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IRSTI 10.23.47
UDC 346.9:347.775

DOI 10.47649/vau.2023.v70.i3.10

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EFFICIENCY OF STATE PROMOTION OF SMALL AND MEDIUM ENTREPRENEURSHIP IN KAZAKHSTAN IN POST- COVID SITUATION

Abstract.

The global pandemic, which has engulfed the entire world and all sectors of activity, has undeniably exerted a negative impact on the economic development of all nations. This impact has not spared small and medium-sized businesses, in addition to larger enterprises.

In response to the economic challenges faced by small-scale enterprises, governmental authorities have initiated comprehensive support measures, encompassing both financial and humanitarian assistance. However, upon closer examination, these measures reveal certain shortcomings and inadequacies.

The declaration of a state of emergency and the enforcement of quarantine measures within Kazakhstan have had detrimental consequences for the commercial landscape. Approximately 300,000 business establishments temporarily halted their operations, while the adverse effects of the pandemic were directly felt by approximately 1 million business entities, with a predominant concentration in the service and trade sectors.

Furthermore, a subset of the business community, approximately 14,000 to 15,000 establishments, that had previously obtained loans from second-tier financial institutions, sought relief through deferment mechanisms.

The fundamental problems of business remain the lack of access to finance and loans, and those that are available are offered by banks at exorbitant rates.

In summary, while governmental efforts to alleviate the economic impacts of the pandemic are commendable, a critical analysis reveals areas where improvements may be necessary. A more comprehensive and effective approach may be required to address the profound economic challenges encountered by businesses and individuals within Kazakhstan. The principal characteristic of the entrepreneurial environment within the Republic of Kazakhstan resides in the division of the country, based on its geographical structure, into distinct macro-regions characterized by divergent resource endowments and economic attributes. Consequently, Kazakhstan exhibits heterogeneity in its business activities.

Key words: pandemic, quarantine measures, loans, deferment, enterprise, coronavirus, postcovid.

Introduction.

"Entrepreneurship" also known as "entrepreneurship" in English, stands as one of the paramount concepts in the field of economic science. It is indispensable for achieving a theoretical comprehension of a market-based economy because it elucidates the fundamental operational mechanisms of economic entities [1].

The legal framework of the Republic of Kazakhstan delineates entrepreneurship as an autonomous and initiative-driven pursuit engaged in by citizens, oral means (ethnic Kazakh repatriates), and legal entities. This pursuit is directed towards the generation of net income via the utilization of assets, encompassing activities such as property utilization, goods production and distribution, work execution, and service provision. These activities are founded upon the principles of private property rights, specifically within the purview of private entrepreneurship, or the rights about economic administration or operational management [2].

The purpose of the study is how assistance is provided to small and medium-sized businesses during the post-Covid situation in Kazakhstan and to analyze government measures to support entrepreneurship during the pandemic Materials and methods of research.

Author Tuleshova G.B., Muratbek K.A. Modern problems and prospects of small business development in Kazakhstan were highlighted in the scientific article. According to the authors, the main emphasis is on active crediting of small and medium-sized businesses. The author is Seitzhanov S.S. in the scientific paper "State support of business in Kazakhstan", emphasizes the financial literacy of entrepreneurs, in the promotion of additional training courses. The second side is the issue of financing of SMEs and crediting of second-tier banks.

Materials and methods of research.

Research methods employing comprehensive and systematic approaches to examine the government's regulation of small and medium-sized enterprises encompass various analytical techniques, including analysis, synthesis, generalization, as well as statistical, information, and comparative analyses.

