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GOVERNMENT SUPPORT FOR SMALL AND MEDIUM-SIZED BUSINESSES IN KAZAKHSTAN: TRENDS, PROBLEMS AND PROSPECTS

Abstract.

This scientific article examines the role of state support for small and medium-sized businesses (SMEs) in Kazakhstan, identifies the main problems faced by entrepreneurs, analyzes the prospects for the development of this sector, and offers recommendations for improving the situation. To achieve these goals, data from various sources were used, as well as the results of an analysis of existing programs and measures of state support for SMEs.

Theoretical significance: 1. Contribution to the academic field: This scientific article will make an important contribution to the academic field by expanding knowledge about government support for small and medium-sized businesses in the context of Kazakhstan. It will help researchers, students, and the academic community better understand the key issues and aspects of supporting entrepreneurship in this country.

2. Theoretical developments: the analysis of the effectiveness of state support for SMEs in Kazakhstan complements the existing theoretical concepts and models for the development of small and medium-sized businesses. The scientific article helps to expand the theoretical understanding of the role of the state in stimulating entrepreneurial activity.

Practical significance:

1. Decision support: The research conducted within the framework of a scientific article will have practical significance for the government and the business community of Kazakhstan. The results and recommendations can be used to improve existing government support programs for SMEs and develop new measures that contribute to the development of the sector.

2. Improving business efficiency: The proposals and conclusions discussed in the article can help entrepreneurs and small businesses in Kazakhstan improve their efficiency, overcome obstacles, and use available resources more effectively.

Thus, the scientific article has theoretical and practical significance, contributes to the development of scientific knowledge, and provides valuable recommendations on specific business experience and government policy in the field of entrepreneurship support.

Key words: business, entrepreneurship, entrepreneur, small and medium-sized businesses, government support, microloan, trade, business projects, subsidy, grant financing.

Introduction.

Support for small and medium-sized businesses remains one of the priorities of state policy in Kazakhstan. Per the National Development Plan of the Republic of Kazakhstan until 2025, the "new agenda" for the development of entrepreneurship is a national priority, where the cardinal change is the transition from the "digital" task of supporting business to the adoption of high-quality "package solutions" [1].

The Ministry of National Economy of the Republic of Kazakhstan is carrying out systematic work on the formation of a state policy to support entrepreneurship, including in the form of the development and implementation of the Concept of Development of small and medium-sized enterprises (SMEs) until 2030 [2].

The purpose of this scientific article is to analyze the effectiveness and impact of government support on small and medium-sized businesses in Kazakhstan to identify the main problems, challenges, and ways to improve the effectiveness of support measures, as well as to provide specific recommendations to improve the situation in this area.

The study is aimed at identifying the main factors of achievements and barriers in the development of SMEs, assessing the current state of government programs and support measures,

as well as developing practical recommendations to improve and stimulate the conditions for the development of small and medium-sized businesses in Kazakhstan.

Materials and methods of research.

The object of the study is the state support provided to small and medium-sized enterprises in the Kazakh economy.

For the current situation in the field of state policy in the field of business support, a set of scientific methods has been applied:

- the method of analysis of public policy (policy analysis) and the case study method are used in the analysis of the current situation, in particular, the consideration of approaches of public policy to support entrepreneurship. The public policy analysis method provides an effective tool for understanding the use of scientific data in the development of public policy and for a deeper understanding of the values, interests, and political contexts underlying decision-making;

- the methods of secondary data analysis (desk research) and content analysis are used to analyze regulatory legal acts, in particular, the analysis of government strategies to support business. The method of analyzing secondary data during a comprehensive analysis allows you to identify the main ideas and track the pattern of relationships.

The following materials were used to study government support for small and medium-sized businesses in Kazakhstan:

1. Analysis of legislation: The laws and regulations of Kazakhstan concerning state support for small and medium-sized businesses were studied.

2. Statistical data: Data from national statistical agencies reflecting the state of the SME sector were used.

3. Reports and research: Reviews of existing scientific articles, studies, and reports on government support for SMEs in Kazakhstan were conducted.

Results and its discussion.

