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ҚАЗАҚСТАН РЕСПУБЛИКАСЫ  
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# Х А Б А Р Ш Ы С Ы

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**ВЕСТНИК**

НАЦИОНАЛЬНОЙ АКАДЕМИИ НАУК  
РЕСПУБЛИКИ КАЗАХСТАН

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*NAS RK is pleased to announce that Bulletin of NAS RK scientific journal has been accepted for indexing in the Emerging Sources Citation Index, a new edition of Web of Science. Content in this index is under consideration by Clarivate Analytics to be accepted in the Science Citation Index Expanded, the Social Sciences Citation Index, and the Arts & Humanities Citation Index. The quality and depth of content Web of Science offers to researchers, authors, publishers, and institutions sets it apart from other research databases. The inclusion of Bulletin of NAS RK in the Emerging Sources Citation Index demonstrates our dedication to providing the most relevant and influential multidiscipline content to our community.*

*Қазақстан Республикасы Ұлттық ғылым академиясы «ҚР ҰҒА Хабаршысы» ғылыми журналының Web of Science-тің жаңаланған нұсқасы Emerging Sources Citation Index-те индекстелуге қабылданғанын хабарлайды. Бұл индекстелу барысында Clarivate Analytics компаниясы журналды одан әрі the Science Citation Index Expanded, the Social Sciences Citation Index және the Arts & Humanities Citation Index-ке қабылдау мәселесін қарастыруда. Web of Science зерттеушілер, авторлар, баспашылар мен мекемелерге контент тереңдігі мен сапасын ұсынады. ҚР ҰҒА Хабаршысының Emerging Sources Citation Index-ке енуі біздің қоғамдастық үшін ең өзекті және беделді мультидисциплинарлы контентке адалдығымызды білдіреді.*

*НАН РК сообщает, что научный журнал «Вестник НАН РК» был принят для индексирования в Emerging Sources Citation Index, обновленной версии Web of Science. Содержание в этом индексировании находится в стадии рассмотрения компанией Clarivate Analytics для дальнейшего принятия журнала в the Science Citation Index Expanded, the Social Sciences Citation Index и the Arts & Humanities Citation Index. Web of Science предлагает качество и глубину контента для исследователей, авторов, издателей и учреждений. Включение Вестника НАН РК в Emerging Sources Citation Index демонстрирует нашу приверженность к наиболее актуальному и влиятельному мультидисциплинарному контенту для нашего сообщества.*

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**ANALYSIS OF THE CURRENT CONDITION OF SMALL AND MEDIUM-SIZED  
BUSINESSES IN THE REPUBLIC OF KAZAKHSTAN**

**Abstract:** This article has the aim to explore the policy of supporting of small and medium-sized businesses. Over the years, the independent states have managed the problems of the economy. The contribution of small businesses to the economy, the replenishment of revenue items in budgets of the different levels, and the creation of new jobs have become one of the decisive factors of the development in the states. Small and medium-sized businesses significantly contribute to the formation of the competitive environment and the establishment of market balance. Currently, small and medium-sized businesses represent fairly powerful social stratum of the society, real and serious economic force. At the present stage, the relationship between business and government has acquired the special role, improving the technology of their interaction; the problem of self-organization of the business community is relevant today as it was only few years ago. Small and medium-sized enterprises (SMEs) are the fundamental link that determines the state level of development in order to ensure sustainable economic growth. This sector of the economy has huge potential for solving many problems of the economic growth of the state, such as undeveloped competition, inefficient use of material and non-material resources, dependence of the domestic demand on imports, unemployment, poverty, etc. Issues of SMEs development in the Republic of Kazakhstan are among the most important and highest state level.

**Key words:** business, financial instruments, lending, small business, medium business, financing, farming, individual entrepreneur, trade and intermediary services, employed population.

**The relevance of the topic.** We have analyzed the current state of the SMEs sector in the Republic of Kazakhstan. In 2013, the number of registered SMEs in Kazakhstan increased by 10%, bringing the total number of SMEs to 1,542 thousand units (figure 1), and their share in the total number of business entities in the country is estimated at 95.1%.

