

UDC: 336.1.07

DOI:<https://doi.org/10.55871/2072-9847-2025-67-2-164-175>

GRNTI: 06.73.15

JEL Classification: E42

Zhamkeyeva M.K.*

PhD, JSC "Kazakhstan Center of Industry and Export "QazIndustry"
Astana, Republic of Kazakhstan
e-mail: zh.makhabbat@mail.ru
ORCID: 0000-0003-4465-4754

Mayer O.I.

PhD, Associate Professor of the Economics Department of the Federal State Budgetary Educational Institution of Higher Education in ChelSU (Kostanay branch of Chelyabinsk State University)
e-mail: pfunt_olga@inbox.ru
ORCID: 0000-0003-3332-4530

Kulakova S.V.

Candidate of Economic Sciences, Associate Professor of the Economics Department of the Federal State Budgetary Educational Institution of Higher Education in ChelSU (Kostanay branch of Chelyabinsk State University)
e-mail: sveta_83.kost@mail.ru
ORCID: 0009-0009-1977-7040

ASSESSMENT OF STATE SUPPORT FOR FINANCING SMALL AND MEDIUM BUSINESSES IN AGRICULTURE IN KAZAKHSTAN

Abstract: The development of small and medium-sized businesses is one of the priority areas of the state economic policy of Kazakhstan. In modern Kazakhstan, special attention is paid to supporting small and medium-sized businesses (SMEs) in the agro-industrial complex, which is associated with its key role in ensuring food security and sustainable economic development. The main objective of the study is to assess government support measures for financing SMEs in agriculture in the Republic of Kazakhstan. The work covers the analysis of financing mechanisms, including preferential lending, leasing, implemented through specialized government programs.

Particular attention is paid to the role of JSC NMH Baiterek and its subsidiaries providing financial support to agribusiness. The study reveals key problems in the state support system, such as insufficient integration of information systems and limited access of SMEs to financing. The results of the work demonstrate the effectiveness of existing programs, but emphasize the need to improve resource allocation mechanisms, implement the "single window" principle and increase transparency. The scientific significance of the study lies in the analysis of the current situation and identification of areas for improving the SME support policy. The practical significance of the work lies in the possibility of using the findings and recommendations to develop more effective instruments of state support, which in the long term can increase the level of development of agriculture in Kazakhstan and its competitiveness in the international arena. The contribution made allows improving strategic planning in the agricultural sector and increasing the availability of financial resources for entrepreneurs.

Keywords: government support, small and medium business, agriculture, financing, performance evaluation, efficiency, effectiveness.

INTRODUCTION

Currently, Kazakhstan creates conditions for further development of entrepreneurship by providing financial, property and information support. Within the framework of financial support, the state has developed and is implementing a number of programs aimed at the development of mass entrepreneurship, start-up projects, including on the basis of public-private partnership, in various sectors of the economy [1]. At the same time, support for entrepreneurship in agriculture, as a strategically important industry that provides food security of the country, is of particular importance.

The course taken by Kazakhstan to build a diversified and innovative economy requires the creation and functioning of sustainable growing small and medium-sized business entities with high potential [2-3]. At the same time, for effective implementation of activities and fulfillment of assigned tasks, small and medium-sized businesses, including in the agricultural sector, need sufficient funding in the form of available borrowed funds and investments. However, current indicators of industry development and studies of international and domestic organizations [4-6] point to the lack of financing as the main problem in the development of agribusiness entities. In confirmation of this it is worth quoting the words of the President of RK Tokayev K.-J.K. in his Address to the people of Kazakhstan from September 1, 2022 "Underfunding of small and medium-sized businesses in Kazakhstan is about 42 billion tenge. At the same time, banks have accumulated multimillion liquidity, which actually does not work for the economy". Thus, the relevance and significance of this problem at the current stage of economic development increases.

The purpose of the study is to assess the state support of financing of small and medium-sized businesses in agriculture in the Republic of Kazakhstan.