The development of small and medium-sized enterprises is one of the priorities of state policy in Kazakhstan. To date, the state policy of the Republic of Kazakhstan to support entrepreneurship is regulated by the Entrepreneurial Code of the Republic of Kazakhstan, the National Project for the Development of Entrepreneurship for 2021-2025. The concept of development of small and medium-sized enterprises in the Republic of Kazakhstan until 2030, In previous years, many programs have been implemented to ensure state support and development of SMEs: "Business Roadmap 2025", "Economy of Simple Things", "Program for the development of single-industry towns 2012-2020", the State Program for the development of productive employment and mass entrepreneurship for 2017-2021.G.

The scientific novelty of the research consists in the scientific substantiation of theoretical and methodological provisions aimed at identifying problem areas in support of small and medium-sized businesses in crisis conditions, which allowed to development of measures to support entrepreneurship to improve public policy.

In the context of the formation of a new model of development in Kazakhstan, one of the main priorities is the creation of an open and self-sufficient market economy, where one of the main drivers should be the development of SMEs [3].

According to official statistics, over the past 5 years, Kazakhstan has seen a steady increase in the share of SMEs in GDP. However, as it turned out, there are still a lot of problems in this area that have yet to be addressed [4].

According to the Ministry of National Economy, over the period from 2019 to 2023, the participation of Kazakhstani small and medium-sized enterprises in the economy increased from 31.7% to 36.4% by 4.7 percentage points. The total number of people employed in 2023 increased by 23.8% and reached 4.2 million people.

As of January 1 of this year, the total number of registered SMEs amounted to 2.2 million, of which 99.9% are small businesses, and the remaining 0.1% are medium – sized businesses. The

level of entrepreneurial activity is 89.7%, which represents the share of active business entities from the number of registered ones.

At the same time, activity among medium-sized businesses is higher than that of small businesses by 6.7 percentage points. In terms of categories of business entities, the share of gross value added of small businesses in the Gross regional product was 29.6%, and the average was 6.8%. In dynamics, starting in 2019, the growth of the contribution of small businesses amounted to 4.1 percentage points and the average – by 0.2 percentage points.

In the total number of operating SMEs, the share of individual entrepreneurs amounted to 67.9%, legal entities of small business – 18.7%, peasant or farm enterprises – 13.2%, and legal entities of medium-sized enterprises – 0.2% (1-figure).

The share of operating SMEs in the total number of registered entities amounted to 89.7%, which is 5.2 percentage points higher than the level of the previous year. (2-figure) [5]. The largest share in the regional context prevails in Turkestan (98.1%), Kostanay (93.9%), and Kyzylorda (93.5%) regions. The smallest share was recorded in Almaty (82.7%).

The SME sector accounts for 43.6% of the total economically active population of the country. The largest share in the regional context prevails in Almaty and Astana. The smallest share was recorded in Zhambyl region. (3-figure) [5].

