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Sh.Sh. Ramazanova¹, M.M. Valiyeva², O.V. Kopylova³¹Eurasian National University named after L.N. Gumilyov;^{2,3}North Kazakhstan State University. M. Kozybaeva**FINANCIAL SECURITY OF AGROINDUSTRIAL COMPLEX
IN THE CONDITIONS OF MODERNIZATION OF THE ECONOMY
OF THE REPUBLIC OF KAZAKHSTAN**

Abstract. The authors of the article present the concepts of financial support for the agro-industrial complex in the context of the modernization of the economy of Kazakhstan. It should be noted that the complexity and characteristics of agricultural production are characterized by a high level of risk of innovation processes in the agricultural sector. The risk of financing the results of research and production, as well as the risk of a temporary gap between costs and results, the uncertainty of demand for innovative production does not contribute to the interest of private investors to invest in agricultural development. In this connection, methods were created for financial support of the agro-industrial complex with state support, which are described in detail in this study. Other problems of financial support of the agro-industrial complex and ways of their solution are also presented.

Keywords: agriculture, finance, agriculture, modernization, innovation, business.

INTRODUCTION

In accordance with the priorities of development of Kazakhstan in the post-crisis period, defined in the Message of the President N.Nazarbayev “New Decade - New Economic Growth - New Opportunities of Kazakhstan”, the modernization of the country's agricultural sector will be an important segment of economic diversification. The head of state highlighted three main areas of development of the agro-industrial sector (hereinafter referred to as the agro-industrial complex): increasing labor productivity through the introduction of new technologies and the growth of processing of agricultural raw materials; ensuring food security of the country; realization of the export potential of the agricultural industry.

The state innovation policy is formed on the basis of determining the development strategy of the agro-industrial complex of the country and its individual regions, analyzing the current state of innovation activity, forecasting the development of scientific and production potential, developing innovation infrastructure and state support for innovation activity.

MAIN PART

An analysis of business investment activity conducted in 2018 showed that 90% of the largest companies in the country were not ready to present in detail the results of their innovation activities. If in the practice of economically developed foreign countries, private companies play a key role in financing research work and creating innovations, covering up to 80% of national expenditures, in Kazakhstan no more than 25% of investments in scientific and technical progress are financed by business structures.

The critical inadequacy of these figures becomes extremely clear, given that the entire amount of investments in Research and development (hereinafter referred to as R & D) in Kazakhstan in recent years amounted to just over 1% of GDP. For comparison, in the USA the share of expenditures for research work in GDP is about 2.5–2.8%, in Japan –3.3%, and Israel — 4.5%.

The negative dynamics of investment and innovation activity in the country's economy led to significant physical and moral deterioration of the production fund used - from 50 to 70% of fixed assets for production purposes need to be replaced, and the average service life of equipment in the agro-

industrial complex exceeded 15 years. In this regard, it is necessary to significantly increase the budget financing of fundamental and priority applied scientific research, modernization and technical re-equipment of fixed assets to conduct research at a level not inferior to the world's best scientific laboratories.

The conditions and factors influencing the innovative development of the agro-industrial complex can be divided into negative (constraining innovative development) and positive (contributing to the acceleration of innovative processes).

Negative factors include:

- ineffective interaction of scientific institutions with the implementation structures, the department of the entire dissociation;
- reduction of the scientific potential of agrarian science;
- complex structure of agricultural production;
- high risk of innovation in the agricultural sector;
- low level of financing;
- discrepancy in prices for agricultural and industrial products;
- shortage of qualified personnel in agriculture;
- increased monopolization in agriculture;
- lack of state innovation strategy;
- lack of management and innovation coordination
- activities at the state level;
- an increase in the share of imported food products;
- undeveloped credit system of the agrarian sector and innovations in it;
- Lack of preparedness of the personnel structure of the agro-industrial sector in the field of

innovative positive factors includes:

- systematic departure from the command management methods of the AIC;
- the ability to run various forms of management;
- availability of scientific and educational potential of the agroindustrial complex;
- high-capacity food market;
- systematic introduction of new technologies in the production of environmentally friendly

Of course, the important factors contributing to the progressive innovative development of the agro-industrial sector are the transition to a market-based management method, the availability of a vast base of natural resources of the country, significant scientific and educational potential, and a huge potential of the food market. inside and outside the country, the ability to make organic and natural food.

A significant problem is the outflow of young scientists due to cuts in science funding. In these conditions, the goal of the strategy of innovative development of the agro-industrial complex of the Republic of Kazakhstan for the period up to 2020 is to accelerate the growth rate of agricultural products by increasing the effective use of resource potential and product competitiveness, solving social problems in rural areas and reducing the gap in the standard of living of rural and urban populations.

Nanotechnologies - nanomaterials and nanotechnologies - are already found in almost all areas of agriculture: crop production, animal husbandry, veterinary medicine, the processing industry, the production of agricultural equipment, etc. Today in Kazakhstan there are all prerequisites for the active introduction and promotion of nanotechnology in the agro-industrial complex that the initiative of private entrepreneurs and large investments of leading companies can accelerate this process.

