significant range of services – information, consulting, advertising, marketing, and other-are provided by business development agencies. As a rule, regional agencies work closely with local administrations and serve as a kind of guide to regional business support policies.

The program of measures to support small businesses should include the involvement of small businesses in the implementation of the order. It is necessary to more actively involve small businesses in this area, and set a mandatory quota for small businesses in orders.

At this stage of development of the Kazakh economy, the need for parallel radical changes in state policy in relation to business activity with the formation of a General favorable social environment is clearly expressed.[7] implementation Measures public-private partnerships should cover all business entities and be logically formed and integrated.

As part of the implementation of public - private partnership measures, state regulation will necessarily limit administrative obstacles to the formation and development of business activities. The degree of state intervention directly in the implementation of activities will be minimized.

Small and medium-sized businesses in the region are the basis for the development of entrepreneurial activity and one of the decisive factors of innovative development. Small business support includes infrastructure, institutional and financial areas.

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ШАҒЫН ЖӘНЕ ОРТА БИЗНЕС-ЭКОНОМИКАНЫҢ ИННОВАЦИЯЛЫҚ ДАМУЫНЫҢ ШЕШУШІ ФАКТОРЫ

Аннотация. Қазіргі кезеңде шағын және орта бизнесті дамыту ауқымы аймақта экономикаларын жан-жақтысауықтыру үшін жеткіліксіз, бұл мемлекеттік құрылымдар тарапынан шағын және орта бизнесті белсенді қолдау қажеттігін куәландырады.

Сексенінші жылдары жалгерлік қатынастарды пайдалана отырып, жеке еңбек қызметін, кооперативтерді дамытумен басталған шағын бизнестің қалыптасуы қаралған. Мемлекеттің әлеуметтік-экономикалық саясатының жүйелі бағыты болып табылатын және шағын және орта кәсіпкерлікті дамыту үшін жағдай жасау қағидатында, ең жоғары әлеуметтік-экономикалық әсер беретін қызмет бағыттарында құрылатын шағын және орта кәсіпкерлікті қолдаудың мемлекеттік саясаты көрініс тапқан. Барлық өңірлерде шағын және орта бизнесті дамыту бағдарламалары әзірленіп, арнайы орғандар мен оны қолдау қорлары құрылғаны көрсетілген. Қолданыстағы заңнамаға сәйкес шағын және орта кәсіпкерлікті қолдаудың өңірлік бағдарламалары мыналарды қамтиды: тиісті инфрақұрылымды қалыптастыру; салықтық жеңілдіктерді белгілеу және шағын және орта кәсіпкерлікті қолдауға өңірлік бюджеттен жыл сайын қаражат бөлу; шағын бизнес субъектілеріне құрылысы аяқталмаған және бос тұрған объектілерді, рентабельді емес кәсіпорындарды жеңілдікті жағдайларда беру; шағын кәсіпкерлікке олар жалға алған объектілерді бірінші кезекте сатып алу құқығын беру. Шағын және орта бизнес олардың барлық кәсіпорындары санының 90%-дан астамын құрайтын Жапонияның, Германияның, Бельгияның, Италияның тәжірибесі атап өтілді және көптеген дамыған елдерде ол жалпы ішкі өнімнің 50%-дан астамын береді. Мемлекеттік-жеке меншік әріптестік шеңберінде кәсіпкерлікті мемлекеттік реттеу және қолдау құралдары - институционалдық, қаржылық және инфрақұрылымдық сипаттағы құралдары көрсетілген. Кәсіпкерлік қатынастарды реттеудің институционал-