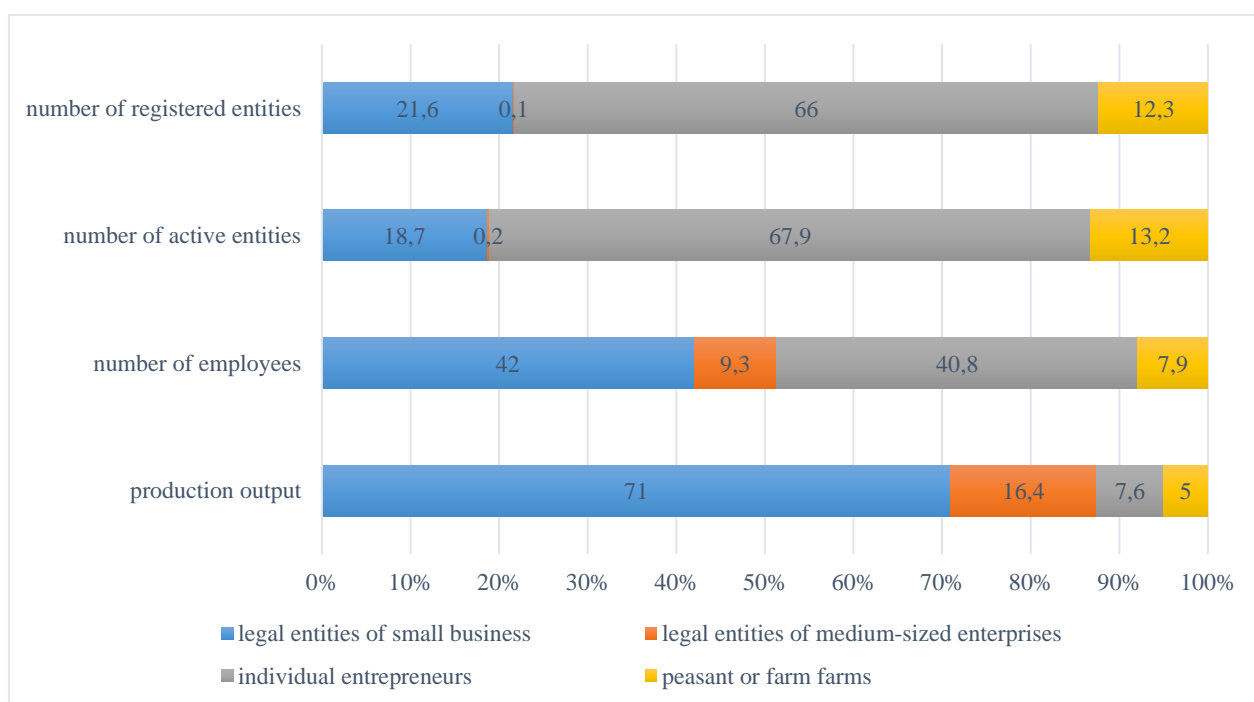


Figure 1 – The structure of the main indicators of the activity of SMEs in 2022

Note: compiled based on the source [5]

The number of registered SMEs as of January 1, 2023, amounted to 2026.5 thousand units and increased by 19.6% compared to the corresponding date in 2022 – 1694.7 thousand units.

The number of operating SMEs as of January 1, 2023, amounted to 1818.8 thousand units and increased by 27% compared to the same period in 2022 – 1431.6 thousand units.

The number of employees in SMEs as of January 1, 2023, amounted to 4,109.7 thousand people, which is 18.3% more.

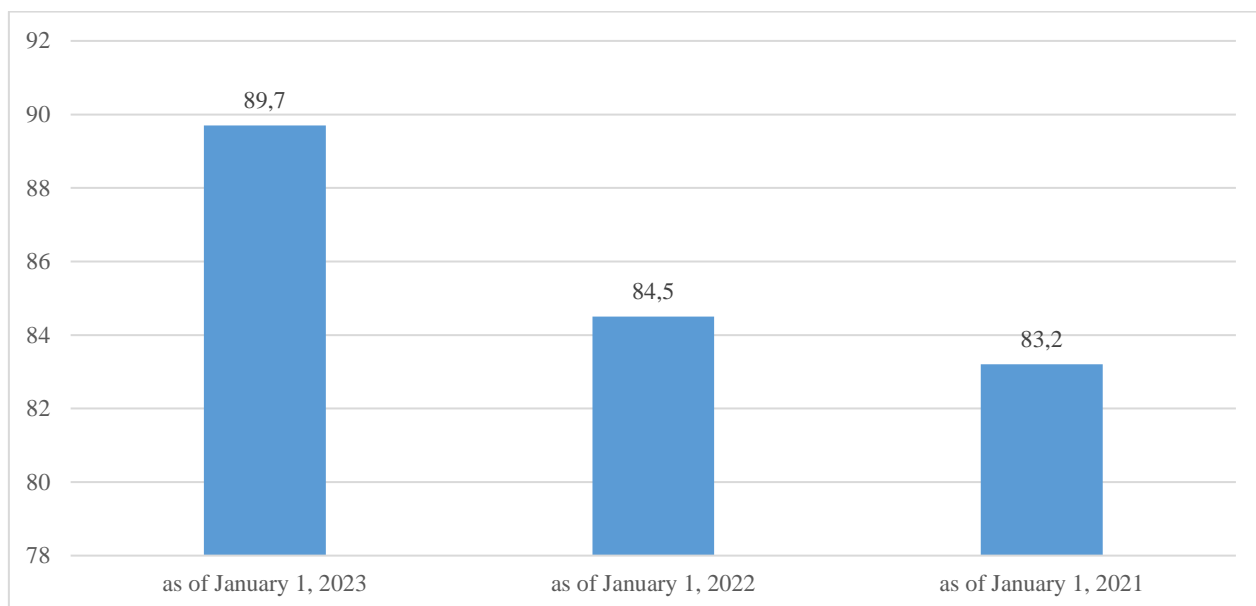


Figure 2 – The share of operating in the total number of registered SMEs

Note: compiled from the source [5]

