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**ANALYSIS OF THE FOREIGN EXPERIENCE
OF THE DEVELOPMENT OF SMALL AND MEDIUM BUSINESSES
IN AGRICULTURAL COMPLEXES AND THE POSSIBILITY
OF ITS APPLICATION IN SME IN THE APK OF KAZAKHSTAN**

Abstract. Small and medium-sized businesses play an important role in any country: it provides employment, generates healthy competition, saturates the market with new goods and services, and provides for the needs of large enterprises. Medium-sized business is a segment of entrepreneurship that has a significant impact on the development of national markets in the world, linking large businesses, small enterprises and consumers. Medium-sized businesses are characterized by such features as a high share in the economy, leadership in innovation, focus on domestic markets, flexibility and, at the same time, scale, limitation in number and revenue, and government support. Medium business is the backbone of the economy of any developed country as it creates jobs, produces new types of goods and creates the preconditions for the development of healthy competition.

Keywords: agriculture, state support, state functions, integration.

In the Republic, many concrete measures are being taken to develop small and medium-sized enterprises. The number of permits is being reduced, a reduction is being made in the circle of entities whose activities are subject to licensing as part of activities in the field of environmental protection and agriculture. In order to reduce time costs, simplification of licensing procedures is provided. Extending the principle of “one window” to all government agencies will significantly accelerate the passage of all documents. The new bill also introduces such rules as the mandatory verification of documents for completeness within 2 days, the exclusion of the mandatory notarization of documents submitted. In cases where the state agency fails to submit a reasoned refusal within the established time period, an authorization document shall be deemed issued. The implementation of these standards will certainly contribute to the revitalization of business in the country, the development of entrepreneurship.

Efforts are also being made to develop the institutional environment of the business. In particular, aimed at improving the mechanisms of interaction between state and regional bodies with business. The thing, however, is that at present there is no unified information system that would provide the most relevant information on activities in the field of small and medium-sized businesses. And this is also a limiting factor for the development of the business sector in the republic. In this regard, one of the main tasks should be the establishment of a branched sieve for the provision of information and advisory assistance to SMEs.

Since the development of SMEs largely depends on access to material resources and service infrastructure, ensuring conditions for free access of SMEs to resources becomes a determining factor in the implementation of modernization of the economy. In parallel with this, business incubators should be developed and the selection system for SMEs to be placed in them should be improved. For this, it is necessary to move away from the current model of development of business incubators as platforms for the development of simple business forms. The modern model of business incubators should be integrated with the system of technology parks and universities.

Particular attention should be paid to the development of interaction between the SME sector and large business. The solution to this problem involves not only leasing SMEs of unused areas of large enterprises and organizing the production of high value added products by SMEs. The essence of solving

the problem of interaction between small, medium and large businesses is associated with the creation of cluster-network structures of SMEs operating around large enterprises based on subcontracting and outsourcing. One of the main problems of SMEs is the lack of demand for their products. This is especially true for economies with a low income level, which determines a high degree of homogeneity of market demand and, as a result, limits the opportunities for small businesses to strengthen and grow. What is being done in developed countries in terms of the development of SMEs, we consider in table 1.

Table 1 - State policy to support SMEs in terms of increasing the availability of financing

Government support measures for the SME sector	A country
Increased support in the form of guarantees for loans to SMEs; Implementation of a policy for smoothing industry cycles	Canada, Chile, Denmark, Finland, Hungary, Italy, Korea, Netherlands, Slovakia, Slovenia, Spain, Switzerland, Thailand, United Kingdom, United States, Spain
Providing special conditions for guarantees for startups	Canada, Denmark, Netherlands
Increased government guarantees for export operations	Canada, Denmark, Finland, Netherlands, New Zealand, Sweden, Switzerland, Spain, United Kingdom
State co-financing (including through pension funds)	Switzerland, Ireland, Denmark
Increase in the share of direct financing of SMEs	Canada, Chile, Hungary, South Korea, Serbia, Slovenia, Spain
Interest rate subsidies	Hungary, Portugal, Russia
tax breaks, deferred payments	France, Ireland, Italy, New Zealand, Spain, United Kingdom, Russia
Banks specialized in lending to SMEs: negative discount rate	Ireland, Denmark
Central Bank Funding of Credit Organizations	United Kingdom
Creation of an infrastructure to support small innovative businesses	Australia, Austria, Israel, India, Indonesia, Canada, USA, Thailand, Finland, France, Czech Republic, Switzerland, Japan
Small business support programs based on a cluster-network approach	Belgium, Brazil, United Kingdom, Germany, Denmark, Italy, Mexico, Republic of Korea, USA, France, Chile, Japan
State order to small firms for the implementation of innovative projects or the provision of scientific and technical services	Great Britain, Denmark, Israel, New Zealand, USA, Finland, France