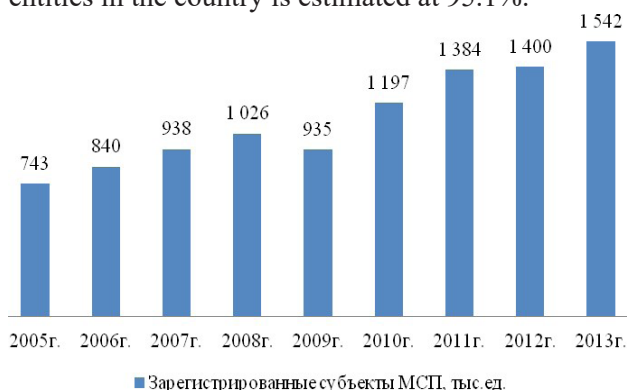


Figure 1- Dynamics of the number of registered SMEs, thousand units.

The number of active SMEs is shown in figure 2 over the past 9 years, the number of active small and medium-sized businesses (SMEs) has increased by more than 1.5 times compared to 2005.

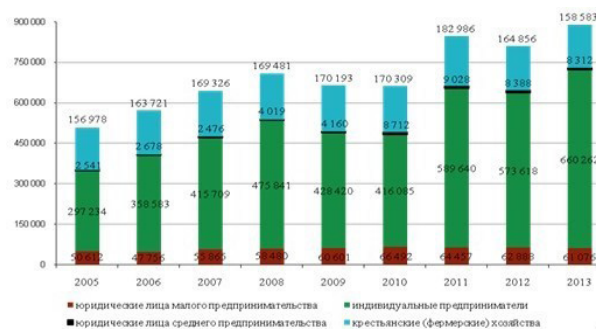


Figure 2-Number of active SMEs in 2005-2013

The growth of the number of SMEs is taking place against the background of favorable changes in the business environment, which are noted by international experts. In particular, in the world Bank’s “Doing Business” ratings for 2013 and 2014. Kazakhstan took the 53rd and 50th positions, respectively. Positive dynamics, first of all, was provided by the measures to simplify the registration of property, etc. [1, P.33].

The dynamics of the number of registered and active SMEs in 2013 maintained the positive growth trend. Thus, since 2010, the SMEs sector has continued to expand against the backdrop of recovery in the economic growth. Over the past 9 years, the number of registered SMEs has increased by 108%, and active ones-by 72% (figure 3).

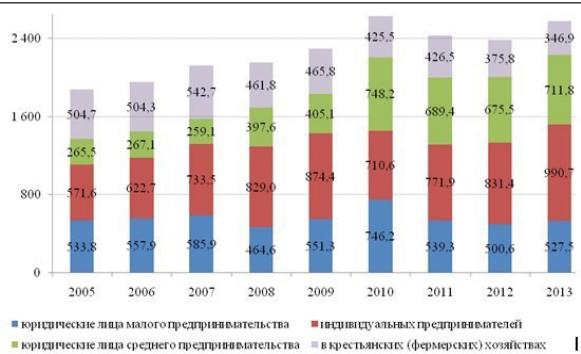


Figure 3-Number of employees in the Ministry of internal Affairs for 2005-2013

There is an annual decrease in the number of employed people in the economy of Kazakhstan. By the beginning of 2014, the number of employed in SMEs reached 2,577 thousand people. In 2005-2013 there was an increase in the number of employed in SMEs. Individual entrepreneurs, almost 2 times, 68% reduced the number of employed in SMEs in peasant farms (figure 4).