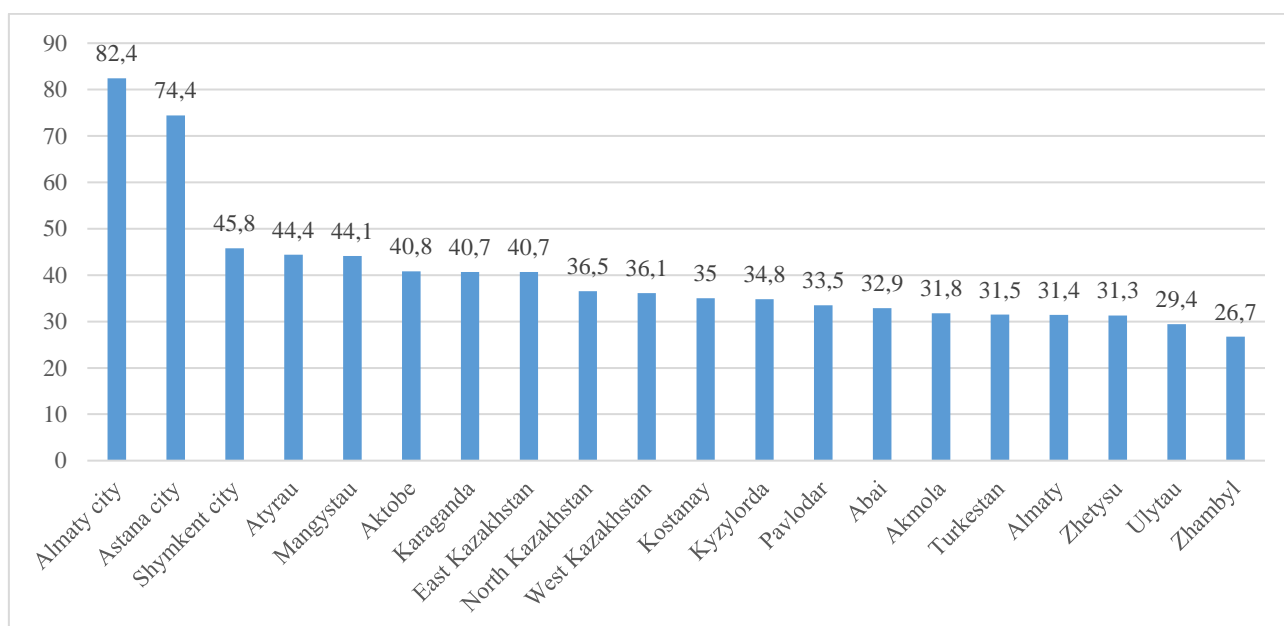


Figure 3 – Share of the number of employed SMEs in the economically active population (2022)

Note: compiled from the source [5]

The output of SMEs in January-December 2022 amounted to 59,221.5 billion tenge and increased by 38.2% compared to the corresponding period of 2021 in comparable prices.

The largest share of the number of subjects, the number of employees and output prevails in the industry "Wholesale and retail trade; repair of cars and motorcycles".

According to official statistics, over the past year, there has been an increase in the share of SMEs in GDP, over the period from 2021 to 2023, the participation of Kazakhstani SMEs in the

economy increased from 33.5% to 36.5% by 3 percentage points. The total number of employed in 2023 increased by 10.4% and reached 4.3 million people. Today, the tools of the Business Roadmap and the Economy of Simple Things programs, operated by the Damu Foundation, remain one of the most in-demand measures of state support for business.

In 2023, within the framework of the National Project for the Development of Entrepreneurship for 2021-2025, 957 projects were financed in the number of loans of 44 billion tenge, including 535 projects in the amount of 37.6 billion tenge were subsidized, 392 projects in the amount of 6.3 billion tenge were guaranteed, 30 grants in the amount of 141.2 million tenge were issued.

Since 2023, the Kasipker Regional Program has been launched (on a parity basis with Damu 50/50). In 2023, 41 projects worth 1.3 billion tenge were financed. As a result, 52 new jobs were created.

Thus, by the end of 2023, concessional financing measures through subsidized loans covered more than 12 thousand business projects in the amount of loans of about 1 trillion tenge, and guarantees were provided for 8 thousand projects for 340 billion tenge. Within the framework of non-financial support, about 10 thousand entrepreneurs have been trained, and more than 166 thousand have been provided with consultations on various business issues. This year, the budget provides about 300 billion tenge to support 40 thousand ongoing and 20 thousand new SME projects.