The imposition of a state of emergency and the implementation of quarantine measures in Kazakhstan have had detrimental effects on the business environment. These adverse consequences are manifested through the following impacts:

1. Approximately 300,000 business entities opted to temporarily halt their operations.
2. A significant one million business entities directly suffered from the repercussions of the pandemic, with a notable concentration of these effects primarily observed within the service and trade sectors.
3. In response to the economic challenges posed by these circumstances, more than 1.6 million individuals were placed on unpaid leave.
4. Approximately 14,000 to 15,000 business entities, which had previously obtained loans from second-tier financial institutions, sought relief through deferment arrangements.
5. To alleviate the financial hardships experienced by the population during this period, a total of 4.5 million individuals received social assistance in the form of payments totaling 42,500 tenge.

In 2021, an increase in the number of registered individual entrepreneurs in Kazakhstan became obvious. The analysis of the composition of small business entities revealed that as of 2021, there was an increase in the number of registered individual entrepreneurs by 5.1% compared to the indicators recorded in 2017. Detailed data about this decrease are presented in table 1.

Table 1 – Registered individual entrepreneurs, 1st quarter, (thousands)

	2017	2021	Growth in %
Total	993 621	1 044 252	5,1 %
Agriculture, forestry and fisheries	30 500	28 992	-4,9 %
Industry	30 690	47 260	54,0 %
Construction	25 722	39 615	54,0 %
Wholesale and retail trade	454 092	411 819	-9,3 %
Transport and warehousing	89 146	74 915	-16,0 %
Providing accommodation and food services	31 432	37 199	18,3 %
Information and communication	11 175	15 214	36,1 %
Financial and insurance activities	475	596	25,5 %
Real estate transactions	83 149	78 554	-5,5 %
Professional, scientific and technical activities	20 845	30 028	44,1 %
Administrative and support services activities	26 781	29 705	10,9 %
Education	8 590	16 680	94,2 %
Healthcare and social services	5 423	7 118	31,3 %
Arts, entertainment and recreation	9 355	11 322	21,0 %
Provision of other types of services	166 246	215 235	29,5 %
Note: compiled based on data [2]			

Analyzing the data from the table, it can be seen that from 2017 to 2021, the total economy increased by 5.1%. Despite the overall growth, not all sectors showed positive dynamics. For example, agriculture, forestry and fishing decreased by 4.9%, and wholesale and retail trade, along with automobile and motorcycle repairs, decreased by 9.3%. Transportation and warehousing also decreased by 16.0%. On the other hand, industry and construction grew significantly at 54.0% each. Information technology-related industries such as information and communications and professional, scientific and technical activities also showed significant growth, accounting for 36.1% and 44.1%, respectively. Education and health and social services grew by 94.2% and 31.3%, respectively. The provision of other types of services also increased by 29.5%. Financial and insurance activities increased by 25.5%. Real estate transactions decreased by 5.5%, while administrative and support services activities increased by 10.9%.

As indicated in the Atameken Report concerning the progression of small and medium-sized enterprises in Kazakhstan for the initial half of 2020, small businesses, individual entrepreneurs, and peasant and farm enterprises collectively produced goods amounting to 10,194 billion tenge. In an overall context encompassing all small and medium-sized enterprises, the output per employee during the second quarter stood at 4.0 million tenge, reflecting a 2.3% increase in comparison to 2019.

The deterioration in these metrics can be primarily attributed to the implementation of restrictive measures and a reduction in production activity within various economic sectors. The primary metric signifying the overall development of the country's economy is the gross domestic product (GDP), which encompasses the total value of all goods and services produced within the nation. The eruption of the coronavirus pandemic in March 2020 had widespread ramifications, impacting not only enterprises but also the workforce, with business employees constituting more than 30% of the country's economically active population.

One of the challenges faced by small businesses revolves around constraints in their own financial resources. In light of this, managers and specialists in small business operations must formulate a strategy for the advancement of small enterprises. This strategy should encompass decisions regarding the nature of business activities, a comprehensive examination of supply and demand dynamics in the market, the undertaking of in-depth marketing research, and the analysis of experiences derived from other nations.

A small business is confronted with the challenge of enhancing product production or broadening its service offerings while minimizing financial investments. To identify the critical elements for entrepreneurial growth, we will assess the present state of business advancement within the nation, as illustrated in Figure 1.

