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FOREIGN METHODOLOGY OF THE SYSTEM OF FINANCING SMALL AND MEDIUM BUSINESSES IN AGRICULTURE

Abstract: This study analyzes the international experience in financing small and medium-sized enterprises (SMEs) in agriculture.

The aim of the research is to identify and justify the potential for adapting effective international models of state financial support for SMEs in the agro-industrial sector to the economic and institutional context of Kazakhstan.

The research hypothesis assumes that the application of best practices in SME financial support implemented in developed countries (such as the USA, Canada, and China), when adapted to domestic conditions, can enhance the resilience of agribusiness and strengthen food security in Kazakhstan. The study examines key mechanisms of government support for agricultural producers, including subsidies, concessional lending, and microfinance. The scientific novelty lies in the systematization of international financing methods for the agricultural sector, which offers deeper insights into state regulatory instruments. The practical significance of the research consists in the development of applied recommendations for implementing the most effective foreign financial support models. The findings may be of value to policymakers and agricultural entrepreneurs.

Keywords: financing, small and medium business, economic savings, government support, preferential lending, subsidies, microfinance.

INTRODUCTION

The development of small and medium-sized enterprises (SMEs) is one of the key priorities of Kazakhstan's national economic policy. This is reflected in the country's main strategic documents, which set the goal of increasing the share of SMEs in the national gross domestic product to 50% by 2050 [1].

In his Address to the People of Kazakhstan, "The Economic Course of a Fair Kazakhstan," President Kassym-Jomart Tokayev highlights several important points. First, the measures taken in recent years have contributed to the stable growth of both small and large businesses. However, the development of medium-sized enterprises remains insufficient. Second, the "Business Roadmap" and "Economy of Simple Things" programs should be merged into a unified comprehensive initiative to support SMEs. Third, it is essential to differentiate government support based on the technological complexity of production and the categories of businesses. Fourth, despite the enormous potential of the domestic agricultural sector, it remains underutilized [2].

Currently, Kazakhstan is creating favorable conditions for further entrepreneurial development by offering financial, property, and informational support. As part of financial

assistance, the state has launched several programs aimed at supporting mass entrepreneurship and start-up initiatives, including those operating under public-private partnerships in various sectors of the economy. At the same time, supporting entrepreneurship in agriculture—a sector of strategic importance for ensuring national food security—is of particular significance.

For this reason, establishing mechanisms for uninterrupted financing of SMEs in the agricultural sector, which directly impacts the country's food security, has become a strategic priority. These considerations determined the relevance and focus of the present study.

The objective of this research is to explore the potential for adapting foreign financing methodologies to the economic context of Kazakhstan.

LITERATURE REVIEW

This study draws upon the works of Kazakhstani, Russian, and international scholars on the financing of small and medium-sized enterprises (SMEs) in agriculture. In addition, it utilizes the Laws of the Republic of Kazakhstan, regulatory legal acts, and official policy documents related to the development of entrepreneurship and the agro-industrial sector.

A central focus of the literature is the concept of financing, which is interpreted in various ways and remains a subject of academic debate.

O.N. Gorbunova defines financing as the irrevocable allocation of public funds made available to enterprises, organizations, and institutions for the implementation of their statutory activities [3]. N.I. Khimcheva and E.V. Pokachalova complement this view by emphasizing the legal dimension, describing financing as the regulated right to allocate public (state or municipal) funds, typically provided free of charge and non-refundable, except when the law requires compensation or repayment—for the operational and developmental needs of organizations [4].

Yu.A. Krokhina characterizes financing as a type of distributive relationship in the budgetary sphere, aimed at supporting expanded reproduction [5]. E.D. Sokolova echoes this interpretation, underscoring the key feature of financing as "the gratuitous and irrevocable provision of funds" [6].

In legislative terms, the Budget Code of the Republic of Kazakhstan defines financing as the allocation of budgetary funds to recipients [7].

Based on the analysis of the cited sources, two key features of financing can be identified. First, it is generally limited to the public sector, involving the distribution of state resources. Second, financing is typically provided on a unilateral, gratuitous, and non-refundable basis.

Furthermore, a review of the literature reveals that many scholars do not provide a detailed definition of financing itself, but instead highlight its strong ties to budgetary allocations, lending, and investment instruments—often treating them as sources, types, or mechanisms for attracting financial capital.