LITERATURE REVIEW

The problems of financing small and medium-sized businesses have been the subject of research by domestic scientists: Zhagyparova A.O., Ilyas A.A., Kuchukova N.K., Nurmaganbetov S.A., Sultanova Z.H., Toksanova A.N. and others.

A significant contribution to the study of problems related to crediting and financing the activities of subjects of agro-industrial complex, as well as issues to improve the availability of financial resources for agricultural producers, were reflected in the scientific works of domestic scientists Aimurzina B.T., Alina G.B., Arystanbaeva S.S., Berstembayeva R.K., Ismailova R.A., Kasimbekova M.A., Kuchukova N.K., Nurumov A.A., Omarkhanova J.M., Satybaldin A.A., Sigarev M.I., Tleuzhanova D.A., Utibaev B.S. and others.

RESULTS AND DISCUSSION

The perspective of sustainable development of the agro-industrial complex and the factors influencing its development are considered as a long-term direction of structural policy at the state level, allowing the creation and active development of enterprises, both small and medium-sized businesses in a global competitive environment, and financial support to stimulate development through a system of indicators [7]. Based on this, currently, within the framework of state support in agriculture is based on a program-targeted approach, which includes the implementation of the State Program for the development of agro-industrial complex for 2017-2021 and the National Project for the development of agro-industrial complex for 2021-2025.

Interrelation of target indicators of program documents with sources and amounts of funding, coordination of actions of responsible executors allows to implement measures of direct and indirect support in accordance with the set goals and achieve certain results in the development of the agricultural sector. At the same time, along with the sectoral program, three programs aimed at the development of entrepreneurship in various sectors of the economy, including agriculture, were implemented during the period under review.

Placement of funds intended for financial support of business is carried out through specialized financial organizations, each of which implements only its own financing instrument, about which it places information on its information portal. The lack of a "single window" principle not only in the mechanism of providing state support, but also in information about the possibilities of its use (lack of a single information portal), significantly reduces the interest of business in this source of financing.

It should be noted that over the years of implementation of the State Program for the development of agro-industrial complex, almost 2 trillion tenge has been allocated to finance agricultural producers, of which 96.0% falls on the support of SMEs.

Analysis of the structure of allocated funds through subsidiary organizations has shown that the main part of resources is distributed in the form of soft loans (on average 62.0%), leasing for renewal of machinery and equipment, subsidizing the interest rate and part of the subject's expenses in investment investments (on average 22.0%), microcrediting, loan guarantees, insurance in crop production occupies an insignificant share - on average about 15.5%.

Preferential lending implies subsidizing the interest rate of second-tier banks on loans with a nominal interest rate not exceeding 17%. Loans granted to agribusiness entities for the following purposes are subject to subsidies: purchase of agricultural machinery, including mounted and traile equipment (the rate is reduced by 10%); purchase of farm animals, fixed assets, construction (except for loans for the purchase of fixed assets for the production of flour, mineral water and soft drinks), the rate is reduced by 10%; replenishment of working capital required for the technological cycle of the production process (the rate is reduced by 7%); carrying out the following activities.

Since the beginning of the State Programme, Agrarian Credit Corporation JSC has provided loans to 2,611 agricultural producers for the amount of 70 billion tenge under the 'Ken dala' credit programme. The main areas of lending are cattle breeding, dairy cattle breeding, poultry farms, vegetable farming, construction of infrastructure for grain and vegetable storage, development of fodder production, processing of agricultural products, fish farming. Credit products are also provided under the State Programme for the Development of Productive Employment and Mass Entrepreneurship via specific programmes 'Igilik', 'Yntymak', 'Kasipker', 'Birlik' and 'Yeginzhay'. In total, 876 projects worth 762 billion tenge were invested through subsidiaries (813 projects were put into operation worth 642.9 billion tenge). This enabled the creation of 25,000 jobs. In 2022, funds in the amount of 351.2 billion tenge were allocated under the programmes 'Agribusiness', microcredit 'Isker', 'Ken dala', which made it possible to provide 18,060 loans. Financing was provided for 43 investment projects in various sectors with a total value of over 100 billion tenge. More than 51,000 people were employed, including 9,000 new jobs [9; 10]. Within the framework of the National Project for the development of agro-industrial complex for 2021-2025, targeted financing of agriculture will be continued. The volume of financial resources will amount to more than 6.8 trillion tenge, which is 2.3 times higher than the volume of financing under the state programme for the development of agro-industrial complex for 2017-2021.