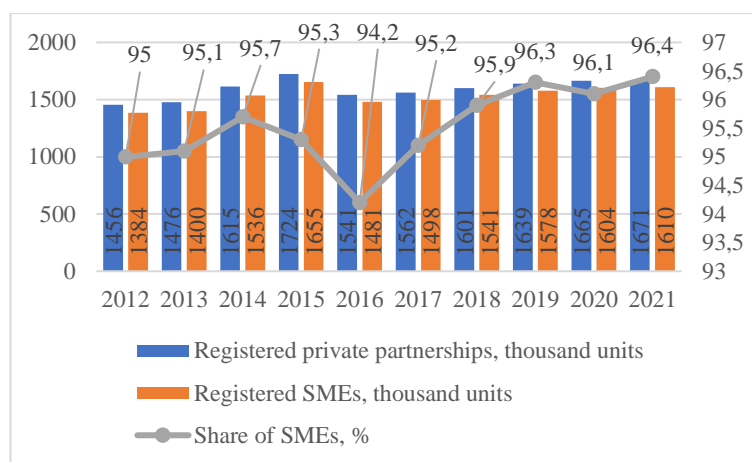


Figure 1 – Dynamics of development of registered (SMEs) and private enterprises (SPEs) in Kazakhstan for 2011-2020, thousand units

Note: compiled based on data [3]

According to Figure 1, from 2011 to 2020 there is an increase in registered SMEs - from 1384 thousand units to 1610 thousand units, there is also an increase in the number of private enterprises - from 1465 thousand units in 2011 to 1610 thousand units in 2020 [4]. It should be noted that the share of gross value added of small and medium-sized businesses in the country's GDP increased significantly from 10.5% in 2005 to 31.7% in 2020 [5]. As a result of the implementation of these programs: more than 260 billion tenge of public funds were disbursed (in total, taking into account the funds of second-tier banks, 324 billion tenge were disbursed); more than 8 thousand projects were financed and refinanced; more than 16 thousand jobs were created and supported.

Currently, state programs are being successfully implemented in Kazakhstan - "Development of productive employment and mass entrepreneurship for 2017-2021" and "Business Road Map 2025". In 2020, the coronavirus pandemic had a sharply negative impact on business activity in the country and on the economy of the Republic of Kazakhstan as a whole. From January 2020 to February 2021, the business activity index in the Republic of Kazakhstan was in the negative zone (less than 50). Small and medium-sized businesses have become the most vulnerable sector. Let's consider the situation of the number of SMEs for the period 2011 – 2021.

Dynamic indicators of the number and structure of SMEs are presented in Figure 2.

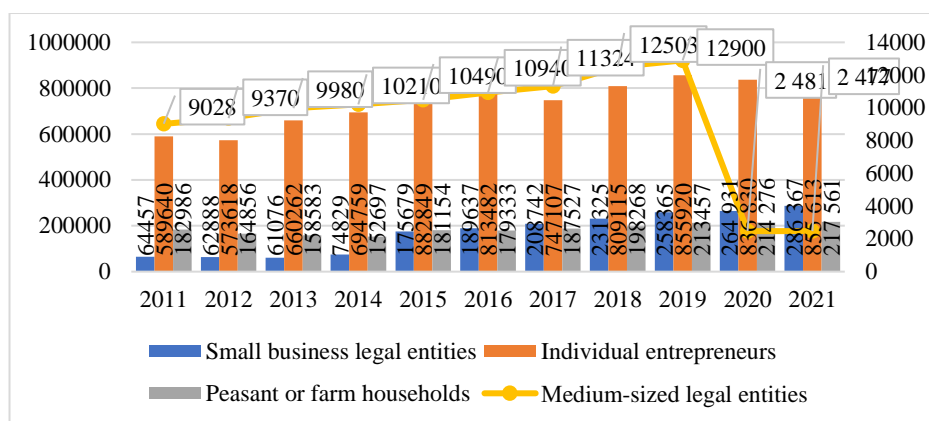


Figure 2 – Dynamics of the number of SMEs in the Republic of Kazakhstan for 2011-2021, (units)

