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On the issue of development and state support for small and medium-sized businesses in Kazakhstan

Abstract:

Object: Study the current state of development of small and medium-sized businesses in Kazakhstan and determine the mechanisms for the formation of a system of state support for entrepreneurship, taking into account the modernization of the Kazakh economy.

Methods: The following research methods were used: statistical, systemic, synthesis and analysis (economic, statistical, comparative and descriptive).

Findings: the obtained results of the research made it possible to determine the peculiarities of the functioning of small and medium-sized businesses in the Republic of Kazakhstan, to assess the modern system of state support for SMEs in Kazakhstan, to develop recommendations for improving state support for SMEs.

Conclusions: Issues of entrepreneurship development in Kazakhstan have a special status. A targeted and consistent business support policy is one of the main priorities of the state, since it is the SME sector that should become a key driver of further economic growth. For the effective development of the country's economy, it is necessary to maximize the involvement of small and medium-sized businesses, because only thanks to this it is possible to achieve high indicators in all sectors of the economy and create a multi-layered market and industrial-innovative economy. However, small and medium-sized enterprises in Kazakhstan are characterized by low viability and require the development of effective measures to increase their competitiveness.

Key words: entrepreneurship, business, government support, program, financing, lending, Kazakhstan.

Introduction

Over the years of independence, Kazakhstan has laid a reliable foundation for business development, the necessary institutional conditions and prerequisites for intensifying the SME development have been formed. Thus, over the past 10 years, the gross added value of small and medium-sized enterprises in GDP has increased from 20,6 % to 33,3 %. SME output has expanded 2 times, and the number of operating business entities has reached 1,4 million. Employment in this sector amounted 3,4 million people, which is more fifty percent of the economically active population in the republic. According to this indicator, Kazakhstan approached the level of OECD (Organization for Economic Cooperation and Development) countries. Nevertheless, entrepreneurship in Kazakhstan continues to experience serious difficulties. Thus, there is a continuing increase in the regulatory burden, the presence of administrative barriers associated with the entry of SMEs into the relevant market and the processes of doing business by them (Arvin, 2014).

The current structure of government support does not sufficiently take into account the objective geographical and sectoral distribution of SMEs and generates inefficient spending of limited government resources. Government interventions aimed at the growth of SMEs in small cities and towns (rural areas) and single-industry towns do not produce the expected results. When a significant share of budgetary resources is allocated to financial measures, non-financial measures are underfunded that contribute to improving the competencies and competitiveness factors of SMEs that are not related to the cost of borrowed capital (Abdel, 2020).

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The extremely narrow coverage of SMEs by measures of state support creates additional sources for corruption, generating elements of a privileged attitude towards individual business entities, weakening incentives for the development of production factors, stagnating the orientation of entrepreneurs to regulated purchases, import substitution and strengthening unproductive requirements to protect the domestic market (Elding, 2018).

The country lacks regulatory support for the transparency of the entire process of providing state support measures “from the allocation of funds to bringing them to the final recipient.”

All this indicates that all the necessary conditions have not yet been built in Kazakhstan for the small business development, in particular, for the formation of a civilized entrepreneurial environment, in general. In this regard, the provision of state support measures to small businesses could serve as an incentive for a general economic recovery and overcoming the decline in production.

Literature review

Many scientists are involved in the development of small and medium-sized businesses. The research investigated works in the field of entrepreneurship, such scientists as W. Baumol, X. Warneke, A. Marshall, M. Meskon, F. Knight, D.J. Rechmen, R. Ruttiger, F. Hayek, A. Hosking. Among the Russian scientists actively conducting research in the field of entrepreneurship, it should be noted C.B. Avdasheva, A.B. Busygina, E.H. Borisenko, A.A. Dynkina, G.B. Kleiner, L.V. Kolesnikov, V.I. Kushlina, M.G. Laputu, S.M. Menshikova, Y.V. Taranukhu, V.M. Yakovleva. Among Kazakhstan scientists, the most active issues of the theory and practice of entrepreneurship were studied: A. Yesilov, K. Ilyasov, A. Kantarbaeva, B. Mukhamedzhanov, E. Sadykova, G. Suleimenova, A. Toksanova, M. Tyan, N. Khamitov.