It should be noted that, during the review period, the volume of financing of the agricultural sector increased by 448.6 billion tenge.

Thus, a significant share in the financing of agricultural entities is occupied by state financing - 60.0% in 2023, which indicates not only the high dependence of business on this source, but also confirms the lack of interest of banks in lending to agriculture. The growth of state financing of the industry has almost doubled, and the share of SMEs in the loan portfolio of JSC 'NUH "Baiterek"' in 2022 reached the indicator of 96.4%.

Annual dependence of the industry on state financing is due, firstly, to favourable terms and terms of lending to farmers, considering the industry's technological processes and the length of payback period of agricultural projects (80% of the allocated borrowed funds are long-term). At the same time, interest rates vary from 5.5% to 6.0% depending on the lending programme. Secondly, reduced collateral requirements (liquidity ratios were revised for microcredits up to KZT6 million and SME loans up to KZT100 million). Thirdly, a simplified application review procedure. In 2022, a platform for online review of applications for microcredit under the 'Isker' programme was launched, and integration with government databases was carried out, which made it possible to reduce the list of required documents and apply for a loan of up to 6 million tenge for the development of livestock or crop production via the Internet using any device.

The introduction of a credit and leasing guarantee instrument is used by KazAgro Holding in the following cases: when guaranteeing loans - fulfilment of borrowers' obligations under loans/ microcredits obtained from microfinance organisations and credit partnerships, as well as when

guaranteeing the fulfilment of obligations under grain and cotton receipts. In order to maintain socio-economic stability and prevent a decline in the rate of agricultural production and increase the investment attractiveness of the industry, a new mechanism for guaranteeing second-tier bank loans for agribusiness entities was introduced in 2020. The terms of guaranteeing include: the loan amount up to 3 billion tenge at a rate of no more than 17.0% per annum for a loan term of no more than 10 years. The guarantee fee is 30 per cent of the guarantee amount, of which 29.9 per cent is paid by the local executive body and 0.1 per cent is paid by the agribusiness entity. For the implementation of investment projects in the agro-industrial complex, guarantees on loans and leasing were provided by JSC 'Fund for Financial Support of Agriculture' (until 12 December 2021) to agribusiness entities that need financing in case of insufficient collateral. Thus, based on the results of the implementation of this instrument in 2020, the issuance of guarantees in the amount of KZT 650 million for a loan amount of KZT 1.3 billion through JSC Halyk Bank of Kazakhstan was approved. In general, in 2017-2020, the Holding provided more than 1,500 guarantee agreements totalling 4907.0 million tenge. In 2022, the number of projects in the agro-industrial complex for which guarantees were provided decreased to 2 projects, the amount of the guarantee totalled 230 million tenge [9].

However, it should be noted that guarantees on loans and leasing to agrarians were also provided in parallel by JSC 'Entrepreneurship Development Fund "Damu". Duplication of functions by two organisations caused a number of difficulties for entrepreneurs related to the issuance of guarantees, which highlighted the need to assign this function to a single development financial institution.

A significant role in the framework of state support of agricultural producers in Kazakhstan is played by machinery renewal programmes in the form of leasing. Analysis of renewal rates for the main types of agricultural machinery (except for sowing complexes) showed that at the required technological renewal rate of 10-12.5% per year, this indicator was about 0.5-3% for different types of machinery. The actual period of equipment utilisation differs from the stipulated standard. This is due to the shortage of working capital of farmers for renewal of obsolete equipment. In this regard, agricultural producers use machinery for 3-10 years more than the stipulated norm [12]. High credit rates in the country also do not provide an opportunity to update equipment. Thus, the minimum rate in the leasing market is - 7.0%, the maximum - 19.0%, advance payment is from 10 to 30%, the minimum term of leasing is 3 years, the maximum is 10 years. Undoubtedly, the consequences of the current situation will be: low level of labour productivity; decrease in production volumes; increase in costs associated with the maintenance of equipment and its downtime due to repairs; decrease in the quality of products, etc.