Note: compiled based on data [6]

From the analysis of the presented data, it is clear that for the period from 2011 to 2021, significant changes were observed in the volumes of various types of legal entities and individuals in various spheres of business. Small legal entities first decreased from 64 457 in 2011 to 61076 in 2013, then increased sharply to 208742 in 2017 and continued to grow to 286367 in 2021. Individual entrepreneurs also showed heterogeneous dynamics, with an initial increase from 589,640 in 2011 to 660262 in 2013, then a decrease to 747107 in 2016, and again increased to 855,613 in 2021. Peasant or farm households also showed some instability, starting from 182986 in 2011, with some decrease to 152697 in 2014, and then increased again to 217561 in 2021. Average legal entities, judging by the data, show significant changes in volume during the entire period, ranging from 9028 in 2011 to 13324 in 2021. These changes in various business sectors reflect the dynamics of economic development, as well as changes in the preferences and actions of entrepreneurs and companies during the last decade.

In 2020, three packages of anti-crisis measures were implemented aimed at significantly reducing the tax burden and expanding access to financing. Under the Business Road Map 2025 program for SMEs, the subsidy period has been increased to 7 billion tenge with a loan period of 5 years, and industry restrictions have been lifted. In general, the main problems hindering the development of entrepreneurial activity in the country can be grouped as follows:

- Insufficient infrastructure to support entrepreneurship; - Weakness in the implementation of current legislation at the local level;
- Extreme complexity of tax systems and tax audits;
- Limited access to complex resources for obtaining fixed assets and reproducing working capital;
- Lack of an integrated system of personnel training and information support for entrepreneurship;
- The presence of administrative barriers to the development of entrepreneurship.

The rise in the quantity of Small and Medium-sized Enterprises (SMEs) can be attributed to two distinct factors: firstly, the expansion of individual entrepreneurship, and secondly, beginning in 2018, the proliferation of legal entities within the realm of small businesses. This trend owes its emergence to the deliberate reduction of administrative impediments related to business registration and operations, alongside the implementation of a moratorium on inspections targeting SMEs, among other affirmative measures undertaken by the government.

The growth in the number of SMEs has been substantially bolstered by an uptick in individual entrepreneurs who have ventured into various business endeavors. Furthermore,

commencing in 2018, the surge in small business legal entities has contributed significantly to this expansion. The root cause of this trend can be traced back to a deliberate policy direction aimed at streamlining administrative processes associated with business establishment and operation. Additionally, the introduction of a moratorium on inspections specifically targeting SMEs has played a pivotal role in fostering a conducive environment for their growth. These collective government initiatives have collectively facilitated and accelerated the growth of SMEs, marking a positive trajectory in the nation's economic landscape.

Based on the dynamics of revenue of SMEs, you can see in Figure 3 how the structure is gradually changing. Until 2013, the amount of revenue was dominated by medium-sized businesses (although their number is lower than the number of small businesses, but the turnover is significantly higher).

Then, due to the increase in the number of legal entities - small businesses, the latter are characterized by dominance in the total revenue. The remaining small businesses (farms and individual entrepreneurs) form 5% and 7%, respectively, of the total turnover of SMEs in 2019 [7].