There is currently much research on entrepreneurship development, but the problem of government support remains open. The reason for this is the lack of a clear mechanism to support small and medium-sized businesses and, as a result, aspects on this issue are poorly understood. Thus, the question remains open about the importance of SMEs in transit economic systems in a market economy, as well as the lack of a certain tool for business development in the regions of the country.

Methods

During the study, the following research methods were used: statistical, comparative, regression analysis, as well as graphical methods for displaying results. The methods of analysis, synthesis, refinement, and generalization were used during discussing the results of business development. The research work used methods of expert opinion, which are based on the results of processing business development indicators in Kazakhstan.

Results

In modern economics, small and medium-sized business means activity carried out by the subjects of market economy with criteria (indicators) defined by law, state bodies and other representative organizations that state the essence of this concept.

Small business played a major role in the spread of civilization, but its history never occupied the public consciousness. But now small businesses are increasingly recognized as the creative aspect of the economy.

In 2021, the economy of Kazakhstan retained growth in many indicators of economic activity. Also in SMEs, processes continue to change the institutional structure of the number of entities in which the share of legal entities is growing (Alekseev, 2019).

In Kazakhstan from 2010 to 2013 there was a stable increase in the number of registered SMEs from 1197 units in 2010 to 1936 units in 2013. In 2014, we see their decrease until 1655 units, in 2015 – 1491. Since 2016, their number has gradually increased, reaching 1695 in 2021, which is less than 14,2 % than in 2013.

Based on the obtained statistics, the number of active subjects has a positive trend or growth amounted to almost 6 % or in quantitative terms amounted to 1432 units in 2021. Thus, the share of small and medium-sized businesses that are actively working today is 84,50 % or the increase was 0,2 % compared to 2020 (Table 1).

Table 1. The number of SMEs and PEEs (private enterprise entity) in Kazakhstan in period 2010-2021

Indicators	2010y	2011y	2012y	2013y	2014y	2015y	2016y	2017y	2018y	2019y	2020y	2021y
Dynamics of the number of registered SMEs and PEEs												
Registered PEEs, thousand units	1267	1456	1476	1615	1724	1641	1562	1601	1639	1665	1671	1757
Registered SMEs, thousand units	1197,0	1394,0	1400,0	1936,0	1655,0	1491,0	1498,0	1541,0	1578,0	1604,0	1610,0	1695,0
Share of SMEs, %	94,50	95,00	94,60	95,10	96,00	96,10	95,90	96,20	96,30	96,40	96,40	96,40
Dynamics of the number of active SMEs and PEEs												
Registered PEEs, thousand units	702,0	997,0	852,0	931,0	966,0	1286,0	1230,0	1191,0	1287,0	1377,0	1405,0	1482,0
Registered SMEs, thousand units	662,0	846,0	910,0	988,0	927,0	1243,0	1106,0	1146,0	1241,0	1330,0	1357,0	1432,0
Share of SMEs, %	94,20	95,40	95,10	95,40	96,00	96,60	89,90	96,20	96,40	96,60	96,60	96,60

Note - Bureau of National Statistics of the ASPR RK (www.stat.gov.kz)

It follows from Table 1 that the number of registered private entrepreneurs increased by 490 units, and the number of registered SMEs amounted to 498 units during period from 2010 to 2021. At the same time, the share of small and medium-sized businesses amounted to 96,4 % during the period under review. Based on the data, we can conclude that business development has a positive trend.

For a more detailed study of SMEs in Kazakhstan, it is necessary to consider the business structure in the context of organizational and legal forms (Fig. 1).