Despite the existence of programs and measures of state support for small and medium-sized businesses (SMEs) in Kazakhstan, there are many problems faced by entrepreneurs that make it difficult to fully develop the sector.

The Government is implementing systematic measures to improve business conditions, reducing and maintaining the administrative burden. A moratorium on inspections of small and micro business has been in effect in the country for three years. The principle of "regulation from scratch" is being successfully implemented. More than 10 thousand irrelevant requirements have been identified, 9 thousand of them have been removed at the subordinate level, and the rest are subject to cancellation within the framework of the bill in parliament by the end of the year. There will also be an automated risk management system (RMS), which from January 1, 2024, will allow for the appointment of inspections without human intervention. As a result, the scheduled inspection of the business will be halved, and the number of fines will be reduced several times. However, the picture is not so rosy and the increase in the number of small businesses in recent years is largely the result of business fragmentation. Today, the vast majority of small businesses operate in low-productivity sectors, trade remains the dominant activity here, which is engaged in about 35% of all small businesses.

Trade is an important sector of the economy, at the same time, it is necessary to ensure the growth of the number of SMEs, in particular, in the manufacturing sector. The rapid increase in the number of small businesses in recent years seems to be largely the result of business fragmentation for tax optimization purposes. At the same time, medium-sized businesses are almost stagnating today.

The contribution of medium-sized enterprises to GDP remains at the level of 2019 - about 6%. At the same time, almost 30% of medium-sized enterprises showed losses in the first half of the year. To ensure the solution of the tasks of economic diversification, the state should carefully analyze the effectiveness, it is necessary to reconfigure business support measures. First of all, it is important to pay attention to the development of the most promising and productive sectors. that currently state support is largely focused on small businesses and the opening of new businesses. The state needs to strengthen both the tools that stimulate the consolidation and scaling of effectively operating enterprises. It is also advisable to eliminate distortions in fiscal policy that motivate entrepreneurs to split up their businesses. We must continue to work to improve the

business climate in the country because there are many international ratings in this direction, and Kazakhstan's position is deteriorating in some of them today. There are also problems here.

NCE "Atameken" draws attention to the fact that domestic entrepreneurs are hampered by a lack of engineering and industrial infrastructure and difficulties in business planning due to price controls and export bans. These issues also require careful study. There are still problems with the constant revision of subsidies, which, in particular, farmers complain about. As the Head of State noted, the driving force of the chosen course should be domestic entrepreneurship. This segment of the economy is consistently increasing its contribution to the development of the country.

Over the past 5 years, the number of operating small and medium-sized businesses has increased by 46.5%. This growth, first of all, occurred due to a one-and-a-half-fold increase in individual entrepreneurs. And the number of medium-sized businesses increased by only 11.6%. Currently, of the total number of operating SMEs, only 0.2% belong to medium-sized enterprises, and the remaining 99.8% belong to small businesses. At the same time, according to data from 2022, the largest share of SMEs, or 35%, operate in the trade industry. The volume of products produced by SMEs has more than doubled over the five-year period. This sector employs more than 4 million people, that is, almost every second (43.6%) economically active Kazakhstani. Due to this growth, the share of small and medium-sized businesses in the country's GDP in the first half of this year increased from 28 to 36.4% compared to 2018. At the same time, it should be understood that statistical data do not always correspond to the real picture.

The work carried out made it possible to form a pool of more than 100 topical issues. Based on their structural analysis, many systemic business problems can be identified, which are, in fact, chronic.

First, it is necessary to fundamentally reconsider the approaches and mechanisms of state support. Despite the effect of many policy documents on the development of entrepreneurship for a long time, their effectiveness is rightly criticized. First of all, this is due to the limited coverage of business entities with support measures against the background of large-scale budget injections.

The evidence of this is the Business Roadmap program. According to the Supreme Audit Chamber, more than 270 billion tenge was allocated for its implementation in 2015-2019. At the same time, only 19.6 thousand subjects used the subsidy and guarantee tools during this period. That is, only 3 out of every 1,000 active entrepreneurs were covered by financial support measures every year. The limited coverage of support tools is complemented by the problem of their inaccessibility, especially in rural areas. First of all, because of the strict requirements for collateral. Compliance with the goals of government programs during their implementation raises big questions. An example of this is the Economics of Simple Things program. Even though this project was aimed at saturating the domestic market with goods and services from domestic producers, 35% of the activities (53 out of 150) eligible for concessional financing did not meet the designated goal. The trend that reduces the effectiveness of government support measures is also characteristic of the National Entrepreneurship Development Project. In particular, both the business community and akimats have big questions about grant support for business.