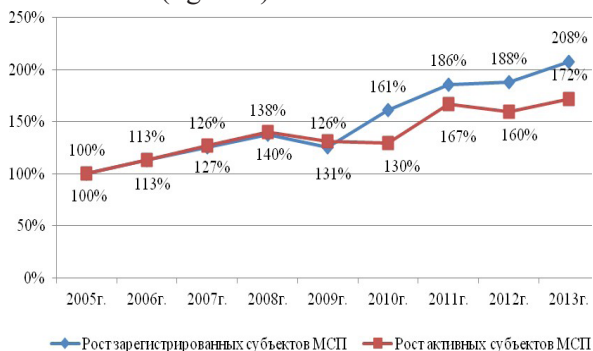


Figure 4-Number of employees in the MEP for 2005-2013

**Materials and methods of research.** The research methodology is based on the dialectical method, freed from materialistic or idealistic monism and based on the pluralistic, multilinear interdependence of all social phenomena. We also used the method of dialectical interdependence and interaction of methods: theoretical and empirical, historical and logical, induction and deduction in the study of the formation and development of individual entrepreneurs, small and medium-sized businesses in our country. The theoretical basis is based on existing theoretical and empirical publications on SMEs. In this article were used abstract-logical, analytical, monographic economic-statistical, sociological, expert methods, as well as the methods of economic-mathematical analysis, modeling and forecasting.

The structure of active MSPE in the context of organizational and legal forms shows that in 2013 the number of individual entrepreneurs (IE) was 660,262 entities or 74.4%, the number of legal entities - small businesses was 61,075 units or 6.9%, the number of legal entities – medium-sized businesses was 8,312 units or 0.9%, the number of peasant (farm) farms (KFH) - 158,585 units or 17.8%.

Over the past three years, Kazakhstan’s GDP has shown stable growth in real terms. Thus, in 2011, as the result of an increase of 7.5%, GDP amounted to 27,301 billion tenge. In 2012, GDP grew by 5%, which allowed it to reach the level of 30,073 billion tenge in 2013, GDP increased by 6% and amounted to 33,521 billion tenge. The production of goods forms 40% of GDP (of which 30% is industrial production), the production of services - 52.6%, and taxes on products – 7.4% [2, P.166]. The output of SMEs for 2013 is estimated at 9 020 billion tenge, which in relation to GDP is 27%. The real growth of SMEs production in 2013 was 3.3% [3].

Such moderate contribution of SMEs to GDP causes concern, while the Government of the Republic is pursuing an active economic policy to ensure economic diversification and sustainable economic growth by increasing the role of SMEs.

In developed countries, the share of small business products reaches 50% of GDP or higher. The criteria for classifying enterprises as small or medium-sized businesses vary considerably in different states. However, even taking into account the indicators of possible amendments, the contribution of MSPS to the economy of Kazakhstan is very small.

In terms of the share of the employed population in the SME sector in total employment, Kazakhstan’s indicators are also much lower compared to developed countries. If in developed countries it is from 47% (Canada) to 75% (Japan), in Kazakhstan in 2013 it was only 31%.

In the Law of the Republic of Kazakhstan, dated 17.07.2009 No. 188-4 “On amendments and additions to certain legislative acts of the Republic of Kazakhstan on private entrepreneurship” was noted: “The share of SMEs employed in the industrial sector of the economy is an important indicator of the quality development of small businesses and the economy as well. Industrial enterprises, and first of all, the manufacturing industry, ensure the diversified development of the country’s economy” [4]. The structure of SMEs in the context of economic sectors is an important indicator of the qualitative development of the business sector and the economy.

In Kazakhstan, the largest number of active SMEs is engaged in trade (44%) and agriculture (19%). At the same time, in comparison with the data of 2005, the share of SMEs in trade increased by 8%, and in agriculture - decreased by 13%. In the sphere of transport and communication 7% of active SMEs operate in transport and communications, 2% in construction, and 3% in the industrial sector. Indicators of the share of active SMEs in these three sectors of the economy in comparison with 2005 have not changed much.

Industry representation of the number of employed in SMEs characterizes the role of SMEs in solving the social problem of providing employment. This indicator significantly depends on the number of active SMEs in various sectors of the economy,

which explains the similar proportions in the sectorial context - the growth in the number of active SMEs proportionally solves employment issues.

As Nurakhmetova G.G., Konurbayeva M.G. wrote: "The dynamics of the number of employed in SMEs also shows the tendency to reduce the share of people, employed in agriculture in 2013 - by 16 % compared to 2005. At the same time, the share of employed in SMEs in the fields of industry, transport and communications increased by 1%, and trade - by 2%" [5, P.41].

