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PROGRAMS OF GOVERNMENT SUPPORT FOR SME IN THE REPUBLIC OF KAZAKHSTAN AND MEASURES TO ENHANCE THEIR EFFICIENCY

Abstract. The article reveals the programs of government support for SMEs in the Republic of Kazakhstan and measures to enhance their efficiency. The dynamics of SMEs in the Republic of Kazakhstan was analyzed. The programs of government support of small and medium enterprises (SMEs) are shown to accelerate its development in Kazakhstan. A number of factors have been identified that negatively affect and hinder the development of small and medium enterprises in the Republic of Kazakhstan, and measures for their elimination were proposed.

Key words: small and medium enterprises, government support for SMEs, business development programs, Business road map-2020, SWOT analysis, PEST analysis.

Introduction

Small and medium enterprises (SMEs) contribute to the development of an optimal economic structure, the development and implementation of a flexible market strategy, the weakening of monopoly positions in the market, the high quality and efficiency of managerial decisions, the development of a strong competition as a form of economic competitiveness. In addition, world experience shows that structural changes and technological progress in small business are more effective than in large production structures.

The relevance of the study is due to the fact that government support for small and medium-sized enterprises (hereinafter - SMEs) as the determining factor of quantitative growth of the economy is of paramount importance for the Republic of Kazakhstan. In his Address to the People of Kazakhstan "New Kazakhstan in a New World", the Head of State N.A. Nazarbayev set the following task before the Government: national holding companies, playing an important role in diversification of economy, should involve and encourage Kazakhstan's small and medium-sized enterprises in this process. Kazakhstan adopts the successful experience of developed countries, because the improvement of government support mechanisms for small and medium-sized enterprises is constantly at the centre of Government's attention.

Methods

The study was carried out with the help of theoretical analysis, which made it possible to single out and consider the problems of government support programs for SMEs in the Republic of Kazakhstan.

A variety of modern analytical, complex-factor, abstract-logical, economic-statistical analyses, a systematic approach, analog approach, economic-mathematical, comparative and expert assessments, as well as statistical data processing had been incorporated as a methodological basis of the research.

Results

In the President's Address to the people of Kazakhstan it was noted that the government support for small and medium-sized enterprises is represented in the Business Road Map-2020 program, developed and launched this year [1]. The content of this program corresponds to the tasks of increasing the competitiveness of the national

economy, accelerated diversification and development of export-oriented industries. Accordingly, all programs of government support for small and medium-sized enterprises in Kazakhstan are developed and implemented within the framework of the "Damu" Entrepreneurship Development Fund:

- Programs of conditional use of funds in regulated banks for subsequent lending to small and medium-sized enterprises;
- Financing program of private enterprises involved in services in Astana and Almaty;
- "Damu-Komek" program to help disabled entrepreneurs;
- "Damu-Ondiris" program to support private entrepreneurs engaged in the manufacturing industry;
- Program for financing leasing deals of small and medium-sized enterprises engaged in the manufacturing industry through regulated banks and leasing companies;
- Program of regional financing of small and medium enterprises;
- Program for leasing deal financing of small and medium enterprises;
- Program for the development of single-industry towns for 2012-2020.

According to the "Kazakhstan-2050" Strategy, the percentage of SMEs contribution to the country's GDP should be at least 50% by 2050 [2].

The contribution of small and medium-sized enterprises to the economy is growing - according to the results of 2017, the amount of gross value added generated by small enterprises to Kazakhstan's GDP was 26.8%.

As of the beginning of 2017, the number of active SMEs in Kazakhstan amounted to more than 1 186 thousand units, most of which were individual entrepreneurs and peasant (farm) households. 2,362 operating legal entities were included in big businesses. Of these, 994 are public, and more than 100 are affiliated with the government (Figure 1).

Figure 1 – Number of actors

Thus, 99.8% of all business entities are small and medium enterprises. In 2016, the number of working SMEs decreased by almost 56,000 units, or by 4%. This decline was due to a reduction in the number of individual entrepreneurs by 69,000. At the same time, the number of acting legal businesses increased by almost 14,000 units, the structure is presented in Table 1.