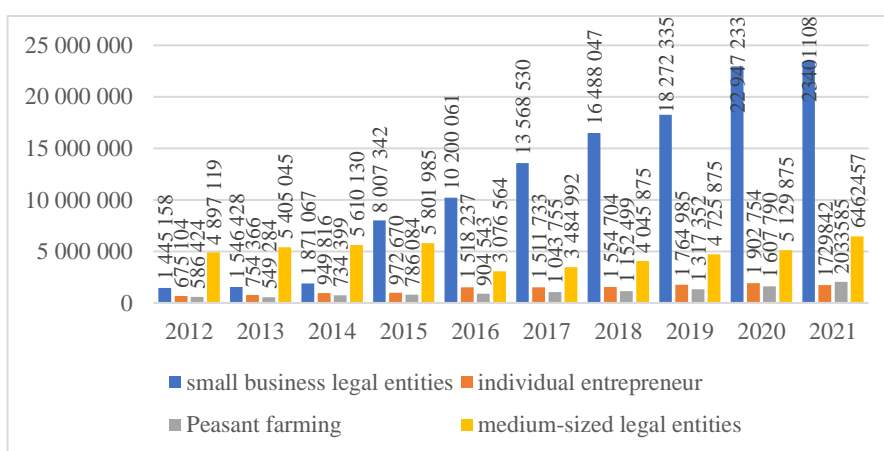


Figure 3 – Dynamics of revenue of SMEs in the Republic of Kazakhstan for 2011-2020, (million tenge)

Note: compiled based on data [8]

After analyzing the data presented in the table, the following can be noted. The number of small legal entities increased from 1445158 in 2012 to 23401108 in 2021, showing stable and significant growth throughout the entire period. Individual entrepreneurs also showed growth from 675104 in 2012 to 1729842 in 2021, with some fluctuations in the middle of the period. The number of peasant farms also increased from 586424 in 2012 to 2033585 in 2021, also showing some fluctuations in different periods. Medium-sized legal entities, on the other hand, showed some instability during the entire period, starting with 4897119 in 2012, reaching a peak of 5,801,985 in 2015, and increasing again to 6462457 in 2021. These data reflect various trends in the development of small businesses and legal entities during the observation period, emphasizing the importance of small business in the economy and its potential contribution to growth.

In general, the share of small enterprises is increasing. This can also be seen in the number of people employed in small enterprises (Figure 3). The number of employees also shows the economic activity of certain types of SMEs. In addition, headcount data can be used to determine labor productivity in different SME segments. The most vulnerable in terms of profit during the pandemic were individual entrepreneurs and legal entities of medium-sized businesses.

Results and its discussion.

Analysis of government measures to support entrepreneurship during a pandemic. Anti-crisis measures to support businesses in connection with COVID-19 include the following:

1. Lending to SMEs. In the area of the preferential lending program for SMEs affected by the emergency, 600 billion tenge was provided.

2. Deferment of loan payments. Suspension of payments of principal and interest on SME loans affected by the emergency for up to 3 months. Banks do not count fines and penalties in case of late payments resulting from the introduction of quarantine.

3. Foreign exchange interventions of the National Bank. In order to achieve stabilization of the tenge exchange rate in March 2020, interventions in the amount of 1,487 billion US dollars were carried out.

In the conditions of increasing volatility of the world economy and deterioration of the external economic situation, the widespread spread of the coronavirus pandemic, the Government of Kazakhstan has developed a package of anti-crisis response measures.

The allocation for anti-crisis measures totaled 5.9 trillion tenge, excluding the amounts attributed to granted tax preferences. These measures encompass a spectrum of initiatives, including those aimed at providing social support and ensuring employment for citizens. Specific measures have been implemented to bolster Small and Medium-sized Enterprises (SMEs), which include:

- Tax relief measures, such as the exemption from taxes under the Social Health Insurance Fund (FOT) in the areas most severely affected. Additionally, property tax exemptions were extended to services offered at airports, large shopping and entertainment establishments, as well as individuals engaged in independent practice (including notaries, lawyers, bailiffs, mediators, and legal advisors). Furthermore, agricultural producers and Individual Entrepreneurship (IPN) entrepreneurs operating under a generally established regime were exempted from land tax. VAT exemptions were also applied to the import of biological assets, including cattle and chicks.

- The implementation of temporary countercyclical prudential regulations aimed at safeguarding against adverse economic conditions.