To overcome this situation, KazAgroFinance JSC, represented by its subsidiary KazAgroFinance, provides farmers with an opportunity to renew agricultural machinery on acceptable terms under 13 special programmes using interest rate subsidy instruments (subsidised rate of 10.0%, final interest rate of 6.0%) and investment subsidy (up to 25.0% of the cost of machinery).

It should be noted that the leasing market in Kazakhstan is characterised by a small number of participants and is at the stage of its development. However, it is KazAgroFinance JSC that occupies about 79.4% of all leasing transactions. This trend is due to a number of reasons.

Firstly, more flexible terms and schemes of lease financing. Leasing does not require additional collateral, as it is the leasing object itself.

Secondly, acceptable credit terms (subsidised interest rate from 7.0 to 9.0% and leasing term up to 10 years). In addition, such participants of the leasing market as second-tier banks are not interested in financing borrowers of the agricultural industry due to the high degree of risk concentration, as well as inconvenient for the lender long period of the production cycle.

Thirdly, leasing companies specialising in leasing of agricultural machinery and equipment adjust their conditions to the specifics of agribusiness. The terms of financing provide for a flexible schedule of repayment of the principal debt taking into account the seasonality of spring field and harvesting operations, payment of the principal debt is made once a year after the harvest.

Fourthly, favourable debt service period, low down payment.

Fifth, an established mechanism of leasing operations, reliability of suppliers of agricultural machinery (more than 20 years in the market of leasing services) [13].

In general, for 2016-2022, the volume of financing in the form of leasing of KazAgroFinance JSC increased by 3.1 times compared to the indicator of 2016. The amount of equipment leased for the analysed period increased by 2.2-fold, however, in 2022 its number compared to 2021 decreased (Table 3).

As can be seen from the data in Table 3, the rate of renewal of agricultural machinery by KazAgroFinance Company is from 1.05 to 2.59%. The average rate of renewal of the technical park of agriculture is 4.1% with the norm of 6-8%. Currently, 76% of the technical fleet has a service life of more than 10 years [14]. The share of combine harvesters older than 10 years is 66.3%, tractors 77.3%, sowing combines 46.2%. Changing the current situation requires increasing the amount of funding for the purchase of new equipment by 2.5-fold [12].

Table 3. Volume of financing of leasing of KazAgroFinance JSC for 2016-2023, billion tenge

Показатель	2016 year	2017 year	2018 year	2019 year	2020 year	2021 year	2022 year	2023 year	Growth rate 2023 vs. 2016, times
Availability of RK equipment	298,2	287,1	284,1	279,9	269,2	280,7	298,0	298,2	
Volume of financing, billion tenge	55,8	40,2	663,0	98,5	110,0	141,6	171,1	178,0	3,1
Leasing of machinery (units)	3119	2400	3426	5893	6056	7276	6806	7710	2,5
Technique renewal rate by the Company, %	1,05	0,83	1,21	2,11	2,25	2,59	2,28	2,59	-

Note - Compiled by the author on the basis of source [9;12]

The growing number of clients of KazAgroFinance JSC is also indicative of the demand for leasing. At the end of 2022, the Company's portfolio has more than 10.0 thousand clients and 99.5% of them are representatives of small and medium-sized businesses.

State support for agricultural producers in Kazakhstan is also realised in the form of subsidies in the crop and livestock sectors and includes 47 types of subsidies in 15 priority areas, not taking into account the recipient's counter obligations, differentiation of norms by region. For example:

1) support of seed production includes subsidies aimed at partial reimbursement of costs for the purchase of various seeds specified in the relevant regulations issued by the Government of the RK;

2) increasing crop yields and quality of crop production, as well as reducing the cost of fuels and lubricants includes subsidies aimed at reducing the cost of fertilisers, pesticides, as well as fuels and lubricants;

3) Increasing the availability of inventory required for the implementation of investment projects includes reimbursement of part of the costs of purchasing machinery and cattle of meat

and dairy breeding. In this case, reimbursement from the state amounts to 25 per cent of the purchase amount of the fixed asset;

4) subsidising the development of breeding livestock breeding, increasing the productivity and quality of livestock products, including reduction of up to 100% of the costs of fodder procurement and purchase, artificial insemination, etc.;

5) subsidising interest rates for lending and leasing for the purchase of farm animals, machinery and technological equipment.