Table 1 - Dynamics of SME structures

	The number of actors	
	Share for 01.02.2017	To the equivalent period of the previous year
Overall	100,0	94,0
Legal entities of small business	16,3	107,9
Legal entities of medium business	0,2	92,3
Individual entrepreneurship	68,1	90,1
Peasant and farm households	15,4	99,7

Let us consider the indicators of small and medium-sized enterprises development in the context of oblasts in Table 2.

Table 2 – Indicators of small and medium-sized enterprises development in the context of oblasts

Indicator	Number of active SMEs, people	Number of employees, people	Output of products by SMEs in January-December 2017, million tenge
Akmola	41 719	127 221	648 141
Aktobe	50 209	134 662	722 782
Almaty	109 877	235 764	1 112 698
Atyrau	42 897	126 893	1 733 952
West Kazakhstan	37 111	112 862	1 404 870
Zhambyl	58 692	118 534	414 929
Karagandy	79 276	230 174	984 628
Kostanay	48 237	152 606	723 111
Kyzylorda	37 450	84 250	302 185
Mangistau	47 015	115 605	750 172
South Kazakhstan	177 411	330 279	1 115 922
Pavlodar	41 311	128 419	701 265
North Kazakhstan	27 587	100 454	472 486
East Kazakhstan	79 966	225 875	760 892
The city of Astana	97 251	326 485	4 001 669
The city of Almaty	169 985	594 617	5 297 856

From the data in Table 2, it can be concluded that most actively small and medium-sized enterprises are developing in Almaty, Astana, Almaty and South Kazakhstan oblasts. Reduction of development indicators of small and medium-sized enterprises is observed in North Kazakhstan, West Kazakhstan and Kyzylorda oblasts.

As of the end of 2017, South Kazakhstan and Almaty oblasts, as well as the cities of Almaty and Astana, are traditionally the leading SMEs. Together, these regions account for 47% of all SMEs in the country. The smallest number of operating SMEs is in the North-Kazakhstan, Kyzylorda and West-Kazakhstan oblasts.

Analyzing the bank's participation in lending to small and medium-sized enterprises in the banking system of Kazakhstan in general, by spring the regulated banks of the RK slowed down the lending to legal entities: the volume of loans to businesses amounted to 8.01 trillion tenge, which is 0.2% less than in January of this year, and immediately by 4.1% less than a year earlier [3]. The share of legal entities loans amounted to only 63.8% of the loan portfolio of Kazakhstan's regulated banks. In contrast, in the same period last year, the weight number of legal entities in the total volume of loans in the banking sector reached 67.5%.

Lending to small businesses, after rapid growth in past years, also reduces. Thus, according to the results of February 2018, the volume of loans to small businesses amounted to 2.72 trillion tenge, which is by 2.1% less than a month earlier, and immediately by 9.6% less than a year ago. The share of loans to small businesses in the loan portfolio of Kazakhstan's regulated banks is only 21.7%, against 24.3% a year earlier, dynamics is shown in Figure 2.

The top ten largest loan portfolio of regulated banks covers 85% of the total loan market. However, of the TOP-10 banks only 8 are ready to support small and medium-sized enterprises with loans. It is more profitable for small and medium-sized enterprises to be credited to ATF Bank - here is the lowest effective annual rate for SME loans: from 13.2%. Next comes Halyk Bank - from 13.5%, ForteBank is on the 3rd place - from 16.3%. In contrast, the average effective rate in the segment is from 17.8%.

It is also necessary to understand the pros and cons of SMEs development in the RK, they can be illustrated with SWOT analysis in Table 3.

Figure 2 - Dynamics of lending to SMEs by regulated banks

Table 3 - SWOT - analysis of SME development

S – Strengths	W – Weaknesses
<ul style="list-style-type: none"> – small-scale seed capital; - ease of penetration to the market; - quick response to changing market conditions; - a wide range of support measures for SMEs; - support, transparency in their implementation. 	<ul style="list-style-type: none"> - limited-local market; - limited resources for developing production and attracting specialists; - vulnerability to various kinds of economic crises and dependence on effective demand; - problems of access to financial sources (lack of seed capital, effective collateral and insurance mechanism); - lack of an effective mechanism for cooperation with large enterprises, conditions for the development of franchising.
O – Opportunities	T – Threats
<ul style="list-style-type: none"> development of new types of products; - high turnover of capital; - growth to the level of "large" <p>Expansion of partnership relations with similar organizations of the countries of the world.</p>	<ul style="list-style-type: none"> - short life cycle; - low level of entrepreneurs qualification in the sphere of business; - a high level of competition between foreign and domestic companies in the background of Kazakhstan's integration into the international community.