дық бағыты мемлекеттік қолдау және реттеу саясатын жүргізу функциялары заңмен жүктелген мемлекеттік ұйымдарды құруды қамтиды, құрылымдардың міндеттері мемлекеттік органдарда кәсіпкерлік мүдделерін ұсыну; кәсіпкерлік қажеттілігінің мониторингі; кәсіпкерлерді мемлекеттік қолдау шараларын жүзеге асыру болып табылады. Кәсіпкерлік субъектілеріне қолдау көрсету үшін мамандандырылған мемлекеттік емес ұйымдарды құру мен дамытуды қамтитын кәсіпкерлікті мемлекеттік реттеудің инфрақұрылымдық бағыты белгіленген. Инфрақұрылым мемлекеттік қолдауды кәсіпкерлік субъектілеріне жеткізу арналарын құрады және инфрақұрылым элементтері арқылы жекелеген нарықтық қызметтер іске асырылады, іскерлік байланыстар мен кооперация жолға қойылады, бұл өз кезегінде шағын кәсіпкерлікті өзін-өзі ұйымдастыруға ықпал етеді. "Еңбек" жаппай кәсіпкерлік және "Бәйтерек" холдингіде кәсіпкерлікті дамыту үшін мүмкіндік беретін, нәтижелі жұмыспен қамту бағдарламалары бар, Даму қоры жеке қаржыландыру бағдарламаларын іске асырады. Холдинг "Digital Baiterek" жеке порталын ашқан, ол "Қазақстанның Даму Банкі" АҚ, "Қазына капитал менеджмент" АҚ, "QazTech Ventures" АҚ үшін де онлайн қызметтер көрсетуге мүмкіндік береді.

Түйін сөздер: шағын, орта бизнес, даму, бағдарламалар, субъектілер, реттеу, қолдау, қызметтер, ұйымдар, нәтиже.

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МАЛЫЙ И СРЕДНИЙ БИЗНЕС – РЕШАЮЩИЙ ФАКТОР ИННОВАЦИОННОГО РАЗВИТИЯ ЭКОНОМИКИ

Аннотация. Масштабы развития малого и среднего бизнеса на современном этапе недостаточны для всестороннего оздоровления экономик регионов, что свидетельствует о необходимости активной поддержки малого и среднего бизнеса со стороны государственных структур.

Рассмотрено становление малого бизнеса, начавшееся в восьмидесятые годы с использованием арендных отношений, развитием индивидуальной трудовой деятельности, кооперативов. Отражена государственная политика поддержки малого и среднего предпринимательства, являющаяся системным направлением социально-экономической политики государства и строящаяся на принципе создания условий для развития малого и среднего предпринимательства, на тех направлениях деятельности, дающие максимальный социально-экономический эффект. Отмечено, что во всех регионах разработаны программы развития малого и среднего бизнеса и созданы специальные органы и фонды его поддержки. Региональные программы поддержки малого и среднего предпринимательства согласно действующему законодательству охватывают следующее: формирование соответствующей инфраструктуры; установление налоговых льгот и ежегодное выделение из регионального бюджета средств на поддержку малого и среднего предпринимательства; передача на льготных условиях субъектам малого бизнеса недостроенных и пустующих объектов, нерентабельных предприятий; предоставление малому предпринимательству права первоочередного выкупа арендуемых ими объектов. Отмечен опыт Японии, Германии, Бельгии, Италии, в которых малый и средний бизнес составляет более 90% от количества всех их предприятий, и во многих развитых странах он дает больше 50% валового внутреннего продукта. Выделены инструменты государственного регулирования и поддержки предпринимательства в рамках государственно-частного партнерства- инструменты институционального, финансового и инфраструктурного характера. Институциональное направление регулирования предпринимательских отношений включает создание государственных организаций, на которые законодательно возложены функции проведения государственной политики поддержки и регулирования, задачами структур являются представление интересов предпринимательства в государственных органах; мониторинг потребностей предпринимательства; осуществление мер государственной поддержки предпринимателей. Отмечено инфраструктурное направление государственного регулирования предпринимательства, включающее создание и развитие специализированных негосударственных организаций, для поддержки субъектам предпринимательства. Инфраструктура создает каналы, по которым государственная поддержка доведена до субъектов

предпринимательства, и через элементы инфраструктуры реализуются отдельные рыночные услуги, налаживаются деловые контакты и кооперация, что способствует самоорганизации малого предпринимательства. Холдинг "Байтерек" располагает программами, предоставляющие возможности для развития предпринимательства, программы продуктивной занятости и массового предпринимательства "Енбек", фонд Damu реализует собственные программы финансирования. Холдинг открыл отдельный портал "Digital Baiterek", который позволяет предоставлять услуги онлайн и для АО "Банк развития Казахстана", АО "Казына капитал менеджмент", АО "QazTech Ventures".

Ключевые слова: малый, средний бизнес, развитие, программы, субъекты, регулирование, поддержка, услуги, организации, результат.

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