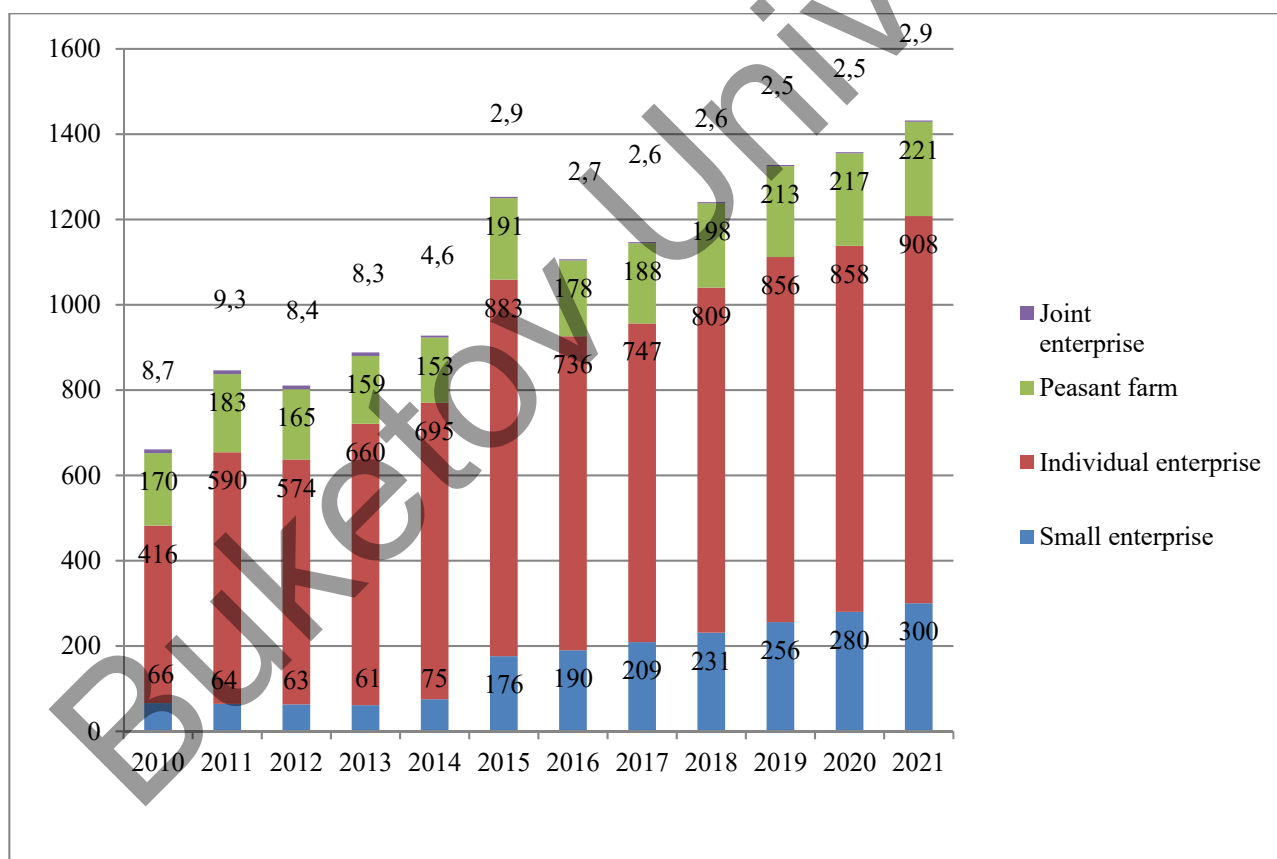


Figure 1. Structure of SMEs in terms of organizational and legal forms, thousand units

Note – Bureau of National Statistics of the ASPR RK (www.stat.gov.kz)

The employees in business sphere have increased-0,1 % and in quantitative terms amounted to 3475 units on 01.01.2022. Share employed persons in SMEs in the total employed population in the country on 01.01.2022 decreased by 0,5 percentage points and amounted to 39,5 % (Table 2).