The SWOT analysis of the small business sector shows that the weaknesses have not almost changed since 1997, when the Development Strategy of the Republic of Kazakhstan for the period until 2030 was being prepared.

Table 4 illustrates PEST - analysis – it is the marketing tool intended for revealing Political, Economic, Social and Technological aspects of an environment which influence the development of SMEs in the Republic of Kazakhstan.

The main problems of SMEs development are:

- Inaccessibility of financial and credit resources for small enterprises, on conditions acceptable to them. The credit policy of banks in relation to small enterprises is focused mainly on financing trade and procurement activities. Regulated banks provide loans at a high rate. In addition, banks require collateral, which most start-up entrepreneurs do not have, as a rule, the cost of collateral is two times more expensive than the loan received. Insufficient development of an additional segment of the financial market is microfinance, which is the most important branch of the world economic system;
- reluctance of banks to work with increased production risks;

- the lack of patent protection of domestic developments, especially those that are created on the basis of high technology of conversion enterprises.

Thus, it can be concluded that it is necessary to improve the mechanisms for implementing the policy of improving the business environment for SMEs in the Republic of Kazakhstan [4, p. 44]

Table 4 - PEST - analysis of the external environment aspects that affect the development of SMEs in the Republic of Kazakhstan

PEST - analysis	Open opportunities	Pose threat
P – Political and legal factors	purposeful policy of the Government on developing private entrepreneurship and enhancing its role in the economy; - interaction with the Holding development institutions.	– changes in legislation in the field of business support; - tightening of banking legislation.
E – Economic factors	the emergence of new SME support tools; - Kazakhstan's ability to attract funding from international development institutions (ADB, EBRD, etc.); - the functioning of the Customs Union and the Common Economic Space with the Russian Federation and the Republic of Belarus.	- reduction of credit ratings of regulated banks partners; - low rates of SMEs development in the industrial sector and innovation; - lack of mechanisms, conditions and motivation for the transformation of small enterprises into medium-sized enterprises; - reduction of domestic demand for domestic goods; - limitedness of internal market and remoteness from world markets; - the possibility of the global economic crisis recurrence.
S – Social factors	involvement of wider population in entrepreneurial activities; - growth of population incomes engaged in private business; - resolving employment issues.	low level of incomes and creditworthiness of entrepreneurs at the district level; - low level of entrepreneurs qualification; - low interest of young people in doing business.
T – Technological and technical factors	implementation of computerization and enterprise development programs on the basis of modern IT, e-commerce system; - the emergence of modern production technologies and highly efficient equipment for entrepreneurs.	absence of demand for modern information technologies among the target audience.

The main area of SME support in the Republic of Kazakhstan is the Business Road Map - 2020 program. The single program of business support and development "Business Road Map 2020" is developed:

- in order to implement the Address of the President of the Republic of Kazakhstan to the people of Kazakhstan "New Decade – New Economic Recovery – New Opportunities for Kazakhstan" and the National Development Plan for Kazakhstan until 2020;

- is aimed at achieving the goal of the Addresses of the President of the Republic of Kazakhstan to the people of Kazakhstan "Strategy" Kazakhstan - 2030 "and" Kazakhstan's way - 2050: common aim, common interests, common future ";

– in order to combine some of the pre-existing sectoral business support and development programs in Kazakhstan (including the Business Road Map - 2020) aimed at improving the business climate in the country.

In 2018, within the framework of BRM, 38.8 billion tenge was provided. To subsidize, guarantee loans and award state grants 30 billion tenge will be allocated. Moreover, to meet the business need for new projects, the Ministry prepared a budget request for the amount of 12.2 billion tenge for 10 regions. At the same time, a significant addition to the already working tools of the Business Road Map - 2020 program were measures to develop productive employment and mass entrepreneurship, targeting the unemployed and self-employed population. As of January 5, 2018, projects worth 10.1 billion tenge were funded, approved and were under consideration (593 borrowers for the amount of 6.6 billion tenge were financed and approved, 289 borrowers for the amount of 3.5 billion tenge are under consideration).