On average, the volume of subsidies in Kazakhstan is no more than 4-5% of gross agricultural output, which is significantly lower than the level allowed for WTO membership.

The distribution of subsidies until 1 February 2023 was carried out according to the established norms using the information platforms Qoldau.kz., Plem.kz and "Identification of farm animals". The use of three information platforms instead of a single information and analytical system complicated the access of agrarians to state support.

In general, for 2016-2023, the volume of subsidies to agricultural producers totalled more than 2.5 trillion tenge. At the same time, the volume of subsidies increased 2.3 times compared to the indicator of 2016 (Table 4).

As can be seen from the data presented in Table 18, the largest volume of allocated subsidies from 2016 - 2022 came to livestock farming on average up to 30.0%, which is due to the economic policy of the state to stimulate the development of livestock farming. A significant amount of the allocated subsidies is on financial instruments, which totalled K736.6 billion or 43 per cent of the total subsidies from 2018 to 2022. In 2023, the volume of subsidies totalled KZT 500.0 billion, of which KZT 115.9 billion is for livestock production, KZT 318.1 billion for crop production and financial instruments.

Table 4. Dynamics of subsidies to agricultural producers, billion tenge

Indicator	2016 year	2017 year	2018 year	2019 year	2020 year	2021 year	2022 year	2023 year	Growth rate 2023 vs. 2016, times
Indicator	220,2	260,4	225,9	323,2	365,1	372,6	443,5	500,0	2,3
Volume of subsidies to agriculture	65,7	70,4	63,3	64,9	85,9	81,3	102,1	н/д	-
Dynamics of subsidising crop production	30,0	27,0	28,0	20,0	23,5	21,8	23,1	-	-
Specific weight, %	84,0	67,8	76,7	115,7	114,1	119,8	130,1	115,9	1,4
Dynamics of subsidising livestock breeding	38,0	26,0	34,0	36,0	31,3	32,2	29,3	23,2	-
Specific weight, %	70,5	122,2	85,9	142,6	165,1	171,5	211,3	н/д	-
Other types of subsidies	32,0	47,0	38,0	44,0	45,2	46,0	47,6	-	

Note - Compiled by the author on the basis of sources [9,12]

The lack of consolidated statistical data does not allow for a more detailed structural analysis by category of agricultural producers. The analytical data presented in the Qoldau.kz system include data on crop subsidies and financial subsidies for a limited period. Data on livestock

subsidies are available on the Plem.kz website, access to which is restricted by registration and electronic digital signature.

At the same time, according to experts, subsidies are used by only 10% of agrarians, including only large farms. 90% of small and medium-sized businesses do not have access to subsidies. This fact confirms the conclusion about the inefficiency of the current system of subsidy distribution and inaccessibility of this support tool for small and medium-sized businesses. Moreover, the lack of integration of information systems with databases of other agencies and the lack of clear criteria for applicants has had a rather negative impact on the targeted use of subsidies. This is confirmed by the reports of the Anti-Corruption Agency of the Republic of Kazakhstan, which reports that between 2017 and 2021, 960 offences were registered in the field of agriculture as a whole, and more than half of them are related to the embezzlement of subsidies (54%). For example, only one programmer allocated 80 billion tenge, of which more than 40 billion tenge was used inefficiently. At the same time, after analysing criminal cases and methods of fraud, state authorities also pointed to the lack of transparency of information systems as the main cause of corruption risks.