Table 2. Share of SMEs employed in the country's total employed population

Indicators	2010y	2011y	2012y	2013y	2014y	2015y	2016y	2017y	2018y	2019y	2020y	2021y
Employed in the economy, population, thousand people	9114	9302	9507	8971	8910	8433	8993	8995	9695	8791	9732	9924
Number of employees in SMEs, thousand people	2631	2427	2383	2577	2811	3184	3167	3190	3266	3399	3473	3475
Share of SMEs in providing employment population, %	32,4	29,2	29,0	30,1	33,0	37,8	37,0	37,2	37,6	39,7	39,8	39,4

Note - Bureau of National Statistics of the ASPR RK (www.stat.gov.kz)

From the statistics obtained, it follows that the total output of products produced by SMEs increased by 18 % in 2021 compared to 2020 or in value terms increased by 42,8 trillion KZT. Thus, the share of gross added value of SMEs in the country's GDP structure amounted to 33,3 % in 2021, or the increase was almost 2 % compared to 2020 (Fig. 2).

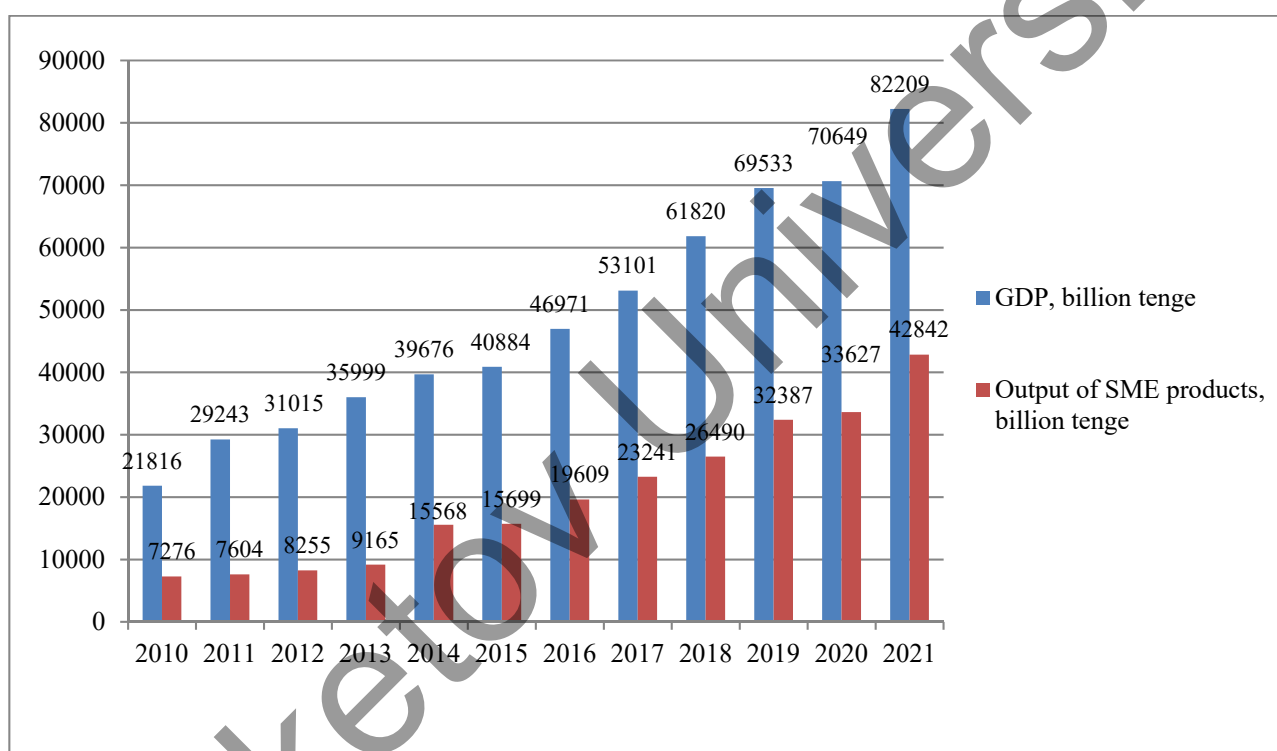


Figure 2. Contribution of SMEs to Kazakhstan's GDP

Note - Bureau of National Statistics of the ASPR RK (www.stat.gov.kz)

It should be noted that the total amount of income from small enterprises from corporate income tax to the budget amounted to 1301 billion KZT in 2021. Thus, the share of small enterprises in the structure of corporate income tax revenues amounted to 32 % or an increase of 1,9 times compared to 2020 (Biankina, 2017).