RESEARCH METHODS AND MATERIALS

The methodological basis of this study is grounded in general scientific principles and specialized research methods focused on analyzing international approaches to financing small and medium-sized enterprises (SMEs) in agriculture and evaluating their applicability to the Kazakhstani context.

Comparative analysis was employed to identify similarities and differences in state financing systems for agribusiness across countries such as the United States, Canada, China, and members of the European Union. This approach enabled the assessment of various institutional frameworks and tools of state support, including subsidies, concessional lending, and insurance mechanisms.

Statistical analysis was used to evaluate key quantitative indicators reflecting the development of SMEs and the scale of support measures (e.g., SME contributions to GDP and employment). Data processing techniques included grouping, averaging, and cross-country comparison.

Graphical methods were applied to visualize trends and differences in interest rates, SME sector contributions, and the distribution of financing instruments among different countries. The figures and tables presented in the study are based on official datasets.

System and process approaches facilitated the conceptualization of financing mechanisms as complex and dynamic interactions between state authorities, financial institutions, and business entities. This allowed for a structured analysis of how public support functions and how it is distributed.

Document and source analysis was conducted through the review of legislative and policy documents—such as the Budget Code of the Republic of Kazakhstan and the Kazakhstan-2050 strategic program—as well as internationally recognized studies, including the OECD Studies on SMEs and Entrepreneurship 2020.

Materials

The empirical foundation of the research was built on the following sources:

Official statistical data from the OECD, World Bank, and national agencies (e.g., stat.gov.kz for Kazakhstan);

Legislative and programmatic documents from Kazakhstan, Canada, the United States, China, and the European Union concerning SME and agricultural development policy;

Scholarly publications and expert analyses on mechanisms of public financial support for agriculture in developed economies;

Analytical reports, including the National Report on the State of Entrepreneurial Activity in Kazakhstan, OECD statistical scoreboards, and the CropForLife database.

All visual materials (Tables 1–3) were compiled based on these sources and are appropriately cited in the corresponding sections of the article.

DISCUSSIONS AND RESULTS

Agriculture is recognized as a priority and strategically significant sector of public policy in many developed countries. Small and medium-sized enterprises (SMEs) continue to serve as crucial drivers of national economic development, particularly in European and Asian economies. According to OECD data, SMEs account for over 95% of all enterprises and generate 60–70% of total employment in member countries. In some cases, these figures are even higher—for instance, SMEs provide 72% of employment in Slovakia. In Russia, SMEs account for around 30% of employment, while in ASEAN countries the figure is approximately 50%. Across Asia, SMEs represent 96% of all enterprises and employ 62% of the workforce. Their contribution to GDP is equally significant: 51% in the United Kingdom, 53% in Germany, 60% in Finland, and 63% in the Netherlands [8].

According to OECD benchmarks, SMEs are expected to contribute 68% to total employment, 53% to exports, and 50% to gross domestic product. In countries with a transitional economic background similar to Kazakhstan's, such as Poland and the Czech Republic, the SME share in GDP in 2018 was 52.9% and 56.0%, respectively. By 2019, most European countries had surpassed the 50% threshold, reflecting a favorable institutional environment conducive to SME development [8].

To ensure food security and stimulate the growth of the agricultural sector, many governments have introduced comprehensive financial and non-financial support systems specifically targeted at SMEs, which represent the majority of agricultural producers. A comparative analysis of international practices reveals that the most effective support structures are managed by specialized public agencies endowed with sufficient financial resources and administrative authority to implement entrepreneurship policies.

These institutions are typically designed to reduce bureaucratic burdens and guarantee equal access to resources and support mechanisms for all market participants. In certain cases, these agencies delegate executive powers to other entities—such as commercial banks, development funds, or line ministries—thus enhancing the efficiency and flexibility of program implementation (see Table 1).