- Measures focused on averting a decline in business lending levels and reducing stress on the capital and liquidity positions of banks, which include the reduction of the base rate, among others.

- Preventing the accumulation of debt for both the population and SMEs through the elimination of fines and penalties for overdue payments and the deferment of payments for bank loans and micro-loans for up to 90 days.

Resolution No. 225, dated April 20, 2020, issued by the Government of the Republic of Kazakhstan, introduced a series of initiatives designed to enhance access to financing for businesses within the framework of the State Program "Business Roadmap –2025" (DKB-2025) and the "Economy of Simple Things" (EPV) program [9].

They, in particular, provide for:

- increasing the financing of SMEs in the manufacturing industry and agriculture to 1 trillion tenge;

- reduction of the remuneration rate within the framework of the DKB-2025 to 6%;

- increase of the loan amount from 2.5 to 7 billion tenge with a subsidy period of up to 5 years within the framework of the DKB-2025;

- increase of the loan amount for the provision of guarantees and removal of industry restrictions for these purposes;

- 100% financing of working capital on loans - no more than 500 million tenge;

- participation in the DKB of large business entities;

- deferral of payment on the principal debt and remuneration for a period of no more than half the duration of the loan term;

– expansion of the list of goods and services financed under the EPA.

In order to fully prepare the national economy for post-crisis development, a comprehensive plan has been developed and adopted to restore economic growth, including 10 areas and 172 systemic and sectoral measures to stimulate business activity, support employment and increase household incomes [10].

Conclusion.

Kazakhstan has taken the following steps to support SMEs during the pandemic: 1. Preferential lending within the framework of the “Economy of Simple Things” program with a final rate of 6% for all sectors. 2. Continuation of support measures to expand types of activities recognized as priorities for the purposes of state support, reduce and unify loan rates, and increase the volume of state guarantees. 3. Deferment and restructuring of payments on SME loans. 4. Cancellation of the accrual and payment of taxes and other payments from the wage fund for SMEs in the most affected sectors of the economy for 6 months. 5. Deferment of payment of all taxes for SMEs for 3 months. 6. Subsidizing loans to small and medium-sized businesses “Business Road Map 2025” [10]. To improve measures for the development of entrepreneurship, it is necessary to limit the introduction of changes to tax legislation relating to the determination of the tax base and types of taxes; reduce the tax rates at which all financial transactions can be carried out by bank transfer, and accordingly improve the payment of the corresponding tax; stimulating domestic production by extending loan terms and reducing interest rates for small manufacturing enterprises of regional importance and creating barriers to the import of low-quality, cheap handmade goods; To improve the mechanisms for lending to small businesses, it is necessary to form leasing loans, implement venture financing, factoring, as well as the creation of guarantee funds and mutual lending.

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ҚАЗАҚСТАНДАҒЫ ШАҒЫН ЖӘНЕ ОРТА КӘСІПКЕРЛІКТІ КОВИДТЕН КЕЙІНГІ ЖАҒДАЙДА МЕМЛЕКЕТТІК ҒЫЛЫМДЫҚ ҚЫЗМЕТІНІҢ ТИІМДІЛІГІ

Андатпа.

Қазақстанда шағын кәсіпорындарды қолдау саласында мемлекет тарапынан қаржылық және гуманитарлық сипаттағы жан-жақты көмек байқалады. Алайда, жүргізіліп жатқан шараларға қарамастан, төтенше жағдай режимі мен енгізілген карантиндік шектеулердің әсері елдің кәсіпкерлік ортасына кері әсерін

тигізді. Осы шаралардың нәтижесінде 300 мыңнан астам кәсіпорын өз қызметін уақытша тоқтатуға мәжбүр, ал миллионнан астам кәсіпкерлік субъектілері пандемиядан тікелей зардап шекті. Бұл қиын жағдайда екінші деңгейдегі банктерде (ЕДБ) қарызы бар 14-15 мыңға жуық кәсіпорын өз міндеттемелері бойынша кейінге қалдыруға өтініш білдірді.