Loans to micro, small and medium-sized enterprises at the beginning of 2022 amounted to 5,5 trillion. tenge, corresponding to the growth rate and the share in the structure of loans to the economy has developed at the level – 27,2 %.

Since 2010, there has been a decline in trade in the sectoral structure of the SME sector in five main indicators: the share of enterprises in the loan portfolio has also significantly decreased.

Also, in agriculture, the SMEs share achieved 26,5 % in 2010, but in 2021 it decreased to 19,2 %. During the same period, their number increased in industry, transport, construction (Fig. 3).

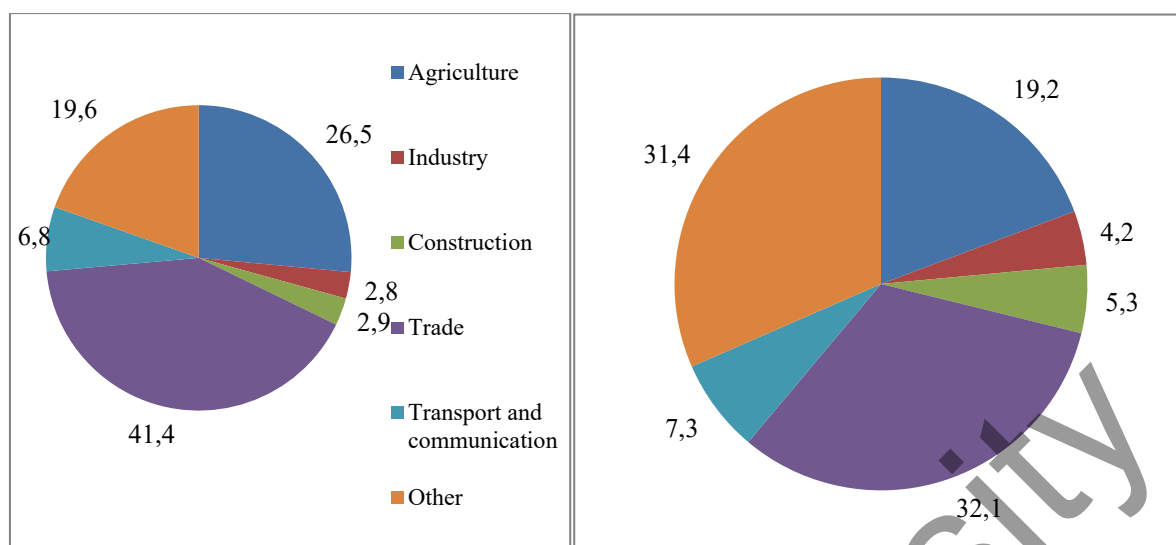


Figure 3. Number of SMEs by sectors of national economy of Kazakhstan in period 2010-2021, %

Note - Bureau of National Statistics of the ASPR RK (www.stat.gov.kz)

In general, in absolute terms, there is an increase in manufacturing enterprises: since 2010, the number of entities has grown by 2 times, the number of employees – by 25,6 %, production – by 3,3 times, CPN receipts – by 3,4 times, loans – 6,4.

In 2020 Almaty and Nur-Sultan, as well as the Turkestan region, were in the lead in terms of the number of existing SMEs. Together, these regions account for 36 % of all SMEs in the country. The smallest number of operating SMEs is in the North Kazakhstan, Pavlodar and West Kazakhstan regions.

It follows from the Figure 3 that the largest number of operating SMEs are in the cities of Almaty and Astana, and in Turkestan region, where their share was 36 % of the total number of entities in 2021. Also, the smallest number of business entities is in the West Kazakhstan, North Kazakhstan and Pavlodar regions.

But, the visible successes, the SME sector in the republic is not yet developed enough. According to official data, currently SMEs in Kazakhstan create only 26,8 % of added value and 39,4 % of employment, while in most OECD countries – 57,0 % and respectively 70,0 %, majority (almost 60 %) According to the OECD (Organization for Economic Cooperation and Development), small business in RK operates in the industries with low added value. Only 5,2 % of Kazakhstan's SMEs are engaged in export activities, while this figure for Central Asia, Eastern Europe – 22,8 % and for all countries with an upper-middle income level – 19 % (Birlea, 2017).