In this regard, the state should pay attention not only to providing access to the markets, but also to the development of the markets themselves, where the most important factor is improving the welfare of the population.

The work on the development of the principles of self-government in the business environment should be intensified. Currently, Kazakhstan has a large number of organizations supporting SMEs. These are both state and public organizations. However, at the same time, there is no single body directly responsible for coordinating their work and the quality implementation of SME support programs. Meanwhile, the experience of many countries shows that the most effective state policy for supporting and developing SMEs can be implemented through a specialized government body that has sufficient resource capabilities and powers.

Therefore, in order to institutionalize strengthening the SME support system, it would be advisable to transform it into an independent state body - the Agency, whose mission should be to increase the share of small and medium enterprises in the real sector, diversify their activities and increase innovative activity.

In agricultural production in Kazakhstan, a preferential tax system for producers is operating. For legal entities (production cooperatives, partnerships), the patent tax system - corporate income tax, value added tax, social tax, land tax, fees for the use of land, vehicles, property taxes, calculated in the generally established manner, are reduced by 70%.

Peasant farms pay a single land tax instead of all types of taxes in the amount of 0.1% of the value of the land.

Social tax is calculated at a rate of 20% of the monthly calculated indicator for each employee established for the financial year.

The use of the patent system of taxation for legal entities with generally established norms in Kazakhstan makes it possible to reduce the amount of taxes by 2 times, the single land tax for peasant farms - by 3 times.

The main factors of state financial support are direct and indirect state subsidies. The first includes direct government compensation payments, payments for damage caused by natural disasters, for damage associated with the reorganization of production (payments for the conservation of sown areas, etc.). Indirect state support includes supporting domestic prices for agricultural products; setting quotas, tariffs, taxes on export and import of food; compensation for the acquisition of capital goods; the provision of subsidies for the purchase of fertilizers, pesticides and feed; payment of interest on loans and insurance; subsidies for the storage of products and transport work on the transportation of products, the construction of industrial premises, the implementation of irrigation projects, land restoration, the creation of farmers associations.

The main problems holding back the development of small and medium-sized agricultural enterprises in the regions are:

1) structural imbalance in the development of small and medium enterprises by type of economic activity: at present, the vast majority of small enterprises are concentrated in trade;

2) the imperfection of the regulatory framework of existing federal and regional state programs to support small and medium-sized enterprises of the agro-industrial complex;

3) insufficient support for small and medium enterprises in the field of innovation and modernization of the agricultural sector;

4) conditions of a bank loan unacceptable for most small and medium enterprises in the agro-industrial complex;

5) lack of qualified personnel in the small business of agribusiness;

6) lack of infrastructure and a developed system of support for small and medium-sized enterprises in municipalities;

7) significant costs associated with certification of manufactured and developed products, patenting of inventions, as well as state registration of other results of intellectual activity.

Direct and indirect subsidies are widespread in developed countries, for example, agricultural support in Japan is 49%, Canada - 45%, USA - 30%, Belarus - 18.1%, Russia - 7.2%, Kazakhstan - 2.5%.

According to the study, a 50% increase in the US agricultural economy is provided by government funding of science. Here, 30% more is invested in the development of agricultural production per unit of output than in other sectors. About 60% of all budget funds for agriculture are directed to income stabilization

Small Business Support in Japan

Particularly interesting in the field of construction of the PMP infrastructure is the study of Japan's experience in creating a nationwide enterprise support system (see figure 3 on page 40). All Japanese PMP structures are coordinated by the independent Organization for SME Support and Innovative Development of the Regions of Japan (Organization for SME and Regional Innovation of Japan) form the state enterprise support infrastructure.