Бизнестің негізгі проблемалары әлі күнге дейін қаржыға, несиеге қол жетімділіктің жоқтығы болып қала береді, ал оларды банктер жоғары мөлшерлеменен ұсынады.

Жүргізілген зерттеулерге сәйкес Қазақстанда шағын және орта кәсіпкерлік жеткілікті дәрежеде дамымаған. Дамыған елдерден ЖІӨ-дегі шағын және орта кәсіпорындардың үлесі 40% - дан 90% - ға дейін болуы мүмкін, ал Қазақстанда бұл үлес шамамен 27% құрайды. Бұл экономиканың осы секторының дамуын ынталандыру мақсатында мемлекет тарапынан күшейтілген іс-шаралардың қажеттілігін көрсетеді.

Қазақстандағы кәсіпкерлік ортаның маңызды аспектісі біздің ойымызша, елдің ресурстық базасымен экономикалық салада айырмашылықтармен сипатталатын күрделі аумақтық құрылымы бар екендігі болып табылады. Бұл шарт кәсіпкерлік үшін жағдайлар өңірге байланысты әр түрлі болуы мүмкін дегенді білдіреді, бұл елдің барлық макроөңірлерінде кәсіпкерліктің тең мүмкіндіктерін қамтамасыз ету және оны дамытуға жәрдемдесу үшін мемлекет тарапынан сараланған тәсілдерді талап етеді. Осылайша, Қазақстан іскерлік белсенділікте біркелкі еместігін көрсетеді.

Негізгі сөздер: пандемия, карантиндік шаралар, қарыздар, кейінге қалдыру, кәсіпорын, коронавирус, ковидтен кейін.

ЭФФЕКТИВНОСТЬ ГОСУДАРСТВЕННОГО СТИМУЛИРОВАНИЯ МАЛОГО И СРЕДНЕГО ПРЕДПРИНИМАТЕЛЬСТВА В КАЗАХСТАНЕ В ПОСТКОВИДНОЙ СИТУАЦИИ

Аннотация.

В сфере поддержки малых предприятий в Казахстане наблюдается разносторонняя помощь как финансового, так и гуманитарного характера со стороны государства. Однако несмотря на проводимые меры, воздействие режима чрезвычайной ситуации и введенных карантинных ограничений оказало отрицательное воздействие на предпринимательскую среду страны. В результате данных мер более 300 тысяч предприятий вынуждены временно приостановить свою деятельность, в то время как более миллиона предпринимательских субъектов пострадали от пандемии напрямую. В этой сложной ситуации около 14-15 тысяч предприятий, обладающих займами в банках второго уровня (БВУ), обратились за отсрочкой по своим обязательствам. Фундаментальными проблемами бизнеса остается по-прежнему отсутствие доступа к финансам, кредитам, а те, которые есть, предлагаются банками по высоким ставкам.

Согласно проведенным исследованиям, малое и среднее предпринимательство в Казахстане развито не в достаточной мере. В отличие от развитых стран, где доля малых и средних предприятий в ВВП может составлять от 40% до 90%, в Казахстане данная доля составляет всего лишь около 27%. Это свидетельствует о необходимости усиленных мероприятий со стороны государства в целях стимулирования развития этого сектора экономики.

Важным аспектом предпринимательской среды в Казахстане значится на наш взгляд тот факт, что страна имеет сложную территориальную структуру, характеризующуюся различиями как в ресурсной базе, так и в экономической сфере. Данное условие означает, что условия для предпринимательства могут различаться в зависимости от региона, что требует дифференцированных подходов со стороны государства для обеспечения равных возможностей и содействия развитию предпринимательства во всех макрорегионах страны.

Ключевые слова: пандемия, карантинные меры, займы, отсрочка, предприятие, коронавирус, постковид.

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