In addition, recent research by the Bureau of Statistics offers that most small business to be unlikely engines of innovative development and growth. Many are engaged in entrepreneurship not for the sake of economic transformation, but for livelihood. The pace of innovation in small businesses, despite steady growth in the past decade, remains low and the relatively low income level with new or much improved products (Elding, 2018).

It is necessary to note that the entrepreneurial initiative is commonly held view, it has not fully implemented. According to the statistical data of the Global Entrepreneurship Monitoring study, approximately 75 % population consider entrepreneurship a desirable activity for themselves, and 82 % consider it a way to achieve a high social position. In addition, Kazakhstanis are confident that novice entrepreneurs can quickly hire a fairly large number of workers. In this regard, their assessment is more positive than that of the EU countries, BRICS. In this regard, 27 % really see opportunities to engage in entrepreneurship.

From the above material, it follows that it is necessary to mitigate the existing restrictions so that entrepreneurs have the opportunity to realize their potential. Thus, SMEs have unfair competition that prevents them from developing and has a share 20 % in the employment structure. For the effective development of small businesses, a highly qualified workforce is needed, which, unfortunately, is not available in sufficient numbers in the country. It should be noted that a survey of enterprises by the World Bank was conducted on this problem, where 13 % of firms replied that the lack of highly qualified personnel is the main obstacle to business development (Brousseau, 2007). Also, the small business had 19,0 % loan of banks in 2014. Although in 2008-2009 this figure reached about one third; in part, this reduction reflects the

difficulties experienced by the financial sector in recent years. This figure put Kazakhstan on the fourth position since the end among 29 countries of the EU and CA that took part in the surveys “State of the Business Environment and Business Performance Indicators” (BEEPS).

According to research, the share of bank financing for the acquisition of assets decreased by 8,9 % during the period under review. At the same time, the entities of the enterprise who did not apply due to the current circumstances increased to 60 %.

Small businesses that are located outside large cities like Astana and Almaty have credit restrictions that also negatively affect the development of their business. A significant part of enterprises recently received a refusal to issue a loan, which may be due to a very small number of monitoring and requirements for collateral. In general, BEEPS data indicate that the share of SMEs suffering from credit restrictions in Kazakhstan was about 67 %, compared with 54,4 % in other CIS countries and 35,7 % in 8 countries of OECD (Cohen, 2018).

Discussions

Small business development in the republic is an important component of Kazakhstan’s long-term plan of diversification and economic growth. The goals of the policy are set out in the Kazakhstan-2050 strategy, as well as in the Code of Entrepreneurship and the law on private entrepreneurship that preceded it. The government intends to increase the SMEs share in the structure of GDP in 2030 (by 36,0 % compared to 17,50 % in 2011) to fifty percent of the total GDP in 2050 year. Support programs need to be significantly expanded to get more indicators, and results need to be significantly improved to achieve more viable new businesses (“start-up”).

In 2022, the implementation of SME support tools was continued as part of the National Enterprise Development Project for 2021-2025. In this regard, the new entrepreneurship development agenda will be based on the creation of a modern entrepreneurial ecosystem (Abdel, 2020).

The basis of the structure that ensures the implementation of policies and coordinates the actions of state bodies is three organizations: the DAMU Foundation, main task of which is to provide the support in the financial aspect; the NCE (National Chamber of Entrepreneurs) providing a support to the centers offering training and consulting services; the NATD (National Agency for Technological Development) assisting in innovative activities. The government legislatively consolidated the assessment of the regulatory impact, creating a mechanism for coordinating policies in the field of entrepreneurship and SMEs, and streamlined measures of policy in connection with the reorganization of auxiliary structures subordinate to the “Bayterek” Holding. All these are important steps towards the formation of a strategic plan to create conditions for the development of SMEs (Kosareva, 2019).