Table 1. Government bodies implementing the policy of state support for the agro-industrial complex

| No | State | Government body |
|----|------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | U.S.A. | U.S. Small Business Administration (SBA) |
| | UK | National Small Business Service Agency (SBS) |
| | Germany | Directorate General for Small and Medium-sized Enterprises, Crafts, Services and Free Professions ((DG VIII) of the Federal Ministry of Economics and Technology (BMWAB) |
| | Japan | Small and Medium Enterprise Agency (SMEA) |
| | Hungary | National Council for Entrepreneurship Development |
| | Poland | Department of Handicrafts, Small and Medium Enterprises |
| | Kazakhstan | NUH Baiterek JSC |
| | China | China Business Coordination and Cooperation Centre (CBCC) as part of the National Development and Reform Commission (NDRC). State Fund for the Development of Small and Medium Enterprises |
| | Canada | Canadian Business Network |
| | Russia | SME Corporation |

Note - Compiled by the author on the basis of source [8]

Currently, the agricultural production market is largely dominated by high-income developed countries, where entrepreneurship in the sector has reached considerable levels due to consistent government support. International experience in financing SMEs in agriculture demonstrates a variety of instruments, with direct financial support (e.g., subsidies and grants) and price support mechanisms being the most widespread. Countries such as Russia, Kazakhstan, Australia, Canada, the Czech Republic, and Denmark tend to prioritize direct assistance, while the United States and the European Union rely heavily on price support systems.

A review of scientific literature on the effectiveness of state support policies in agribusiness indicates that most governments employ a mix of tools such as public funding programs, concessional lending, export subsidies, tariffs, and insurance schemes [9]. These regulatory instruments collectively ensure that agricultural producers receive adequate income and have the capacity for reinvestment and business expansion. For example, in EU countries, approximately two-thirds of farm income is derived from subsidies and other non-market sources, while in Japan this figure reaches up to 80% [10].

Beyond purely economic goals, agricultural support policies in many countries are also aimed at preserving rural communities, protecting the environment, and fostering sustainable regional development. These programs often contribute to maintaining population levels in rural areas and supporting ecologically responsible farming practices.

Most developed countries that are members of the World Trade Organization implement agricultural support within the WTO's recognized "boxes" or classifications of aid:

Producer Support Estimate (PSE) – direct subsidies provided to agricultural producers;
General Services Support Estimate (GSSE) – funding for infrastructure, research, and training;
Consumer Transfers – subsidies or price supports that benefit end-users [11].

A global review also reveals that interest rate subsidies are among the most frequently used tools for financing SMEs in agriculture. However, this particular instrument is notably absent in the entrepreneurship stimulation policies of countries such as Canada, the United States, and EU members. Furthermore, venture capital financing remains underdeveloped or entirely absent in several countries, including Belarus, Kazakhstan, Ukraine, and Switzerland.

A summary of the most common SME support instruments used internationally is provided in Table 2.

Table 2. Instruments of state financing of SMEs in OECD countries

| State support measures for small and medium-sized businesses | Countries |
|--------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------|
| State guarantees of loans | Spain, Netherlands, Slovakia, Slovenia, Austria, Denmark, Finland, Italy, Hungary, Germany, Switzerland, France, Poland, Belgium, Portugal, Kazakhstan |
| Direct lending to SMEs | Australia, Canada, Czech Republic, Czech Republic, Denmark, Greece, Kazakhstan, Russia, USA, UK, Kazakhstan |
| Interest rate subsidy | Hungary, Portugal, Spain, Hungary, Turkey, Kazakhstan |
| Bank lending | Austria, Canada, Kazakhstan, Kazakhstan, Turkey, USA, UK, EU, Kazakhstan |
| Providing special conditions for startup guarantees | Denmark, Switzerland, Netherlands, Austria, Czech Republic, Estonia, France, France, Kazakhstan |
| Venture financing | Australia, Austria, Canada, France, Japan, USA, UK |
| State co-financing (including pension funds) | Switzerland, Ireland, Denmark |

Note - Compiled by the author on the basis of source [11]

Kazakhstan's agricultural producers operate under conditions of heightened natural and climatic risks, which makes sustained state support essential. Therefore, studying successful international practices and adapting them to Kazakhstan's agricultural realities is both timely and necessary. Particular interest lies in the experiences of countries with similar environmental and agricultural risk profiles.

Among these, the United States offers a notable model. The American system of agribusiness financing is built on a comprehensive organizational and economic framework that combines various forms of state support. The level of federal spending on agriculture in the U.S. fluctuates depending on both domestic and global economic conditions—rising during crises and declining in more stable periods.

