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A.N. Nurzhanova¹, G.A. Mauina²¹PhD student, “Financial Academy” JSC Nur-Sultan, Kazakhstan;²“Financial Academy” JSC Nur-Sultan, Kazakhstanasema_n@mail.ru, mauina_galiya@mail.ru**TOPICAL PROBLEMS, SUPPORT AND CONTRIBUTION
OF ENTREPRENEURSHIP IN THE ECONOMY OF KAZAKHSTAN**

Abstract. The article describes current issues, state support and the contribution of Kazakhstani entrepreneurship.

In the study it was made a deep analysis of the important advantages, conditions that are necessary for the development of entrepreneurship and business, the tools of Unified Program of the Damu Fund, the contribution of small and medium-sized enterprises to the economy of Kazakhstan from 2013-2017, as well as development trends and entrepreneurs' problems which need to be radically addressed. The authors of the article proposed the main directions for improving the development of entrepreneurship in the Republic of Kazakhstan, as a long-term, key factor in development of the economy.

Key words. Economics, entrepreneurship, income, small and medium-sized businesses, property, output, risks, profits, marketplace, costs, private ownership.

Introduction. Modern entrepreneurship is a complex economic phenomenon that has passed a long development path, which are caused, first of all, by processes associated with the transition to a market economy and affecting the formation and development of its external and internal environment, caused by two reasons: firstly, constantly changing innovative processes in the world; secondly, this is due to the glut of the market for goods and the increase in demand and requirements of consumers, whose tastes are constantly changing

At the same time, entrepreneurs have many problems and they experience significant difficulties, but a market economy cannot exist without entrepreneurship. This is a separate layer of initiative, talented, risk-taking part of the layers of society who strive to live independently, produce demanded products or services and at the same time make a profit, i.e. work in free labor activity. But this requires radical changes related to the demonopolization and development of competition, which is based on various forms of ownership and state support.

The development of entrepreneurship has many important advantages:

- an increase in the number of owners, which means the formation of the middle class - the main guarantor of political stability in a democratic society;
- an increase in the share of the economically active population, which increases the incomes of citizens and smoothes the imbalances in the welfare of various social groups;
- selection of the most energetic, capable individuals, for whom small business becomes the primary school of self-realization;
- creation of more jobs with relatively low capital costs, especially in the service sector;
- employment of workers released in the public sector, as well as representatives of socially vulnerable groups of the population (refugees from the “crisis spots”, people with disabilities, youth, women)
- manpower training through the use of workers with limited formal education who acquire their qualifications at the place of work;

- development and implementation of technological, technical and organizational innovations (in an effort to survive in the competition, small firms are more likely to take risks and implement new projects);
- indirect stimulation of production efficiency of large companies through the development of new markets, which reputable firms consider insufficiently capacious (not only large companies, but also the most advanced high-tech industries and production often grow from the bowels of small businesses);
- liquidation of the monopoly of producers, creation of a competitive environment;
- reduction in capital-labor ratio and capital intensity in the production of more labor-intensive products, quick return on investment (for example, in the United States, companies with less than 100 employees have more sales per dollar of assets than large companies, not only in industries such as services, financial insurance, wholesale, but also in transport, as well as in manufacturing);
- improving the relationship between different sectors of the economy [1].

Terms necessary for the development of entrepreneurship and business

1. Economical:

- private property (individual, associated) as the dominant form of ownership;
- freedom of choice of material and financial resources and freedom of distribution of the product and net profit;

- availability of conditions for the formation of initial capital;
- free access to information, its truthfulness.

2. Political:

- political stability;
- economic policy aimed at developing market relations.

3. Legal:

- legal regulation of entrepreneurship;
- legal literacy and culture (knowledge of laws and regulations, mandatory implementation for all subjects of society).

4. Free competition.

1. Developed market infrastructure (banking system, securities market, risk insurance system, information technology).

In some countries, there are schools for entrepreneurship development, the so-called business incubators, where various experts (economists, lawyers, psychologists) advise, train entrepreneurship, learn to develop business plans, establish contacts with partners, etc. [2].