Analysis of the sectorial structure of SME output confirms the positive role of SMEs working in the industrial sector. Only 3% of existing SMEs operate here, which provide 16% of the output of SMEs in all industries. The situation is similar in the construction sector, where 2% of active SMEs work, and providing 20% of the output of SMEs in all sectors. At the same time, by the end of 2013, the share of output of SMEs working in industry and construction increased by one percentage point compared to 2005.

Trade, which accounts for the largest share in the number of SMEs (44%), provides only 23% of the output of SMEs in all sectors. The same situation is true for agricultural SMEs, which occupy 19% of the total number of SMEs and provide only 12 % of the output of SMEs in all sectors.

SMEs in transport and communications solve the economic problem of ensuring GDP growth by increasing output in approximately proportion to their number: occupying 7% of the number of SMEs in the sectorial section, this industry provides 9% of output by SMEs in all sectors.

Baitenova A.S. has insisted: "The development and normal functioning of the business sector is closely linked to lending, which is the main source of replenishment of the company's working capital. Decrease in the volume of financing for the private enterprise sector leads to the reduction in the country's GDP growth rate" [6, P.50]. The data on the dynamics of the industry structure of the loan portfolio shows that state support for priority sectors of the economy has prevented decline in the portfolio and even contributed to an increase in its size in such industries as industry, transport and communications, and servants.

Galberg D. reminded: "It should be noted that agricultural business entities, accounting for 19% of the total number of active SMEs, received only 3% all STB loans. In 2013, the construction sector turned out to be an attractive sector for lending to STB-taking 2% of the number of active SMEs, construction companies received 10% of all STB loans. This is due to the revival and gradual recovery of the real estate market" [7].

Business entities operating in the sphere of trade have the largest share in terms of lending to STBs - they hold 44% of all SME entities and have received 31% of all STBs loans. This trend has been the characteristic feature of the country's economy

for seven years. A review of active SMEs in the regional context for 2013 shows that the largest number of MSPS operated in the South Kazakhstan region (125 thousand), in Almaty (117 thousand) and Almaty region (95 thousand). The lowest indicators have Kyzylorda (27 thousand), North Kazakhstan (25 thousand), Mangistau (32 thousand) and West Kazakhstan (30 thousand) regions [8, P.81].

**Research results.** When analyzing the level of development of SMEs in the regional context, it is important to take into account the differences in the population of the regions. Thus, the distribution of the number of active MSPS per 1000 people of the economically active population (EAN) in the regional context can be obtained. It can be seen that the largest number of active MSPS per 1000 residents of EAN regions is in Atyrau (134), Mangistau (120), Almaty (111) regions and Almaty (110). The smallest number of MSPS operates in Karaganda (56), North Kazakhstan (63) and Zhambyl (66) regions [9]. After analyzing the dynamics of SME lending, we found that the total volume of Bank lending in 2013 increased by 15%, exceeding 8.3 trillion tenge. At the same time, the growth of the loans for business purposes was only 6%. And loans issued to small businesses decreased by 15% over the year. The main reason could be the reduction in the growth rate of deposits in national currency: over the year the share of deposits in tenge decreased from 61% to 56% (correspondingly, share of the foreign currency deposits increased from 39% to 44%) [10, P.5]. At the same time, 92% of SMEs are financed in tenge, while in general, the share of tenge loans in the overall structure of economic loans is 86%. The opposite situation was observed in 2012, when the growth of deposits of the population in tenge was accompanied by an increase in lending to small businesses by banks.

**Conclusion.** In the conclusion we would like to note, that comparative analysis of the development of the SME sector in Kazakhstan and other countries has shown the noticeable lag in our country in terms of indicators, such as the contribution of SMEs to GDP and employment. A huge number of small and medium-sized companies and enterprises operate in the world practice. For example, there are more than 20 million firms operating in the United States and the EU, while China has about 40 million small and medium-sized enterprises; Kazakhstan has two dozen times fewer IHS (1.5 million registered enterprises and sole proprietors). However, when comparing, it is necessary to keep in mind that there are objective specific features of the development of private entrepreneurship in the different countries, due to historical and cultural traditions, the level of economic development, as well as legislative and institutional conditions for supporting the SME sector in the particular country. The share of annual output by SMEs in the United States, the European Union, and China ranges from 52% to 60%. In Kazakhstan, the value of this indicator is almost 3 times lower and is 17%.