At present, the level of innovation activity in the agro-industrial complex is very low due to the difficult financial situation of agricultural and processing enterprises, difficulties in obtaining loans for financing investment projects, as well as insufficient funding for innovative developments at the expense of the budget. All this led to a reduction in the demand for scientific and technical products and the curtailment of many research and development projects in the agro-industrial complex.

At the present stage of development of the agro-industrial complex, it is necessary to more actively use public-private partnership in order to attract foreign investment and advanced technologies for the modernization of the domestic economy. In this regard, precisely ensuring the competitiveness of innovative companies in the domestic and foreign markets is the main goal of state support for innovative development. This aspect is especially important for the development of priority areas of the country's

economy. These are industries such as agriculture, processing industry, etc., which, due to high risks and low attractiveness for investors, do not enjoy the financial support of entrepreneurs.

State participation in innovation development as a partner has the following objectives:

- fostering a new generation of scientists with innovative thinking;
- financial participation in the search for new technologies;
- ensuring the competitiveness of the innovative product;
- participation in the practical implementation of innovations;
- support the emergence of innovative resource centers;
- support of research work in institutions of higher professional education.

These goals can be achieved only if the state and private business interact with each other within the framework of a public-private partnership. It is important that in this partnership the interests of the state and its main function - the modernization of the economy through innovative development be pursued.

The priority right to receive all measures of state support:

- leasing of agricultural machinery and equipment;
- investment subsidies for the purchase of agricultural machinery and equipment;
- subsidizing interest rates when lending to agribusiness entities, leasing agricultural equipment and animals, technological equipment;
- subsidizing the costs of the audit unions of agricultural cooperatives for the internal audit of cooperatives;
- simplification of the procedures for granting loans and leasing under the terms of subsidiaries of KazAgro NUH JSC with the repayment of the initial loan payment at the expense of investment subsidies and the provision of loans for subsequent lending to its members [7].

- Today we can say that a new stage of the creation and development of agricultural cooperatives is taking place, so under the Yntymak, Bereke, Yrys and Yntyma Crediting Programs, financing is provided to agricultural producers for the following conditions.

- *Table 1 - Crediting programs*

According to the table, we see that the lending rate for all types of loans is 6%, and has a livestock bias, which indicates support for farming in Kazakhstan. The innovation course is implemented in investment projects under the state programs "Business Road Map 2020", "Agribusiness 2020", the state program of accelerated industrial-innovative development (SPIID) with the aim of implementing the strategic objectives of the development of the agro-industrial complex of Kazakhstan.

Creation of agricultural cooperatives contributes to solving not only economic, but also social problems: by organizing agricultural cooperatives in the areas of marketing, processing of agricultural products, logistics and maintenance of agricultural producers, increase employment of the rural population, create additional jobs.

Sources of financing

Contributions of cooperative members, external investors

KazAgro NMH

- JSC Fund for Financial Support of Agriculture
- KazAgroFinance JSC
- Agrarian Credit Corporation JSC
- KazAgroGarant JSC
- JSC "KazAgroenim"
- KazAgroMarketing JSC (information and consulting services)
- JSC Entrepreneurship Development Fund "Damu" //www.damu.kz

Second level banks [5].

Based on all characteristics of each breeding animal, the following standards of subsidies per 1 kg of live weight are applied: sheep of all breeds - no more than 50% of the acquisition cost, but no more than 161 tenge, horses - no more than 118 tenge, pigs - no more than 139 tenge, camels - no more than 86 tenge, for the purchase of pedigree cattle of domestic breeds - no more than 107 tenge per head, meat breeds from European countries - no more than 140 tenge, Australia, North and South America - no more than 214 tenge.

The mechanism, developed by the Government and the National Bank, will allow for the financial rehabilitation of enterprises of the agro-industrial sector - bank borrowers. Together with KazAgro, the banks approved a mechanism for converting foreign currency loans issued to agricultural producers into tenge loans with an extension of the loan terms. This will reduce the debt burden of enterprises of the agro-industrial complex and reduce the dependence on exchange rate fluctuations caused by external factors.

Acting as financial intermediaries, banks depend on the situation in the economy and in foreign markets. A change in the situation may also have an impact on the pace of development of the agrarian sector, which has a load in the form of foreign currency loans and is developing under the pressure of external shocks.

Within the framework of the direction "Development of State Systems for the Provision of Agro-Industrial Complex Subjects" it is planned to accomplish the following tasks:

- Development of a phytosanitary security system;
- Development of a veterinary safety system;
- Development of pasture water supply infrastructure.

The total amount for the implementation of this direction is 409 billion tenge for 2013-2020.

To reduce capital intensity and payback period of investment projects, government support will be introduced in the form of partial reimbursement of expenses (construction and installation, purchase of equipment, agricultural and special equipment) for investments aimed at creating new or expanding existing production capacities in priority sectors of the agro-industrial complex.