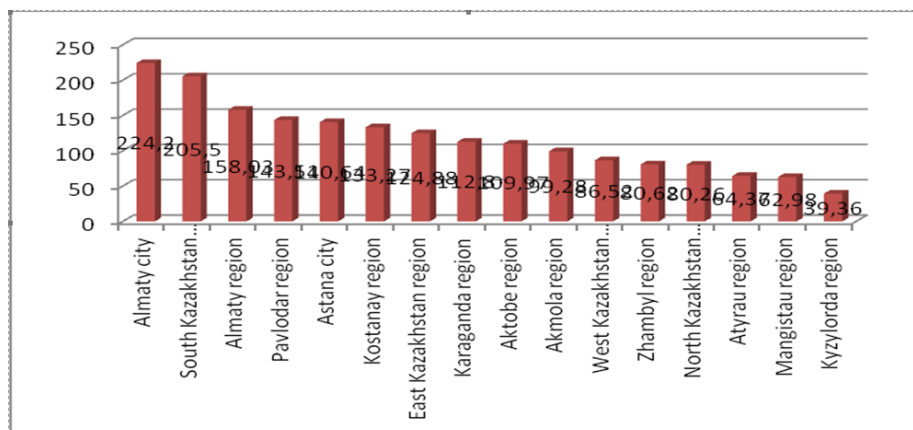
Various large-scale measures are being created in the Republic of Kazakhstan for state support of entrepreneurship, small and medium-sized businesses. In order to strengthen state support and development of small business, the President of the Republic of Kazakhstan issued a decree in March 1997, which became the basis for the creation of the «Small Business Development Fund» JSC.

For the entire period of the implementation of Unified Program, Damu Fund has signed subsidy agreements on interest rates for 12083 projects for a total loan amount of 2068.04 billion tenge. Grants paid in the amount of 181.74 billion tenge. Including in 2017, 2287 projects were subsidized for subsidizing interest rates for the total amount of loans of 248.64 billion tenge (table 1).

Table 1 - Results of the implementation of the instrument for subsidizing interest rates for 2014-2017

Key figures	2014 y.	2015 y.	2016 y.	2017 y.
Number of members, unit.	1814	1595	2 121	2287
Loan amounts, mil.tenge	241 016	260 131	331 879	248 640
<i>Note - based on source [3]</i>				

By the volume of the subsidized loan portfolio, the leaders are the city of Almaty (224.2 billion tenge), South Kazakhstan (205.5 billion tenge), Almaty (158.03 billion tenge), Pavlodar region (143.51 billion tenge) and the city of Astana (1140.64 billion tenge). More clearly presented data are shown in Figure 1.



Note - compiled according to the source [3]

Almaty, South-Altay region, Pavlodar region, Astana, Kostanay region, East-Karaganda region, Aktobe region, Akmola region, West-Zhambyl region, North-Atyra region, Mangistau region, Kyzylorda region.

Figure 1 - Loan amount for signed projects on subsidizing interest rates for the period from 2010 to 01.01.2017, billion tenge

«Damu» Entrepreneurship Development Fund JSC for 2015-2018, which combined the non-financial support measures implemented by the Fund into 5 main areas:

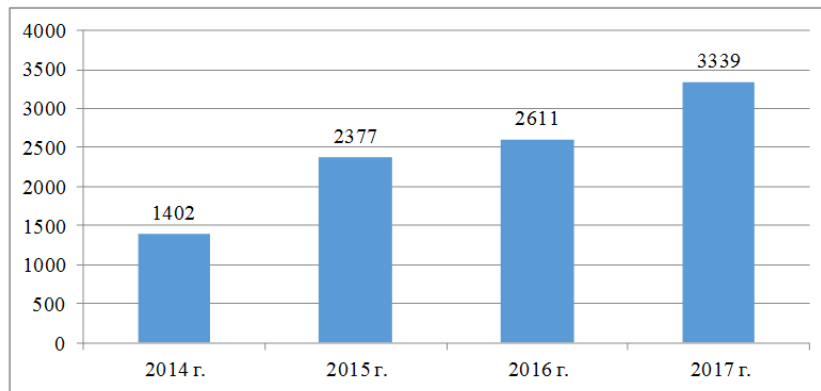
- 1) start-up business support;
- 2) support and increase the competitiveness of the existing business;
- 3) support and development of entrepreneurship of persons with disabilities;
- 4) monitoring of business support services;
- 5) creation of conditions for the qualitative development of native entrepreneurship.

Service support of the existing business is aimed at improving the enterprise management system in order to increase its efficiency and includes the provision of a wide range of specialized services to support business processes, including:

- services related to accounting and tax registration, as well as the preparation of statistical reports;
- customs procedures services;
- consultation and full support of the entire process of implementing management systems / support of appeals of entrepreneurs and the public with an entrepreneurial initiative;
- provision of legal services;
- marketing services;
- consultations in the information technology services;
- services related to government procurement, procurement of national companies and subsoil users;
- management services/Consultations regarding public-private partnership.