The existence of these circumstances required the creation of a more efficient automated system for the distribution of state subsidies. In this regard, since 1 February 2023, a unified state information system of subsidies for agro-industrial complex (gosagro.kz) has been introduced, which will allow to provide subsidy services in electronic format on a free of charge basis, completely eliminating corruption risks when receiving them. The use of the auto-calculation module when receiving an application will allow to calculate the payment due without the influence of the human factor in accordance with the current regulations.

Integration of the system with the databases of the Ministry of Agriculture of the RK (on land plots, farm animals, machinery), the Ministry of Finance of the RK (on electronic invoices, information on cooperative members), the Ministry of Justice, the Ministry of Digital Development and the Ministry of Internal Affairs will simplify the application without additional references to confirm the feasibility of receiving subsidies. Introduction of the "Waiting List" in the system with assignment of a serial number to the application regardless of the budget availability will ensure that the agricultural producer receives financial resources in the order of priority without additional actions on his part. The use of this approach will allow to distribute funds more transparently and efficiently without the influence of human factor.

Since the beginning of 2020, a new insurance system based on the voluntary participation of agricultural producers has been introduced in Kazakhstan's agriculture. Under the new voluntary insurance system, the state provides support by subsidising 80% of insurance premiums. Agricultural producers can insure grain crops (wheat, barley, corn, oats) and oilseed crops (sunflower, rape, flax) against lack or excess moisture in the soil. In 2020, state subsidies under the concluded contracts totalled 99 million tenge. As a result of occurrence of an insured event, insurance payments in the amount of 518.2 million tenge were made. In livestock farming insurance products subsidised by the state are insurance of cattle against diseases, accidents, natural hazards, fire, malicious acts of third parties.

Thus, in 2016-2022, the state's financial resources were able to use: credit resources from 20.0 to 29.2% of operating small and medium-sized businesses operating in the agricultural sector. The low percentage of loan coverage confirms that for more than 70.0% of agribusiness entities this source of financing is still inaccessible. This is due, firstly, to the limited budgetary funds, and secondly, to the lack of credit resources distribution mechanism, which also confirms the need for its improvement in terms of expanding the scale of recipients of state support. It should be noted that the average size of credit resources per one subject of agribusiness for the period under review increased by 35.0% and amounted to 5574.8 million tenge in 2020. At the same time, the small amount of credit indicates the demand for microloans among borrowers, which necessitates the need to expand the use of this tool. Leasing was used to renew machinery

and equipment on average about 3.0 per cent and provided guarantees on average 0.2 per cent to SMEs engaged in agriculture (Table 5).

Table 5 - Indicators of state support to small and medium-sized businesses in agriculture by instruments

Indicator	2016 year	2017 year	2018 year	2019 year	2020 year	2021 year	2022 year	Growth rate 2022 to 2016, %
Number of SMEs in agriculture, thousand units	213,7	222,2	231,3	252,3	260,8	261,1	275,8	129,1
Number of SMEs that received loans, thousand units.	47,2	54,7	62,4	70,9	76,2	75,5	77,0	163,1
% coverage of SMEs with loans	22,1	24,6	27,0	28,1	29,2	28,9	27,9	-
Average loan size, million tenge	4404,7	4235,8	5682,7	5820,9	5574,8	-	-	-
Number of SMEs that received financing in the form of leasing, thousand units.	5999	6502	6878	7581	8190	9481	10934	182,3
% of SMEs that received a loan in the form of leasing	2,8	2,9	3,0	3,0	3,1	3,6	4,0	-
Number of guarantees issued, units.	н/д	248	553	341	391	347	-	-
% of coverage of SMEs that received guarantees	-	0,1	0,3	0,1	0,2	-	-	-

Note - Compiled by the author on the basis of sources [10; 12]

In addition, as noted in the study, the implementation of programmes by different operators significantly complicates the monitoring of programme implementation and control over the targeted and efficient use of budget funds. Reports on the results of the implementation of state programmes on the efficiency of the use of public funds do not contain analytical data in terms of the number of borrowers, financing instruments, the volume of allocated and disbursed funds in the context of industries and regions, which does not allow for a more detailed analysis and assessment of the scale and effect of the impact of public funding on the level of entrepreneurship development in the country. In our opinion, the existence of this circumstance does not allow us to identify "points of growth" both in the regional aspect and in the sectoral aspect.