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## **ҚАЗАҚСТАН РЕСПУБЛИКАСЫНДАҒЫ ШАҒЫН ЖӘНЕ ОРТА КӘСІПкерліктің Қазіргі жай-күйін талдау**

**Андатпа.** Бұл мақаланың мақсаты шағын және орта кәсіпкерлікті қолдау саясатын зерттеу болып табылады. Көптеген жылдар бойы тәуелсіз мемлекеттер экономика проблемаларын шеше білді. Шағын бизнестің экономикаға қосқан үлесі, әртүрлі деңгейдегі бюджеттердің кіріс баптарын толықтыру, жаңа жұмыс орындарын құру мемлекеттердегі дамудың шешуші факторларының бірі болды. Шағын және орта бизнес бәсекелестік ортаны қалыптастыруға және нарықтық тепе-теңдікті орнатуға айтарлықтай үлес қосады. Қазіргі уақытта шағын және орта бизнес-бұл қоғамның жеткілікті қуатты әлеуметтік қабаты, нақты және маңызды экономикалық күш. Қазіргі кезеңде бизнес пен билік қарым-қатынасы ерекше рөлге ие болды, олардың өзара әрекеттесу технологиялары жетілдірілуде; бизнес-қоғамдастықтың өзін-өзі ұйымдастыру мәселесі бірнеше жыл бұрынғыдай өзекті. Шағын және орта кәсіпорындар орнықты экономикалық өсуді қамтамасыз ету мақсатында дамудың мемлекеттік деңгейін айқындайтын негіз қалаушы буын болып табылады. Экономиканың бұл секторы мемлекеттің экономикалық өсуінің дамымаған бәсекелестік, материалдық және материалдық емес ресурстарды тиімсіз пайдалану, ішкі сұраныстың импортқа тәуелділігі, жұмыссыздық, кедейлік және т.б. сияқты көптеген проблемаларын шешу үшін зор әлеуетке ие.

**Түйін сөздер:** бизнес, қаржы құралдары, кредит беру, шағын кәсіпкерлік, орта кәсіпкерлік, қаржыландыру, шаруа қожалығы, жеке кәсіпкер, сауда-делдалдық қызметтер, жұмыспен қамтылған халық.

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## **АНАЛИЗ СОВРЕМЕННОГО СОСТОЯНИЯ МАЛОГО И СРЕДНЕГО ПРЕДПРИНИМАТЕЛЬСТВА В РЕСПУБЛИКЕ КАЗАХСТАН**

**Аннотация.** В зарубежных странах малый и средний бизнес представляет главную сферу занятости населения, способствуя развитию инновационного потенциала экономики. Показатель доли занятых в малых и средних компаниях в развитых странах, а также в России составляет около 50-75% экономически активного населения. В Казахстане доля населения, занятого в секторе МСП, в общей занятости также гораздо ниже, чем в развитых странах. В 2013 году этот показатель достиг уровня 31%. В то же время, показатель доли предприятий МСП в общей численности всех предприятий в Казахстане составляет 95% и почти достиг среднемирового значения аналогичного показателя, который составляет 98-99%. Таким образом, в определенной степени скромный по сравнению с развитыми странами вклад малых и средних предприятий Казахстана в производство добавленной стоимости и создание рабочих мест объясняется сложившейся отраслевой структурой производства, которая, в свою очередь, определяется наличием природных ресурсов, технологий и масштабами производства.

**Ключевые слова:** бизнес, финансовые инструменты, кредитование, малое предпринимательство, среднее предпринимательство, финансирование, крестьянское хозяйство, индивидуальный предприниматель, торгово-посреднические услуги, занятое население.

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