Directions of support:

1. Modernization of processing facilities: sugar mills, processing of fruits, berries and vegetables, meat processing plants, dairy plants and leather and wool processing plants;
2. Construction and modernization of the infrastructure for irrigation of pastures for transhumance;
3. Construction and modernization of dairy farms;
4. Construction and modernization of poultry meat;
5. Construction and modernization of breeding cattle reproducers;
6. Construction and modernization of cattle feedlots;
7. Construction and modernization of greenhouses;
8. Construction of new and expansion of existing grain terminals and grain storage tanks;
9. Introduction of a drip irrigation system;
10. Creation and development of family livestock farms.

The problem of investing in the agricultural sector is further aggravated by the upcoming entry of Kazakhstan into the WTO. In this regard, one of the areas of adjustment of the domestic agricultural policy should be an investment development strategy. The transfer of the agro-industrial complex to an industrial-innovative way of development on the basis of strengthening its material and technical base, increasing the competitiveness of agricultural products implies an increase in the financing of the agro-industrial complex.

CONCLUSION

In the formation of agrarian policy, one should not take into account the global trends in the development of agriculture in developed countries. In most countries of the world, agricultural support is recognized as a national priority; they implement effective systems of state financial regulation. In recent years, there has been a heightened attention of developed countries to the problems of their own food security. The funds allocated for the financial support of agriculture increase annually. The experience of developed countries in the field of financial support of the national economy and the creation of new competitive industries, including the agro-industrial complex, deserves great attention. Each country chooses its own way of regulating the economy, developing and defining for itself the most optimal forms and methods.

Ш.Ш. Рамазанова¹, М.М. Валиева², О.В. Копылова³

¹Л.Н.Гумилев атындағы Еуразия ұлттық университеті;

^{2,3}Солтүстік Қазақстан мемлекеттік университеті. М.Қозыбаева

ҚАЗАҚСТАН РЕСПУБЛИКАСЫ ЭКОНОМИКАНЫ ЖАҢҒЫRTU ЖАҒДАЙЛАРЫНДАҒЫ АГРОЙНАЛДЫҚ КЕШЕННІҢ ҚАРЖЫЛЫҚ ҚАУІПСІЗДІГІ

Аннотация. Мақаланың авторлары Қазақстанның экономикасын жаңғырту контекстінде агроөнеркәсіптік кешенді қаржылық қолдау тұжырымдамасын ұсынады. Ауыл шаруашылығы өндірісінің күрделілігі мен сипаттамалары аграрлық сектордағы инновациялық процестердің жоғары деңгейімен сипатталады. Зерттеулер мен өндірістің нәтижелерін қаржыландыру тәуекелдігі, сондай-ақ шығындар мен нәтижелер арасындағы уақытша айырмашылық тәуекелдігі, инновациялық өндіріске деген сұраныстың белгісіздігі жеке инвесторлардың ауыл шаруашылығын дамытуға инвестиция салуға мүдделі емес. Осыған байланысты агроөнеркәсіптік кешенді мемлекеттік қолдаумен қаржылай қолдау үшін әдістеме жасалды, олар осы зерттеуде егжей-тегжейлі сипатталған. Ақ агроөнеркәсіптік кешенді қаржылық қолдаудың басқа да мәселелері және оларды шешу жолдары ұсынылған.

Түйін сөздер: ауыл шаруашылығы, қаржы, ауыл шаруашылығы, жаңғырту, инновация, бизнес.

Ш.Ш. Рамазанова¹, М.М. Валиева², О.В. Копылова³

¹Евразийского национального университета им Л. Н. Гумилева;

^{2,3}Северо-Казахстанского государственного университета им. М. Козыбаева

ФИНАНСОВОЕ ОБЕСПЕЧЕНИЕ АГРОПРОМЫШЛЕННОГО КОМПЛЕКСА В УСЛОВИЯХ МОДЕРНИЗАЦИИ ЭКОНОМИКИ РЕСПУБЛИКИ КАЗАХСТАН

Аннотация. Авторами статьи представлены понятия финансового обеспечения агропромышленного комплекса в условиях модернизации экономики РК. Следует отметить, что сложность и особенности сельскохозяйственного производства характеризуются высоким уровнем рисков инновационных процессов в аграрном секторе. Риск финансирования результатов исследований и производства, а также риск временного разрыва между расходами и результатами, неопределенность спроса на инновационное производство не способствуют заинтересованности частных инвесторов вкладывать капитал в развитие сельского хозяйства. В связи с чем, были созданы способы финансового обеспечения агропромышленного комплекса при поддержке государства, о которых подробно описано в данном исследовании. Так же представлены и другие проблемы финансового обеспечения агропромышленного комплекса и пути их решения.

Ключевые слова: сельское хозяйство, финансы, АПК, модернизация, инновации, бизнес

Сведения об авторах:

Рамазанова Шынар Шаймуратовна - докторантка 2 курса, Евразийского национального университета им Л. Н. Гумилева, kitrus_77@mail.ru, 0000-0003-3156-8259;

Валиева Майра Мухаметгалиевна - к.э.н., доцент, Северо-Казахстанского государственного университета им. М. Козыбаева, mvalieva1975@mail.ru, 0000-0001-9441-4711;

Копылова Оксана Васильевна - к.э.н., доцент, Северо-Казахстанского государственного университета им. М. Козыбаева, oxana.kopylova@mail.ru, Orcid: 0000-0002-0083-8570

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