The program elaborated by the government in order to support and develop the entities of business structure “Business Roadmap-2025”. This program includes a number of special events for business development (among unemployed, women, youth and people with disabilities). However, the implementation of business map – 2020 and project – 2020 showed that the level of participation in these specific programs is relatively low. In order to succeed in these initiatives, further measures are needed to develop entrepreneurial initiatives and skills, the main factor in SME growth along with the availability of funding.

Government has developed different pilot programs that are largely reminiscent of projects carried out in the countries of the OECD. These include small business management seminars and advice activities, business consulting, individual targeted social groups support (e.g. women), SME internationalization and innovation.

Entrepreneurship Development Fund -“DAMU”. The main responsible executor of state programs for financing SMEs, offers credit support to second-level banks that lend to SMEs, subsidize interest rates and guarantee loans. However, neither the amount of the loan under the DAMU programs, nor the budget as a whole is enough to meet the needs of entities of small business in the financial aspect, moreover, are only partially covered by these programs (Bajmuhamedov, 2019).

The non-banking financial instruments. These instruments include microcredit institutions, private equity funds, venture capital, leasing companies, and more. In addition, measures are needed to improve financial literacy and to coordinate financial instruments and non-financial support (Istomina, 2018).

Also, Kazakhstan does not have a single document outlining a comprehensive policy for the development of entrepreneurship and SMEs. There is no clear justification for policies, directions and tasks to eliminate market or system failure and etc.

In this regard, the government has recently strengthened support for the development of SMEs and entrepreneurship. The Department of Entrepreneurship Development (DED) of the National Economy Ministry is in charge of implementing the relevant policy and plays a decisive role in coordinating the work. It is necessary to coordinate of state bodies in order to improve the business climate in the republic. Also, it gives opportunity for reducing state control over private enterprises. In addition, he coordinates support for SMEs and entrepreneurship in the regions (Kotarba, 2017).

Undoubtedly, digitalization plays an important role in stimulating the development of entrepreneurship in Kazakhstan. Digitalization is one of the main aspects to ensure widespread access to high-speed Internet. Digitalization also gives impetus to the development of information and communication technologies (ICT). This applies both to specific areas (“accurate agriculture”, “smart cities”) and in general to small businesses.

Consequently, the widespread digitalization of state support for small businesses will allow receiving services in a short time and that the most important thing will reduce the level of corruption risks (Tsifrovoy Kazakhstan, 2021). Thus, the term for providing the service “Subsidizing the cost of fertilizers” (with the exception of organic) will be reduced from five to one day. Reducing the term for obtaining public services will reduce business costs by 1.6 billion KZT (Postanovlenie Pravitelstva, 2017).

K. Tokayev – President of the RK, noted the need improving the state support system SMEs (Poslanie Glavy, 2020). So, during the pandemic, the decree of the head of state provided tax breaks to more than 700 thousand entrepreneurs, as additional assistance to SMEs, interest rates of up to 6 % per annum were subsidized on all existing SME loans in the suffered branches of the country’s economy.

Conclusions

The state support for the entities of small business has a multi-level nature: measures are being taken to reduce the tax burden, property and assets are being legalized, a set of measures is being implemented to facilitate access to credit resources, administrative procedures and permits are being simplified, regional centers for supporting SMEs are being organized in small cities and countryside.

Nevertheless, entrepreneurship in Kazakhstan is experiencing serious difficulties. To solve these problems it is necessary to work consistently in the business structure. This should primarily affect the scope of legislation and its further improvement. Also, it shouldn’t forget about financial support for small businesses through subsidies and leasing. It is necessary to increase the efficiency of regional business development programs. And most importantly, for small businesses to develop rapidly, administrative barriers should be removed.

To improve the basic business environment, which would contribute to the development of SMEs, it is necessary:

- Establish the stimulating and support system for SME. Also, the activities, which include the related areas of research, innovation and etc.;
- minimize regulatory requirements, including the need to obtain numerous permits and licenses;
- create a system that allows better control over the work of government officials to eliminate unnecessary obstacles to SMEs;
- improve the mechanisms of support and protection of domestic producers, especially in the context of Kazakhstan's entry into the EAEU;
- create the necessary basic conditions to support the entities of small businesses to facilitate their transition to the category of medium-sized enterprises.