Firstly, the issue of monitoring the targeted use of grant support funds has not been resolved. Today, monitoring is carried out only selectively and has an extremely narrow scope. For example, according to the Mayor's Office of Almaty, out of 264 projects approved in 2022, only 27 are covered by control. That is, only every tenth project. A similar situation is observed in other regions. Therefore, we believe that all grant financing projects should be monitored for the targeted use of the funds provided and the achievement of the final result.

Secondly, without taking into account promising areas and focusing on the final result, preference is given to the implementation of small projects in the form of grant support for 5 million tenge, which simply leads to the dispersion of budget funds.

Thirdly, there are legal gaps. For example, today there is no specification of the definition of "novelty of a business idea". This leads to the fact that the concept is interpreted differently by

both entrepreneurs and members of the local competition commission. There is also no requirement to confirm the "novelty", which is the main condition for obtaining a grant.

The criteria for determining the List of priority sectors of the economy within which state support measures are provided to SMEs remain unclear. Now it is planned to include food retailing in this list by supporting "convenience stores", real estate rental, building maintenance, and car leasing. In our opinion, this approach is not only irrational but also fundamentally wrong. State support measures should stimulate the expansion of domestic production, and the development of the manufacturing industry and are more focused on sectors specializing in the production of finished products.

The business community has to rely more on government assistance, as bank lending conditions remain unacceptable. Despite the steady growth in the volume of lending by banks to SMEs, the share of such loans in the total loan portfolio has decreased from 33% to 26% since 2019.

At the same time, according to NCE "Atameken", Kazakhstan banks have accumulated a significant amount of free liquidity. However, the approval rate of business loan applications does not exceed 40 percent [6].

According to the National Bank, 52% of the total volume of business loans issued by banks last year were to large entrepreneurs, 34% to small businesses, and only 14% to medium-sized businesses. At the same time, the largest volumes of loans (51%) fall on the trade sector, more than half (54%) of which are issued to large entrepreneurs. The manufacturing sectors remain on the sidelines and do not receive adequate support from the banking sector. It is important to note that trade remains dominant even when receiving state support through the Damu fund. More than a third of both subsidized (37%) and guaranteed (39%) projects relate specifically to the trade industry. Therefore, the current approaches and mechanisms of state support require a fundamental revision.

This issue is of particular relevance in light of the implementation of the instruction of the Head of State on the development of a unified program for the development of small and medium-sized businesses. As you know, this program should radically change the approaches to providing support measures. Namely, by differentiating it according to the level of technological complexity of production and business categories, as well as ensuring the operational efficiency of state support. This is the task set by the Head of State.

Taking into account the proposals of the regions, it is advisable to provide a separate section in the Unified Program to support rural entrepreneurship by including the Auyl Amanaty project in the program [7]. This will allow combining all state support measures in one specific document, which is very convenient for SMEs, especially for those who are just starting their business. At the same time, to activate business in rural areas, it is important to ensure the availability of credit resources, first of all, by rationally optimizing supporting documents, as well as solving the problem of assessing collateral. The next systemic problem is related to the imperfection of tax policy concerning small and medium-sized businesses. It is this issue that causes a lot of complaints from the business community today. First of all, this concerns the value-added tax, namely the proposed increase in its rate from 12 to 16%. We believe that the issue of increasing the VAT rate requires detailed study and discussion with domestic entrepreneurs. The government also needs to consider alternative "painless" options that do not entail an increase in the tax burden on businesses. In addition, solutions require the problem of VAT refund, as well as maintaining a high burden on taxes and social payments on employers, reaching about 39%.

Tax policy needs a balance between the interests of business and the state. Fiscal measures should be aimed at encouraging small businesses to expand.

Unfortunately, the opposite picture is now being observed, namely the increasing fragmentation of business entities, which is one of the main reasons for the significant increase in the number of small enterprises. According to entrepreneurs, 80% of the reasons influencing this

negative trend are related to the current tax system. And 20% with state support measures, which are more focused on small businesses. Along with this, the business has reasonable questions about certain decisions of government agencies that discourage business development. An example is the agro-industrial complex.