New instruments of Damu Fund, introduced in 2017-2018, include:

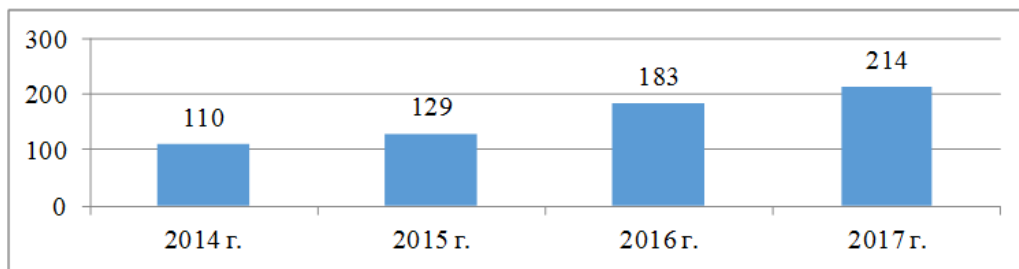
1. Concessional lending and microcredit guarantee under the Program for the Development of Productive Employment and Mass Entrepreneurship.
2. Subsidizing interest rates on loans issued by second-tier banks to private enterprises for housing purposes under the «Nurly Zher» Housing Program;
3. Automation of the digital supermarket of business support «Digital Damu»;
4. «Startup Academy» Startup Business Support Project;
5. Project for supporting existing business «Asyldar»;
6. SME financing through a new fundraising from international financial organizations and local budgets, which include the Unified Business Support and Development Program «Business Road Map 2020», where the volume of output as of January 1, 2017 is estimated at 8.5 trillion tenge, including, according to preliminary estimates, for 2016 - 2.61 trillion tenge (Figure 2)



Note - compiled according to the source [4]

Figure 2 - Dynamics of output by participants

The Unified Business Support and Development Program “Business Roadmap 2020”, billion tenge, by the participants of the Unified Business Support and Business Development Program “Business Roadmap 2020” as of January 1, 2017, about 256.5 thousand jobs were previously saved and over 81,1 thousand new jobs were created (Figure 3).



Note - compiled according to the source [4]

Figure 3 - Dynamics of taxes paid by participants of the Unified Business Support and Development Program “Business Roadmap 2020”, bln. tenge

Systemic problems with access to finance, high costs in a number of industries lead to the fact that the state is forced to subsidize business.

In 2016, more than 400 billion tenge was allocated from the state budget (republican + local) for subsidies.

For business, the main subsidies are BRM-2020 and subsidies in agriculture. The study showed that the scope of such measures is small. And such support is not all SMEs, of which nearly 1.2 million. For example, last year a subsidiary “road map” -2020 Fi-connection via -879 was achieved, if only SMEs (23 billion). Within the framework of SIID, due to the budget, only 2 projects at the level of USA \$ 75 billion were supported through BRK.

For most entrepreneurs, horizontal measures are important, such as a low tax burden, affordable loans, quality infrastructure, access to foreign markets, access to advanced knowledge and technology.

In general, it can be noted that even within the framework of existing programs, it is possible to significantly expand the coverage of state support measures by redistributing budget funds between individual regions. For example, in the framework of the DKB, the construction of infrastructure for one object can significantly limit the possibility of subsidizing dozens of enterprises [5].

Thus, the above data indicate the lack of effectiveness of support programs for small and medium-sized businesses of the EDF “Damu” in terms of increasing the competitiveness of Kazakhstani SMEs. Despite the fact that the government of Kazakhstan is actively declaring these programs, today their implementation can be called rather weak. This is especially true for non-financial programs to support

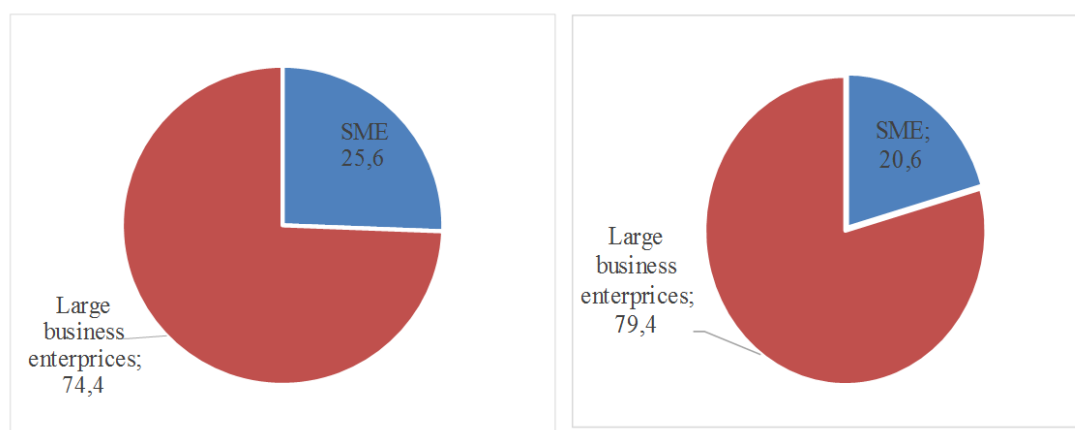
small and medium-sized businesses implemented by the Damu Fund, including a competency-building program for free training on the Business Advisor project for start-up entrepreneurs, Business Relations Project, two-stage education in Kazakhstan and abroad, service support for entrepreneurs.