Two main components dominate U.S. federal agricultural expenditure: income stabilization programs, which account for approximately 60% of the budget line for agriculture, and agricultural research and science services. Budgetary support covers about one-third of all American farmers. Producers who sell at least 70% of their output annually are eligible for loans, subsidies, machinery leasing, and crop insurance covering up to 50% of losses [12].

The Small Business Administration (SBA) supports entrepreneurs through its regional offices by offering:

- loan guarantees from credit institutions;
- contract performance guarantees, covering agreements up to USD 5–10 million;
- access to venture capital via licensed Small Business Investment Companies;
- training and educational programs;
- public procurement access, with a minimum 23% share reserved for small businesses;
- support for technological innovation;
- and mentorship programs connecting experienced entrepreneurs with startups.

While SBA programs are broad, agriculture-specific support is provided by the U.S. Department of Agriculture. These include:

- biofuel and energy efficiency initiatives;
- rural infrastructure grants;
- soft loans and direct subsidies;
- equipment leasing;
- and farm-specific grants and insurance [12].

Price regulation is the cornerstone of U.S. agricultural support, delivered through commodity loans, government procurement, tariffs, and export subsidies. A key instrument is the “marketing loan” system, which guarantees a minimum income for producers in the event of market price drops. Producers pledge harvested crops to the Commodity Credit Corporation in exchange for loans, repaid either through transferring the collateral or via local market prices without interest, depending on market conditions.

The agricultural credit system also includes a strong cooperative banking structure, representing over 25% of total agricultural lending. This system comprises seven regional cooperative banks and one national cooperative bank supporting agribusinesses and farmer associations [13].

Environmental sustainability is also a focus: the U.S. allocates 15 million hectares of land for conservation through soil protection, wetlands restoration, and rotation exclusion programs, helping preserve 700 million tons of soil annually.

The U.S. employs nine major agricultural financing tools:

- Agricultural subsidies
- On-farm storage loans
- Farm operating loans
- Farm ownership loans
- Loans for farm laborers
- Financing for beginning farmers
- Contract farming
- Special mortgage loans
- Value chain financing [13].

Canada also demonstrates a high level of government support—over 70% of total agricultural assistance. The Canadian Business Network, a collaboration among federal and provincial bodies, delivers integrated services for SME development, including:

- business consulting;
- tax and accounting advice;
- business planning;
- and financial support.

A variety of federal and provincial programs serve farmers:

- short-term loans of up to CAD 400,000 with low interest and partial interest subsidies;
- government guarantees for land purchases;
- guaranteed pricing mechanisms;
- insurance against adverse weather and disasters;
- marketing grants;
- and emergency assistance.

The Farm Credit Canada (FCC) agency plays a central role, offering soft loans backed by government guarantees of up to 95% under the CALA (Canadian Agricultural Loans Act) Program. Additionally, Canada uses targeted subsidies across multiple thematic programs:

- AgriInvest (investment support),
- AgriStability (income stabilization),
- AgriInsurance (risk coverage),
- AgriRecovery (disaster relief),
- AgriRisk Initiatives, AgriInnovations, AgriCompetitiveness, and AgriMarketing.

These integrated subsidies enhance both financial viability and managerial capacity in agriculture.

Canada's robust banking infrastructure also enables affordable credit access, with average interest rates ranging from 3.0% to 5.7%. The emphasis on entrepreneurship has led to the establishment of the Business Development Bank of Canada (BDC), offering targeted lending programs for SMEs.

Table 3 summarizes average interest rates in selected OECD countries.

Table 3. Average interest rate on loans and borrowings from banks in some countries

| Country | Average interest rate on loans and borrowings, % |
|----------------|--------------------------------------------------|
| Canada | 5,7 |
| Czech Republic | 3,14 |
| Slovakia | 3,0 |
| Switzerland | 1,96 |
| UK | 3,44 |
| France | 1,48 |
| South Korea | 3,82 |
| U.S.A. | 5,16 |
| Russia | 10,08 |
| Kazakhstan | 12,71 |

Note - Compiled by the author on the basis of source [13]

The Business Development Bank of Canada (BDC) plays a vital role in supporting SMEs through a range of financial and strategic services. The key areas of support include:

1. Lending – provision of long-term loans (up to 30 years for specific purposes) on favorable terms. These loans feature flexible repayment schedules and options for deferred principal payments, catering to various business needs.