The following information is the execution of the "Digital Kazakhstan" state program for the development of small and medium-sized enterprises (hereinafter - SMEs) [5].

An important factor in the digitization of SMEs is the creation of the “Single Window” portal on government support for SMEs.

Within this framework, the ministries of the national economy, agriculture, investment and development of the Republic of Kazakhstan compiled a list of 52 support instruments to be optimized and automated.

The Interagency committee on the selection of public services to be provided through the State Corporation "Government for Citizens" (hereinafter - the IAC) approved optimization and automation approaches for 46 government support instruments, 6 support instruments were excluded from the list of government support measures.

At the moment, 15 measures of government support have been fully automated (6 measures of JSC “NMH“KazAgro”, 6 measures of JSC “NMH“Baiterek”, 2 measures of “Damu” Entrepreneurship Development Fund” JSC, and 1 measure of the Ministry of Agriculture), and the remaining 31 will be automated until October 2018 .

At the same time, the work on optimization and automation of government support measures is aimed at solving 4 key tasks:

- translation of required documents into a declarative form, thereby proposing to refuse from requesting documents in favor of filling out the prescribed forms.
- replacement of the work of various expert groups and commissions for automated processes that will allow to exclude the practice of making decisions on the basis of subjective opinions of members of expert groups and commissions;
- reduction of more than 50% of the number of documents, pad fields and the period of consideration.
- creation of a unified register of entrepreneurs to assess the effectiveness of all government support instruments and exclude the practice of providing support to the same entrepreneurs.

These measures will make it possible to increase the availability of government support measures for SMEs by optimizing and automating them with the "SingleWindow" on the portal of the National Chamber of Entrepreneurs of the RK "Atameken" [6].

In addition, in order to ensure the widespread use of digitalization opportunities, it is proposed to digitize the work of all service centers of entrepreneurs established in cities and regional centers under the Single Business Support and Development Program "Business Road Map -2020".

In all 25 Centers for Entrepreneurs in cities and 189 Entrepreneurship Support Centers in regional centers and monotowns, self-service zones will be established that, with the help of consultants, will provide access to government electronic services and government support measures, for categories of entrepreneurs who do not have direct access to the Internet .

To increase the competency of entrepreneurs, who carry out activities especially in rural areas, since this year a training program on increasing digital literacy has been launched.

Over 15 thousand entrepreneurs will be trained annually.

Since the second half of this year, the National Chamber of Entrepreneurs in the pilot mode is planning to fully put the work of the entrepreneurs service centre in Astana and Almaty in electronic format.

Automation will reduce the budget for providing non-financial support to businesses, increase coverage areas, reduce flow of documents, and optimize the number of consultants.

Systemic work in this area already this year will allow reducing the time for providing government support and the number of required documents by 50%, which in 2018 will reduce business costs by 1.6 billion tenge, by the end of 2022 - by 8.4 billion tenge.

Implementation of the opportunities of the Open Digital Platform for SMEs and annual training in digital skills will allow to digitize the activity of more than 300 thousand entrepreneurs by 2022.

Digitalization of SMEs will be a new impetus in the development of entrepreneurship.

Furthermore, in order to increase the effectiveness of the BRM-2020 program, we propose to optimize the procedure for evaluating and making decisions on financing projects by the Regional Coordination Councils, since it is at this stage that decisions are taken on approving or refusing the projects. The procedures for the acceptance, analysis, evaluation, selection and approval of projects are a key factor that directly affects the quality and volume of the government entrepreneurship support programs implementation in the Republic of Kazakhstan. The Regional Coordination Council (hereinafter

referred to as the RCC) is a consultative and advisory body set up and headed by akims of oblasts, cities, with the participation of the business community representatives at least 50% of the total number [7].

This procedure has a number of shortcomings that do not allow to make decisions fully and objectively, thereby reducing the effectiveness of the Program.

The first problem is the insufficiently detailed study of the project by the RCC members, who only in the course of the meeting are acquainted with the main provisions of the projects, which can give only a superficial understanding.

The second problem lies in the procedure for summarizing and voting on the project. Thus, the Chairman of the Regional Coordination Council, who is the first person of the respective region, perorates and is the first to vote, and the other members of the commission, one way or another, are his subordinates.