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Қазақстанда шағын және орта кәсіпкерлікті дамыту және мемлекеттік қолдау туралы мәселесі

Аңдатпа:

Мақсаты: Қазақстандағы шағын және орта бизнесті дамытудың қазіргі жай-күйін зерделеу және қазақстандық экономиканы жаңғыртуды ескере отырып, кәсіпкерлікті мемлекеттік қолдау жүйесін қалыптастыру тетіктерін анықтау.

Әдісі: Жұмыста келесі зерттеу әдістері қолданылды: статистикалық, жүйелік, синтез және талдау (экономикалық, статистикалық, салыстырмалы және сипаттамалық).

Қорытынды: Зерттеудің алынған нәтижелері ҚР-да шағын және орта кәсіпкерліктің жұмыс істеу ерекшеліктерін анықтауға, Қазақстанда ШОБ-ты мемлекеттік қолдаудың қазіргі заманғы жүйесіне баға беруге, ШОБ-ты мемлекеттік қолдауды жетілдіру бойынша ұсынымдар әзірлеуге мүмкіндік берді.

Тұжырымдама: Қазақстанда кәсіпкерлікті дамыту мәселелері ерекше мәртебеге ие. Шағын және орта кәсіпкерлікті қолдау жөніндегі мақсатты және дәйекті саясат мемлекеттің негізгі басымдықтарының бірі болып табылады, өйткені бұл ШОБ саласы одан әрі экономикалық өсудің негізгі драйвері болуға тиіс. Индустриялық-инновациялық жол негізінде экономиканың одан әрі дамуы көбінесе әлеуметтік бағдарланған бәсекеге қабілетті экономиканың қажетті шарты және құрамдас бөлігі болып табылатын шағын және орта кәсіпкерліктің осы процеске қатысу дәрежесіне байланысты. Шағын кәсіпкерліктің жаппай дамуынсыз көпқұрылымды нарықтық, индустриялық-инновациялық экономика құру мүмкін емес. Алайда, Қазақстандағы шағын және орта кәсіпорындар өміршеңдігінің төмендігімен сипатталады және олардың бәсекеге қабілеттілігін арттыру бойынша тиімді шараларды әзірлеуді талап етеді.

Кілт сөздер: кәсіпкерлік, бизнес, мемлекеттік қолдау, бағдарлама, қаржыландыру, кредиттеу, Қазақстан.

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К вопросу о развитии и государственной поддержке малого и среднего предпринимательства в Казахстане

Аннотация

Цель: Изучить современное состояние развития малого и среднего бизнеса в Казахстане и определить механизмы формирования системы государственной поддержки предпринимательства с учетом модернизации казахстанской экономики.

Методы: В работе использованы следующие методы исследования: статистический, системный, синтеза и анализа (экономического, статистического, сравнительного и описательного).

Результаты: Полученные результаты исследования позволили определить особенности функционирования малого и среднего предпринимательства (МСП) в Республике Казахстан, дать оценку современной системе государственной поддержки МСП в Казахстане, разработать рекомендации по совершенствованию государственной поддержки МСП.

Выводы: Вопросы развития предпринимательства в Казахстане имеют особый статус. Целенаправленная и последовательная политика поддержки бизнеса является одним из основных приоритетов государства, так как именно сфера МСП должна стать ключевым драйвером дальнейшего экономического роста. Для эффективного развития экономики страны необходимо максимальное вовлечение субъектов малого и среднего бизнеса, ведь только благодаря этому можно достичь высоких показателей во всех отраслях экономики и создать многоукладную рыночную и индустриально-инновационную экономику. Однако малые и средние предприятия в Казахстане характеризуются низкой жизнеспособностью и требуют разработки эффективных мер по повышению их конкурентоспособности.

Ключевые слова: предпринимательство, бизнес, государственная поддержка, программа, финансирование, кредитование, Казахстан.

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