2. Access to venture capital – BDC Venture Capital offers direct financing to growth-oriented enterprises. In addition, venture funding is channeled through specialized investment funds backed by the parent company and external investors. Priority sectors include clean energy, healthcare, information technology, and telecommunications.

3. Securitization support – assistance is provided to SMEs and leasing companies that do not meet the eligibility requirements or lack the portfolio size to issue asset-backed securities independently. These enterprises can access funding via the Multi-Seller Platform for Small Originators (MSPSO).

4. Smart-Tech Program – a dedicated initiative enabling SMEs to integrate information and communication technologies (ICT) into their operations. Through this program, businesses can access end-to-end services for digital modernization and productivity enhancement [13].

Leasing also serves as an important financing tool in Canadian agriculture. Farmers can rent modern equipment for a defined period, making fixed payments without bearing the full costs of ownership. One of the key advantages is the ability to regularly upgrade to the latest machinery, thereby maintaining technological competitiveness. Additionally, maintenance and repair obligations typically rest with the leasing company, which significantly reduces operational risks and overhead costs [14].

Overall, Canada's SME support system is comprehensive and diversified, offering entrepreneurs access to financial and non-financial resources from various channels aligned with different stages and sectors of business activity.

In China, the rapid development of small businesses has become a cornerstone of national economic strategy. Several years ago, the Chinese government shifted its policy focus from resource-intensive heavy industries toward SME development. This strategic transformation aims to achieve full modernization by 2050, positioning China among global innovation leaders. Currently, SMEs hold 65% of the nation's patents, produce over 80% of new products, contribute nearly 50% of total tax revenues, and account for 60% of export volume. These enterprises are deeply involved in the country's technological advancement.

The business support infrastructure in China consists of approximately 800 state-run and 1,000 commercial support centers, categorized by ownership type. Their services include consulting, legal and technological assistance, and workforce training. Government assistance is available at both the start-up and growth stages, ensuring long-term viability of SME operations.

Additional support measures include:

- Partial compensation (up to 50%) for participation in exhibitions and trade fairs;
- Subsidization of intellectual property registration costs;
- Information and legal guidance, and
- Mentorship programs, under which experienced professionals provide volunteer support to entrepreneurs for up to three years.

In the agricultural sector, financing is provided through three major institutions:

- the Agricultural Bank of China,
- the Agricultural Development Bank, and
- the State Development Bank.

Their responsibilities include issuing loans for the purchase, storage, and processing of agricultural products, as well as providing financial aid to individuals and businesses operating in the rural economy. In addition, regional financial institutions support local agricultural lending needs.

To mitigate risks in the sector, China has established an agricultural insurance company, which offers coverage for farming activities. Notably, 30% of insurance premiums are subsidized by the state, making risk management more accessible to producers.

CONCLUSIONS AND RESULTS

The analysis of international experience in financing small and medium-sized enterprises (SMEs) in agriculture allows us to draw the following key conclusions:

1. Widespread use of state support mechanisms Developed countries actively employ both direct financial support (e.g., subsidies, grants) and price-based interventions (e.g., guaranteed prices, marketing loans) to sustain agricultural producers. In countries like the United States, financing programs are regionally differentiated, enabling targeted support for specific sectors based on local production capacity and economic potential.
2. In the context of World Trade Organization (WTO) requirements, many countries are shifting from policies aimed at increasing gross agricultural output toward those that stabilize and support farm income.
3. Institutional organization of financing systems

Effective financing frameworks are typically based on specialized institutions that act as intermediaries between the state and business. These entities provide advisory, informational, educational, and technical support. Agricultural financing is commonly centralized through sector-specific banks, allowing for more efficient management and disbursement of state funds. This model also extends to microfinance, where apex financial institutions ensure the integration of microfinance organizations into national financial systems and improve SME access to financial services.

4. Best practices: United States, Canada, and China

The most effective national models for agribusiness financing are observed in the USA, Canada, and China. These systems are characterized by:

- Broad availability of financial resources for enterprises;
- A comprehensive and flexible support framework, including tax incentives and price stabilization tools;
- Production planning mechanisms that enable farmers to generate income, recover production costs, and achieve profitability.