One of the main tasks of the small business support system in developed countries is to represent and protect the interests and needs of small businesses at various levels.

The modern system of state support for small and medium enterprises in China includes the following elements:

- Creation of a special state fund to support small and medium enterprises;
- Establishment of a preferential tax regime for small and medium enterprises;
- implementation of financial and credit support;
- ensuring access for small and medium-sized businesses to receive government orders;
- the use of other measures of a stimulating nature.

Each of these elements has certain characteristics and purpose.

Thus, the funds of the Small and Medium-sized Enterprises Support Fund are allocated for organizing consultative and legal services, creating and supporting a guarantee and subsidizing system for lending, supporting innovative activities of SMEs, encouraging the specialization and cooperation of SMEs with large companies, and training qualified managers and specialists for small and medium enterprises, support of their foreign trade activities, development of environmentally friendly industries.

Tax incentives for small and medium enterprises in China are concentrated in the field of large, high-income taxes [13]: corporate income tax, value added tax, business tax and sales tax.

The system of financial and credit support for small and medium enterprises in China is still in its initial stages and has not yet reached the level of developed countries. An important role is played by the China Development Bank, which is subordinate to the Government of the PRC. This development bank provides, among other things, direct lending to SMEs. However, a prerequisite is the availability of guarantees from local administrations. Nevertheless, lending to SMEs is not yet sufficiently developed. This is evidenced by the following facts: the share of small business in the total volume of loans issued by credit institutions in China is less than 20%; more than 60% of all small enterprises with an international credit rating are classified as BBB.

In India, since 2015, the Interest Equalization Scheme, which provides for 3% compensation for exporters of certain goods (416 tariff lines), has been operating for small and medium-sized enterprises in India.

To reduce the duration and cost of customs clearance, reduce transaction costs and eliminate bureaucratic barriers to trade, the Indian government is improving the system of "one-stop shop" and "electronic document management".

An important role in supporting Indian exports is played by the Export Credit Guarantee Corporation of India Ltd. (ECGC), which provides Indian exporters with various types of insurance cover against the risk of non-receipt of export earnings for a number of commercial or political reasons, as well as guarantees to banks and other financial institutions that provide loans to exporters on favorable terms. The corporation accounts for more than 90% of the Indian market for credit insurance services to exporters. The Government of India takes various measures to ensure favorable conditions for doing business for foreign investors, and pursues a policy of attracting foreign investment and technology to the country.

In Indonesia, the central administrative body, as a rule, has an extensive network of field offices and the entire administrative system is backed up by a significant number of institutions supporting SMEs at the state or public level. This includes a large number of institutions and organizations from chambers of commerce to associations of entrepreneurs, exporters, industry groups, etc. for example, in developed Asian countries, the share of SMEs in GDP reaches: in Japan - 52%, the Republic of Korea - 44%, and in developing countries - Indonesia - 30%, Myanmar - 71%.

The results of numerous studies suggest that Brazil has nevertheless become a country of entrepreneurs. In Brazil, an effective system for supporting and developing small business exists and is constantly being improved. A legislative framework has been created for the functioning of this sector of the economy; there is a structure to fulfill his needs - Brazilian Small Business Support Service (SEBRAE); the mechanism of stimulating entry into the foreign market is being formed. The Brazilian leadership pays constant attention to improving the legal framework for small business: in recent years, laws and regulations have been adopted to simplify and expedite the registration of small businesses; on the creation of funds for their soft loans; to simplify and reduce taxation; on the formation of a structure that organizes the entry of small enterprises into the foreign market. The analysis shows that the main factors in the rapid development of the private sector are, on the one hand, the desire of citizens to open their own economy, company or bureau and conduct an independent business on the basis of free market rules. On the other hand, the active privatization of state property, which entailed a sharp reduction in the number of jobs in large plants and factories, also had an impact on the increase in the number of small enterprises. The legislative framework, financial and fiscal rules for organizing a business, and increasing competition have led to the fact that up to 15% of newly created enterprises were not fixed on the market and went bankrupt. However, ongoing small business support programs aimed at tax cuts, investment assistance, lower rents, etc., allowed private firms to develop production and work confidently in the Brazilian market for goods and services.