According to NCE "Atameken", over the past two years, the Government has imposed export restrictions on 15 types of agricultural products. Undoubtedly, the main reason for such restrictive measures is the stabilization of prices in the domestic market. However, such decisions, which are often made in a short time, have negative consequences for business. These are the breakdown of contracts, product damage, production stoppage, as well as the loss of foreign markets accumulated over the years [8].

In addition, according to the data provided, various changes have been made to the sectoral subsidy Rules more than 50 times over the past 5 years. Constant changes not only disorient farmers and investors but also prevent them from building long-term development plans.

Another important issue is the presence of administrative barriers for domestic producers. As you know, per the order of the Minister of National Economy, at least 30% of the shelves of retail chains and markets should be allocated to food products of domestic production. However, as reported by most regions, in practice it turns out that this requirement is fulfilled by exhibiting goods only from large manufacturers of the country and affiliated companies from neighboring countries. And in the case of an agreement on the display of goods by smaller entrepreneurs, you have to pay an unaffordable amount, not to mention the display of products in passable places. The current situation not only hinders the development of Kazakhstani producers but also leads to an increasing dominance of imported goods.

Therefore, it is necessary to strengthen control over compliance with the current Rules, and also, taking into account the proposals of the regions, consider the possibility of increasing the established occupancy threshold for subjects of domestic trade in domestic goods to 50%.

Solving these problems requires an integrated approach and joint efforts on the part of the Government, the business community, educational institutions, and other stakeholders. It is necessary to continue to work on simplifying administrative procedures, ensuring the availability of financing, improving staff skills, developing consulting support, and improving infrastructure to create a favorable environment for the development of small and medium-sized businesses in Kazakhstan [9].

Conclusion.

Government support for small and medium-sized businesses plays a key role in their development. It is important to constantly analyze the current state and problems of this area, and develop new strategies and support measures to ensure sustainable growth of SMEs. Thanks to modern approaches innovations and government support, it is possible to create a favorable environment for small and medium-sized businesses, contributing to economic development and improving the standard of living of the population.

The prospects for the development of state support for small and medium-sized businesses (SMEs) in Kazakhstan can be defined as follows:

- taking into account the successful experience of the ICOP implementation, the launch of all regions of Kazakhstan, which will provide the basis for the transition of services from offline to online;
- expanding the availability of services without gender division for the areas of business review, training on attracting financing, and the "One Village – One Product" project;
- inclusion of non-financial support measures for social entrepreneurs among the recipients of services;
- organization of mass e-commerce training for SMEs in cooperation with the Ministry of Education and Science of the Republic of Kazakhstan;

- together with JSC NUH Baiterek, second-tier banks, the Association of Financiers, akimats, finalizing financial instruments to support micro and small businesses;
- development of a separate program for micro and small businesses, taking into account regional specifics, integrated with the current MNE Program to support SMEs;
- for medium and large businesses with the Government, the Investment Staff, the Ministry of Foreign Affairs, and local executive bodies, the introduction of an interactive investment map with a Register of investment projects, which involves making changes to the state planning system, as well as approving a unified procedure for monitoring the implementation of investment projects.

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ҚАЗАҚСТАНДА ШАҒЫН ЖӘНЕ ОРТА БИЗНЕСТІ МЕМЛЕКЕТТІК ҚОЛДАУ: ҮРДІСТЕР, ПРОБЛЕМАЛАР МЕН ПЕРСПЕКТИВАЛАР

Андатпа.

Бұл ғылыми мақалада Қазақстандағы шағын және орта бизнесті (ШОБ) мемлекеттік қолдаудың рөлі қарастырылып, кәсіпкерлердің алдында тұрған негізгі проблемалар айқындалады, сондай-ақ осы саланың даму перспективалары талданып, жағдайды жақсарту бойынша ұсыныстар берілген. Осы мақсаттарға қолжеткізу үшін әртүрлі көздерден алынған деректер, сондай-ақ ШОБ-ты мемлекеттік қолдаудың қолданыстағы бағдарламалары мен шараларын талдау нәтижелері пайдаланылды.