Conclusions. Thus, economic relations in the agricultural sector are quite specific. It requires a special theoretical course in the field of agricultural economics. The role of the agricultural sector in the economy is undoubtedly high, and it is not about the creation of GDP. Agriculture of any state is called to provide the population with necessary products. Applying modern management tools in agribusiness, it is necessary to consider climatic factors affecting agricultural production. Strategic planning is not yet applied in most agricultural enterprises. Accelerated development of agribusiness requires well thought-out strategies and effective management at all levels. All types of financial services in agribusiness development should be aimed at maintaining and increasing the output of agricultural products (services).

The problems identified in the study in the system of business financing by the state allowed us to formulate a conclusion, which is based on the need to improve the measures of financial support, combining, firstly, the distribution of financial resources by regions in accordance with the volume of agricultural production, and secondly, taking into account the principle of targeted financing with the regulation of counter obligations, which will allow the state to ensure the effective use of invested funds and to obtain an estimate of the volume of agricultural production in the region. All financial support instruments should be improved and expanded, and the funds allocated by the state within the framework of state programmes should be subject to detailed monitoring by supervisory bodies.

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ОЦЕНКА ГОСУДАРСТВЕННОЙ ПОДДЕРЖКИ ФИНАНСИРОВАНИЯ МАЛОГО И СРЕДНЕГО БИЗНЕСА В СЕЛЬСКОМ ХОЗЯЙСТВЕ КАЗАХСТАНА

Жамкеева М.К.*

PhD, АО "Казахстанский центр индустрии и экспорта "QazIndustry"
Астана, Республика Казахстан
e-mail: zh.makhabbat@mail.ru
ORCID: 0000-0003-4465-4754

Кулакова С.В.

Кандидат экономических наук, доцент кафедры
экономики ФГБОУ ВО ЧелГУ (Костанайский
филиал Челябинского государственного
университета)
sveta_83.kost@mail.ru
ORCID ID: 0009-0009-1977-7040

Майер О.И.

PhD, доцент кафедры экономики ФГБОУ ВО
ЧелГУ (Костанайский филиал Челябинского
государственного университета)
pfunt_olga@inbox.ru
ORCID ID 0000-0003-3332-4530

Аннотация: Развитие малого и среднего бизнеса является одним из приоритетных направлений государственной экономической политики Казахстана. В этой связи в современном Казахстане особое внимание уделяется поддержке малого и среднего бизнеса (МСБ) в агропромышленном комплексе, поскольку он играет ключевую роль в обеспечении продовольственной безопасности и устойчивом развитии экономики. Основная цель исследования заключается в проведении оценки мер государственной поддержки финансирования МСБ в сельском

хозяйстве Республики Казахстан. Работа охватывает анализ механизмов финансирования, включая льготное кредитование, лизинг, гарантирование займов и субсидирование, реализуемых через специализированные государственные программы.

Особое внимание уделено роли АО «НУХ «Байтерек» и его дочерних организаций, оказывающих финансовую поддержку агробизнесу. Проведенное исследование выявляет ключевые проблемы в системе государственной поддержки, такие как недостаточная интеграция информационных систем и ограниченный доступ МСБ к финансированию. Результаты работы демонстрируют эффективность действующих программ, однако подчеркивают необходимость совершенствования механизмов распределения ресурсов, внедрения принципа «единого окна» и повышения прозрачности.

Научная значимость исследования заключается в анализе текущей ситуации и выявлении направлений улучшения политики поддержки МСБ. Практическая значимость работы заключается в возможности использования выводов и рекомендаций для разработки более эффективных инструментов государственной поддержки, что в долгосрочной перспективе может повысить уровень развития сельского хозяйства Казахстана и его конкурентоспособность на международной арене. Внесенный вклад позволяет улучшить стратегическое планирование в агросекторе и повысить доступность финансовых ресурсов для предпринимателей.