The specifics of agribusiness in Nigeria is especially true for innovations in organization and technologies, since the latter are not distributed among several companies with their own technologists, but should reach thousands of commodity producers (small enterprises account for more than 80% of Nigeria's agribusiness) [3]. Moreover, any innovations require their adaptation to various agro-climatic conditions of the regions and often to the equipment and intellectual features of each company [4]. These circumstances necessitate the formation of information and consulting services (ICS) and management companies (UK) for organizational assistance to rural producers and modernization of the agro-industrial complex.

The development of agro-industrial complex in Nigeria requires the identification of “growth points” to form a new level of quality of life in rural areas. The development and testing of organizational and social innovations, including the introduction of ICS and management companies, leads to the creation of the concept of a “new village”. It is presented in the form of an agricultural-territorial cluster, working on the principle of "from the field and farm to the counter."

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АУЫЛШАРУАШЫЛЫҚ КОМПЛЕКТІЛЕРДЕГІ ШАҒЫН ЖӘНЕ ОРТА БИЗНЕСТІ ДАМУДЫҢ ШЕТЕЛДІК ТӘЖІРИБЕСІН ТАЛДАУ ЖӘНЕ ОНЫҢ ҚАЗАҚСТАН ҚАЛАСЫНДАҒЫ ШОКСЫНДА ШЫҒЫС ҚОЛДАНЫЛУЫ МҮМКІНДІГІН ТАЛДАУ

Аннотация. Шағын және орта бизнес кез-келген елде маңызды рөл атқарады: ол жұмыспен қамтамасыз етеді, салауатты бәсекелестік туғызады, нарықты жаңа тауарлармен және қызметтермен қанықтырады және ірі кәсіпорындардың қажеттіліктерін қамтамасыз етеді. Орта бизнес – бұл әлемдегі ұлттық нарықтардың дамуына үлкен әсер ететін, ірі бизнес, шағын кәсіпорындар мен тұтынушыларды байланыстыратын кәсіпкерлік сегменті. Орта бизнес экономикадағы жоғары үлес, инновациялар саласындағы көшбасшылық, ішкі нарыққа бағдарлану, икемділік және сонымен қатар масштаб, сан мен кірісті шектеу, мемлекеттік қолдау сияқты ерекшеліктермен сипатталады. Орта бизнес кез-келген дамыған ел экономикасының тірегі болып табылады, өйткені ол жұмыс орындарын ашады, тауарлардың жаңа түрлерін шығарады және салауатты бәсекелестікті дамыту үшін алғы шарттар жасайды.

Түйін сөздер: ауылшаруашылығы, мемлекеттік қолдау, мемлекеттік функциялар, интеграция.

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АНАЛИЗ ЗАРУБЕЖНОГО ОПЫТА РАЗВИТИЯ МАЛОГО И СРЕДНЕГО БИЗНЕСА В АГРОПРОМЫШЛЕННЫХ КОМПЛЕКСАХ И ВОЗМОЖНОСТЬ ЕГО ПРИМЕНЕНИЯ В МСБ В АПК КАЗАХСТАН

Аннотация. Малый и средний бизнес играет важную роль в любой стране: он обеспечивает занятость населения, порождает здоровую конкуренцию, насыщает рынок новыми товарами и услугами и обеспечивает нужды крупных предприятий. Средний бизнес - это сегмент предпринимательства, который оказывает существенное влияние на развитие национальных рынков в мире, связывает между собой крупный бизнес, малые предприятия и потребителя. Средний бизнес характеризуется такими особенностями как высокая доля в экономике, лидерство в инновациях, сосредоточение на внутренних рынках, гибкость и, вместе с тем, масштабность, ограничение по численности и выручке, государственная поддержка. Средний бизнес является опорой экономики любой развитой страны так как создает рабочие места, выпускает новые виды товаров и создает предпосылки для развития здоровой конкуренции.

Ключевые слова: сельское хозяйство, государственная поддержка, функции государства, интеграция

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