Теориялық маңыздылығы: 1. Академиялық салаға қосатын үлесі: Бұл зерттеу жұмысы Қазақстан жағдайында ШОБ-ты мемлекеттік қолдау туралы білімді кеңейту арқылы академиялық салаға маңызды үлес қосады. Зерттеушілерге, студенттерге және академиялық қоғамдастыққа осы елдегі кәсіпкерлікті қолдаудың негізгі мәселелері мен аспектілерін жақсырақ түсінуге көмектеседі. 2. Теориялық әзірлемелер: Қазақстандағы ШОБ-ты мемлекеттік қолдаудың тиімділігін талдау шағын және орта бизнесті дамытудың қолданыстағы теориялық тұжырымдамалары мен үлгілерін толықтырады. Ғылыми мақала кәсіпкерлік белсенділікті ынталандырудағы мемлекеттің рөлі туралы теориялық түсініктерді кеңейтуге көмектеседі.

Практикалық маңыздылығы:

1. Шешім қабылдауды қолдау: ғылыми мақала аясында жүргізілген зерттеу Қазақстанның Үкіметі мен бизнес-қоғамдастығы үшін практикалық маңызға ие болады. Нәтижелер мен ұсынымдар ШОБ-ты

мемлекеттік қолдаудың қолданыстағы бағдарламаларын жақсарту және сектордың дамуына ықпал ететін жаңа шараларды әзірлеу үшін пайдаланылуы мүмкін.

2. Бизнесінің тиімділігін арттыру: мақалада талқылауға шығарылатын ұсыныстар мен қорытындылар Қазақстанның кәсіпкерлері мен шағын бизнесіне өз тиімділігін арттыруға, кедергілерді еңсеруге және қолжетімді ресурстарды тиімдірек пайдалануға көмектесуге қабілетті.

Осылайша, ғылыми мақаланың теориялық және практикалық маңызы бар, ғылыми білімнің дамуына ықпал етеді және бизнесінің нақты тәжірибесі мен кәсіпкерлікті қолдау саласындағы мемлекеттік саясатқа құнды ұсыныстар береді.

Негізгі сөздер: бизнес, кәсіпкерлік, кәсіпкер, шағын және орта бизнес, мемлекеттік қолдау, шағын несие, сауда, бизнес-жобалар, субсидия, гранттық қаржыландыру.

ГОСУДАРСТВЕННАЯ ПОДДЕРЖКА МАЛОГО И СРЕДНЕГО БИЗНЕСА В КАЗАХСТАНЕ: ТЕНДЕНЦИИ, ПРОБЛЕМЫ И ПЕРСПЕКТИВЫ

Аннотация.

В данной научной статье рассматривается роль государственной поддержки малого и среднего бизнеса (МСБ) в Казахстане, выявляются основные проблемы, с которыми сталкиваются предприниматели, а также анализируются перспективы развития данного сектора и предлагаются рекомендации для улучшения ситуации. Для достижения этих целей использовались данные из различных источников, а также результаты анализа существующих программ и мер государственной поддержки МСБ.

Теоретическая значимость: 1. Вклад в академическую сферу: Данная научная статья будет вносить важный вклад в академическую сферу путем расширения знаний о государственной поддержке малого и среднего бизнеса в контексте Казахстана. Она поможет исследователям, студентам и академическому сообществу лучше понять ключевые проблемы и аспекты поддержки предпринимательства в этой стране. 2. Теоретические разработки: Анализ эффективности государственной поддержки МСБ в Казахстане позволит дополнить существующие теоретические концепции и модели развития малого и среднего бизнеса. Научная статья способствует расширению теоретического понимания роли государства в стимулировании предпринимательской активности.

Практическая значимость:

1. Поддержка принятия решений: Исследование, проведенное в рамках научной статьи, будет иметь практическую значимость для правительства и бизнес-сообщества Казахстана. Результаты и рекомендации могут быть использованы для улучшения существующих программ государственной поддержки МСБ и разработки новых мер, способствующих развитию сектора.

2. Повышение эффективности бизнеса: Предложения и выводы, выносимые на обсуждение в статье, способны помочь предпринимателям и малому бизнесу Казахстана повысить свою эффективность, преодолеть препятствия и использовать доступные ресурсы более эффективно.

Таким образом, научная статья обладает как теоретической, так и практической значимостями, способствуя развитию научного знания и предоставляя ценные рекомендации для реальной практики бизнеса и государственной политики в области поддержки предпринимательства.

Ключевые слова: бизнес, предпринимательство, предприниматель, малый и средний бизнес, государственная поддержка, микрозайм, торговля, бизнес-проекты, субсидия, грантовое финансирование.

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