Ключевые слова: государственная поддержка, малый и средний бизнес, сельское хозяйство, финансирование, оценка эффективности, результативность, эффективность.

ҚАЗАҚСТАННЫҢ АУЫЛ ШАРУАШЫЛЫҒЫНДАҒЫ ШАҒЫН ЖӘНЕ ОРТА ҚӘСІПКЕРЛЕРДІ ҚАРЖЫЛАНДЫРУҒА МЕМЛЕКЕТТІК ҚОЛДАУДЫ БАҒАЛАУ

Жамкеева М. К.*

PhD, «QazIndustry» Қазақстандық индустрия және экспорт орталығы» АҚ
Астана, Қазақстан Республикасы
e-mail: zh.makhabbat@mail.ru
ORCID: 0000-0003-4465-4754

Майер О. И.

PhD, Челябі мемлекеттік университетінің экономика кафедрасының доценті (Челябі мемлекеттік университетінің Қостанай филиалы)
e-mail: pfunt_olga@inbox.ru
ORCID: 0000-0003-3332-4530

Кулакова С. В.

экономика ғылымдарының кандидаты, Челябі мемлекеттік университетінің Федералдық мемлекеттік бюджеттік жөндары оқу орнының экономика кафедрасының доценті (Челябі мемлекеттік университетінің Қостанай филиалы)
e-mail: sveta_83.kost@mail.ru
ORCID: 0009-0009-1977-7040

Аннотация. Шағын және орта бизнесі дамыту Қазақстанның мемлекеттік экономикалық саясатының басым бағыттарының бірі. Осыған байланысты бүгінгі таңда Қазақстан Республикасында агроенеркесіп кешеніндегі шағын және орта бизнесі (ШОБ) қолдауға ерекше көніл бөлінуде. Бұл оның азық-түлік қауіпсіздігін және экономиканың тұрақты дамуын қамтамасыз етудегі шешуші рөлімен байланысты. Зерттеудің негізгі мақсаты – Қазақстан Республикасының ауыл шаруашылығындағы шағын және орта бизнес субъектілерін қаржыландауды мемлекеттік қолдау шараларын бағалау. Жұмыс мамандандырылған мемлекеттік бағдарламалар арқылы жүзеге асырылатын жеңілдікті несиелеуді, лизингті, несиелерді кепілдендіруді және субсидиялауды қоса алғанда қаржыландау тетіктерін талдауды қамтиды.

«Байтерек» ҰБХ» АҚ және оның АӘК қаржылық қолдау көрсететін еншілес үйымдарының рөліне ерекше назар аударылады. Зерттеу мемлекеттік қолдау жүйесіндегі ақпараттық жүйелердің жеткіліксіз интеграциясы және ШОБ-тың қаржыландауды қолжетімділігінің шектелуі сияқты негізгі проблемаларды анықтайды. Жұмыс нәтижелері қолданыстағы бағдарламалардың

тиімділігін көрсетеді, бірақ ресурстарды бөлу тетіктерін жетілдіру, «бір терезе» қағидатын енгізу және ашықтықты арттыру қажеттігін атап көрсетеді.

Зерттеудің ғылыми маңыздылығы ағымдағы жағдайды талдауда және ШОБ қолдау саясатын жетілдіру бағыттарын анықтауда жатыр. Жұмыстың практикалық маңыздылығы ұзақ мерзімді перспективада Қазақстанның ауыл шаруашылығының даму деңгейін және оның халықаралық аренадағы бәсекеге қабілеттілігін арттыруға мүмкіндік беретін мемлекеттік қолдаудың анағұрлым тиімді құралдарын әзірлеу үшін қорытындылар мен ұсыныстарды пайдалану мүмкіндігінде жатыр. Қосылған үлес аграрлық сектордағы стратегиялық жоспарлауды жақсартады және кәсіпкерлер үшін қаржылық ресурстардың қолжетімділігін арттырады.

Түйін сөздер: мемлекеттік қолдау, шағын және орта бизнес, ауыл шаруашылығы, қаржыландау, нәтижелерді бағалау, өнімділік, тиімділік.