

Market participants say that in the future, the sale of online policies will grow due to boxed solutions that will offer additional products to the customer in addition to the insurance itself, and in the future will still "make the purchase of a policy no more difficult to top up the phone balance".

Әдебиеттер

1. <https://amanat24.kz/ru>
2. <https://egov.kz/cms/ru>
3. <https://ffins.kz>
4. <https://ru.wikipedia.org>
5. <https://forbes.kz>
6. <https://www.kp.ru>
7. <https://tengrinews.kz>

Sabirova A., (Y.A. Buketov Karaganda State University)
 Scientific supervisor - Ph.D., associate professor Assanova M.K.

EXTERNAL LABOR MIGRATION OF KAZAKHSTAN: ANALYSIS OF THE STATE AND TRENDS OF DEVELOPMENT

Migration processes in the Republic of Kazakhstan are developing under the influence of various factors: socio-economic, political, ethnic, environmental and others. Since the first years of independence, the regulation of migration processes has been one of the important directions of state policy. In accordance with the dynamics of migration processes, migration legislation is also developing. In 1997, the Law "on migration" and the sectoral program of migration policy of the Republic of Kazakhstan for 2001-2010 were adopted, the main objectives of which were to ensure sustainable socio-economic and demographic development of the country, the creation of all necessary conditions for the realization of the rights of migrants, as well as strengthening the state security of the country [1].

In this article we will talk specifically about youth migration.

Let's consider the research of Analyst Darkhan Zhumashev [2]. "There is an opinion that most of the citizens leaving the country are students. To understand whether such statements correspond to the true state of Affairs, we decided to conduct an analysis of immigration flows over the past three years, " he said. According to reports, there are more people leaving the country than arriving. Thus, emigration to Russia for the period from 2012 to 2017 annually averages 22 thousand. "For the purposes of our analysis, a request was made to the COP of the MNE of Kazakhstan on a detailed age breakdown of migration.

The results of the comparison are presented in the table 1.

Table 1. Data on external migration of the population of Kazakhstan for 2015-2017 by selected age groups

criteria	2015			2016			2017		
	arrived	retired	balance	arrived	retired	balance	arrived	retired	balance
1-5 year	1104	2492	-1388	468	2244	-2379	700	3363	-2663
16-20 year	1406	1646	-240	1261	1922	-661	1573	1746	-173
25-29 year	2584	3446	-862	2237	3932	-1695	2362	3914	-1552
30-34 year	1905	3697	-1792	1655	4359	-2704	1980	4977	-2997
rest	9582	18766	-9181	8134	22443	-14309	9466	23704	-14238
in total	16581	30047	-13466	13755	3490	-21145	16081	37704	-21623

As we can see, the dropout of potential students aged 16-20 years is 1.5 times less than children aged 1-5 years, and 2.5 times less than adults aged 30-34 years. That is, the largest outflow of citizens of Kazakhstan over the past three years is not associated with training. The largest number of dropouts are young families with children.

The following were named as the determinants of migration intentions:

- deterioration of the socio-economic situation in the country;

- psychological discomfort, determined by the language issue;
- uncertainty in the stability of the political situation, determined by the expectation of the transit of power (Russians fear the departure of the President);
- active policy of a number of neighboring countries to attract migrants;
- relative "weakness" of Kazakh citizenship [3].

How could we influence migration processes:

1) of Course, first of all, to create more inclusive institutions that can adapt to the needs of each individual, in all spheres of life. Both in education, in social services, and in doing business. More flexible and transparent, automated services.

2) Create more favorable conditions for internal migration. For example, a significant part of the guys from the project "Serpin" was forced after graduation to return to their homeland, not finding a job or some, at least temporary housing. We need dormitories, lifting, loans, to allocate land.

3) Stimulate the creation of individual jobs, through digital technology. Many people think that automation only reduces jobs. In fact, it reduces inefficient activities that can be noticed by smart technologies. At the same time, there are a lot of opportunities for electronic services and trade. Consultations, training, promotion of goods and services, accounting and legal assistance. You can physically be in Kazakhstan and work online in any country in the world. Promote the development of mass entrepreneurship. First of all, not among the unemployed, which we are fond of. Namely, among the middle class. They can create more efficient and competitive business projects. There is knowledge, experience and ambition. Higher financial, legal and digital literacy. They will use credit funds more responsibly, can correctly assess risks and comply with legal norms. Without this in any way.

4) Stimulate the flow of reverse migration of previously left the country successful people. Once this method was applied in China. Called in my opinion "100 smart heads" all over the world were looking for ethnic Chinese who have achieved success in science or business and created attractive conditions for them in their historical homeland. It brought back both investments and bright minds to the country. After all, we have such an opportunity. In the first place to invite our former country those who went to Germany, Israel, Russia, Ukraine. In our second successful star youth who live in developed countries. Third, our ethnic brothers are successful businessmen and scientists from Mongolia, Russia, Turkey, Uzbekistan, China and Europe.

5) Ah and of course more justice and legitimacy. Without this, all of the above methods will not work [4].

Literature

- 1) <https://articlekz.com/article/7395>
- 2) Tengrinews.kz https://tengrinews.kz/kazakhstan_news/analitik-podgotovil-issledovanie-ob-emigratsii-molodeji-338294
- 3) <https://mail.kz/ru/news/kz-news/murat-abenov>
- 4) stat.gov.kz

Талғат Б.Ж., Булегенова Ф., Кожыкова А., 2 және 4 курс студенттері
(академик Е.А.Бөкетов атындағы ҚарМУ)
Ғылыми жетекші аға оқытушы Ескендір Н.Н.

ҚАРАҒАНДЫ ОБЛЫСЫНЫҢ АГРОӨНЕРКӘСІП КЕШЕНІНІҢ ДАМУ МӘСЕЛЕЛЕРІМЕН ОЛАРДЫ ШЕШУ ЖОЛДАРЫ

Нарықтық экономиканың негіздеріне сай елімізде экономикалық әлеуетті қайта құру, әсіресе, агроөнеркәсіптік шаруашылығын жүргізуде жетілдірілген және тиімді экономикалық әдістерді қолдану, ауыл шаруашылығының мекемелерін өзін - өзі дербес және демократиялық негізде басқару, өзін - өзі қаржыландыру жүйесіне көшіру жүзеге асырылуда және кең қолдау табу. Республикамыздың қазіргі кезеңдегі экономикалық стратегиясының негізгі құрамдас бөлігі аграрлық секторды жүргізу мен басқаруды түбегейлі қайта құру болып табылады. Елімізді әлеуметтік – экономикалық дамытуды жеделдету концепциясының ойдағыдай орындалуы шаруашылық механизмінің осы зор маңызға ие болып отырған іске қалай қатысатынына және оның өзінің қалай басқарылатынына байланысты.