In order to eliminate the above shortcomings, we propose to optimize the procedure for taking decisions by the Regional Coordination Councils:

Stage 1: Presentation of the project by the author, by showing slides with key indicators and expected results, in order to focus the attention of the commission members on any aspects of the project;

Stage 2: The Chairman of the RCC and members of the commission ask questions arising on the project under discussion;

Stage 3: The Chairman summarizes the discussion. Voting involves the process of announcing the reviews of each commission member. The decision is made based on the results of counting positive and negative reviews. In case of a change in the review conclusions based on the results of the materials presentation and answers to the applicant's questions, the commission member can reasonably change the summary of the previously issued review;

Stage 4: Making a decision on this project.

As a result of the implementation of the proposed scheme for the procedure of adopting and considering the business projects by the Regional Coordination Councils, we not only solve the problems raised above, but also receive additional positive results:

- we increase the quality of studying projects submitted to the commission, through mandatory preliminary study and review of the project materials by the Council members;
- we anticipate the human factor in decision-making, since voting on the project is carried out by counting positive conclusions in the submitted reviews;
- we exclude the possibility of influencing the authority of the Council Chairman, with an open vote, directly on the Council;
- we increase the transparency of the decision-making procedures of the RCC, thus increasing the level of confidence of potential applicants and the population;
- we assist in the fight against corruption in the echelons of government.

Conclusion

In general, it can be noted that government support for small and medium-sized enterprises in the Republic of Kazakhstan is multilevel: government support programs for various areas of SMEs activity are being implemented; measures are being taken to reduce the tax burden; legalization of property and assets is conducted; a set of measures to facilitate access to credit resources is being implemented; administrative procedures and permits are simplified; regional centers for supporting small and medium-sized enterprises are organized in both cities and rural areas.

Nevertheless, small and medium-sized enterprises in Kazakhstan continue to experience serious difficulties, for the overcoming of which it is necessary to consistently work, first of all, to further optimize the programs of entrepreneurship government support, through improving legislation, SME financial support, improving the efficiency of regional programs for the development of small and medium-sized enterprises, on elimination of administrative barriers and overcoming of corruption.

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ҚАЗАҚСТАН РЕСПУБЛИКАСЫНДАҒЫ ШАҒЫН ЖӘНЕ ОРТА БИЗНЕСТІҢ МЕМЛЕКЕТТІК ҚОЛДАУ БАҒДАРЛАМАЛАРЫ ЖӘНЕ ОЛАРДЫҢ ТИІМДІЛІГІН ЖҮЗЕГЕ АСЫРУ ШАРАЛАРЫ

Аннотация. Мақалада мемлекеттік бағдарламаның шағын және орта бизнесті қолдау Қазақстан Республикасында шаралар нәтижелілігін арттыруың ашылады. Талданатын жағдайының динамикасы ШОБ-ті. Көрсетілген мемлекеттік қолдау бағдарламалары, шағын және орта бизнес жеделдету мақсатында оны дамыту. Қазақстан Республикасында шағын және орта бизнестің дамуына кері әсерін тигізетін және оларды болдырмау үшін бірқатар факторлар анықталды.

Түйін сөздер: шағын және орта бизнес, шағын және орта бизнесті мемлекеттік қолдау, бизнесті дамыту бағдарламалары, ДКБ-2020, SWOT – анализ, PEST – анализ.

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ПРОГРАММЫ ГОСУДАРСТВЕННОЙ ПОДДЕРЖКИ МСБ В РЕСПУБЛИКЕ КАЗАХСТАН И МЕРЫ ПО ПОВЫШЕНИЮ ИХ РЕЗУЛЬТАТИВНОСТИ

Аннотация. В статье раскрывается программы государственной поддержки МСБ в Республике Казахстан и меры по повышению их результативности. Проанализирована динамика состояния МСБ в Республике Казахстан. Показаны программы государственной поддержки малого и среднего бизнеса с целью ускорения его развития в Казахстане. Выделен ряд факторов, негативно влияющих и сдерживающих развитие малого и среднего бизнеса в Республике Казахстан, а также предложены меры по их устранению.

Ключевые слова: малый и средний бизнес, государственная поддержка МСБ, программы развития бизнеса, ДКБ-2020, SWOT – анализ, PEST – анализ.

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