5. Focus on rural development and sustainability

In addition to supporting agricultural production, the policy frameworks in many developed countries emphasize rural revitalization, preservation of the rural way of life, environmental sustainability, and food security. Specialized financing programs are designed to promote self-employment, maintain ecological balance, and support the production of environmentally friendly agricultural goods in rural regions.

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ЗАРУБЕЖНАЯ МЕТОДОЛОГИЯ СИСТЕМЫ ФИНАНСИРОВАНИЯ МАЛОГО И СРЕДНЕГО БИЗНЕСА В СЕЛЬСКОМ ХОЗЯЙСТВЕ

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Аннотация: Настоящее исследование посвящено анализу зарубежного опыта финансирования малого и среднего бизнеса (МСБ) в сельском хозяйстве. Цель исследования — определить и обосновать возможность адаптации эффективных зарубежных моделей государственной финансовой поддержки МСБ в агропромышленной сфере к экономическим и институциональным условиям Казахстана.

Гипотеза исследования заключается в том, что использование лучших практик финансовой поддержки МСБ, реализуемых в развитых странах (США, Канада, Китай и др.), при условии адаптации к отечественным реалиям, может способствовать повышению устойчивости агробизнеса и укреплению продовольственной безопасности Казахстана.

В работе рассматриваются ключевые механизмы государственной поддержки сельхозтоваропроизводителей, включая субсидии, льготное кредитование и микрофинансирование. Научная новизна заключается в систематизации зарубежных методов финансирования аграрного сектора, что способствует более полному осмыслению инструментов государственного регулирования. Практическая ценность исследования состоит в разработке прикладных рекомендаций по использованию наиболее действенных зарубежных моделей финансовой поддержки. Результаты могут быть полезны государственным органам, занимающимся формированием экономической политики, а также субъектам предпринимательства в аграрной сфере.

Ключевые слова: финансирование, малый и средний бизнес, экономия экономики, государственная поддержка, льготное кредитование, субсидии, микрофинансирование.

АУЫЛ ШАРУАШЫЛЫҒЫНДАҒЫ ШАҒЫН ЖӘНЕ ОРТА БИЗНЕСТІ ҚАРЖЫЛАНДЫРУ ЖҮЙЕСІНІҢ ШЕТЕЛДІК ӘДІСТЕМЕСІ

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Аннотация. Бұл зерттеу ауыл шаруашылығындағы шағын және орта бизнесті (ШОБ) қаржылан-
дырудың шетелдік тәжірибесін талдауға арналған.

Зерттеудің мақсаты – агроөнеркәсіптік саладағы ШОБ-ты мемлекеттік қаржылық қолдаудың
тиімді шетелдік модельдерін Қазақстанның экономикалық және институционалдық жағдайлара-
рына бейімдеу мүмкіндігін анықтау және негіздеу.

Зерттеу гипотезасы: дамыған елдерде (АҚШ, Канада, Қытай және т.б.) іске асырылған ШОБ-ты
қаржылық қолдаудың үздік тәжірибелерін отандық жағдайларға бейімдеп қолдану агробиз-
нестің тұрақтылығын арттыруға және Қазақстанның азық-түлік қауіпсіздігін нығайтуға ықпал
етеді.

Жұмыста ауыл шаруашылығы тауар өндірушілерін қолдаудың негізгі тетіктері, соның ішін-
де субсидия, женілдетілген несиелеу және микроқаржы құралдары қарастырылады. Зертте-
удің ғылыми жаңалығы – аграрлық секторды қаржыландырудың шетелдік әдістерін жүйелеу
арқылы мемлекеттік реттеу құралдарын тереңірек түсіндіру. Зерттеудің практикалық маңыз-
дылығы – шетелдік қаржылық қолдаудың ең тиімді үлгілерін пайдалануға қатысты қолданбалы
ұсынымдар әзірлеу. Зерттеу нәтижелері экономикалық саясатты қалыптастыратын мемлекет-
тік органдарға және аграрлық саладағы кәсіпкерлерге пайдалы болуы мүмкін.

Түйін сөздер: қаржыландыру, шағын және орта бизнес, экономика, мемлекеттік қолдау, женіл-
детілген несиелеу, субсидия, микроқаржы.