So, not quite suitable contingent of audience often incapable and not interested in business development, is being recruited for training programs. The training service providers for these programs themselves are selected by tender at the lowest price, often without the experience and methodology of organizing training for entrepreneurs or people planning the implementation of start-up projects. All this happens due to the disinterest of most employees of the Damu Fund in opening a new business and developing an existing one. Most employees are incompetent in matters of business development, they do their work according to the instructions, but they do not care about the final result, they only know the theory. When implementing the above programs, the indicator “who will spend the most money” is often used. Although it would be necessary - on the contrary: strive to achieve the maximum effect with minimal costs. This should be the main indicator of the programs being implemented by the Damu Fund [6].

At the local level, sometimes annoy people who want to implement an idea. In this regard, the Damu Fund is recommended to hire personnel not only with knowledge of Kazakh language and higher education in public administration, but with experience in small business. In addition, it is necessary to develop a system of plans for achieving certain results for employees, for example, when opening a new business by a student who has been trained in the Fund's programs, to reward an employee engaged in servicing this student, etc. ways to stimulate the Damu Fund staff to more actively promote and develop business in Kazakhstan

In addition, it should be noted the low awareness of entrepreneurs about the programs of Damu Fund. As the study showed, most entrepreneurs do not know neither about the possibilities of financial support, nor about the non-financial programs of the Fund. A more active strategy is needed to use to inform entrepreneurs about the Fund's programs. According to data for 2017, the share of SMEs in GDP grew to 25.6% (16.7% in 2013).

More clearly, the share of SMEs in Kazakhstan's GDP before the start of the program and as of the end of 2017 is shown in Figure 4.



Note - compiled according to the source [4]

Figure 4 - The share of SMEs in Kazakhstan's GDP before the start of the program (2010) and as of the beginning of 2018, in percent

For this indicator, it should be noted that there are still questions about the methodology for calculating the share of SMEs in GDP. Currently, for statistical purposes, only one indicator is used - the number of employees (up to 250 people). Thus, the number of small and medium enterprises included subjects of the quasi-government sector and some large mineral companies.

According to preliminary estimates, in the total amount of the total income of SMEs, 15% falls on quasi-sector and another 8% on raw materials. That is, the real share of SMEs in GDP may differ from that published by the Committee on Legal Statistics and special registers of the General Prosecutor's Office of Kazakhstan.

The main problems of entrepreneurship are the predominance of raw materials exports, the low share of SMEs in Kazakhstan's GDP, and the relatively undeveloped layer of enterprises producing value-added products. The share of products manufactured by small and medium-sized businesses in GDP remained at an average level of 16.7%. Experts also note a number of factors that impede the development of entrepreneurship in Kazakhstan: poor public awareness, high loan rates for entrepreneurship, administrative barriers, etc.

If there is no effective demand from the population for products and services that small and medium-sized enterprises are capable to produce, this area will not be able to develop actively. Those who have now decided to realize their potential in this area, it is necessary to understand clearly what services will be most in demand in the market in the near future. In addition, in order to survive, small businesses must be as mobile as possible. Consequently, if the demand for goods or services in one area begins to decline, and in the future this trend will only intensify, then the representative of a small business should quickly reorient and enter potentially growing markets, without regret leaving the previous direction in the past.

At the same time, today in our state, all those efforts that are aimed at the systematic and widespread development of entrepreneurship are gradually beginning to justify themselves. A state program for the development and support of small business in the Republic of Kazakhstan is being implemented, social-entrepreneurial corporations (SECs) based on close cooperation between the state and business have been created. Kazakhstan's GDP is twelve times less than Russia's, but the republic allocated three times as much money to support small and medium-sized businesses (SMEs) during the crisis. The share of SME loans in the portfolio of second-tier banks over the past year has grown by one percent, and the loan portfolio itself has grown by nine percent. The economies of Kazakhstan and Russia are similar in their raw materials orientation, issues of supporting small and medium-sized businesses are of great importance, since the development of this sector creates a stabilizing core for national economies as a whole. In this regard, the development of SMEs in Kazakhstan is one of the priorities of the country's economic policy. Table 2 shows the share of GDP of small and medium enterprises.

Table 2 - Assessment of the contribution of entrepreneurship to the economy of Kazakhstan

Key features	2013	2014	2015	2016	2017	Deviations 2017/2013 y.	
						+,-	%
Assessment of the contribution of small and medium enterprises to the gross domestic product), in percent	16,7	25,9	24,9	26,8	26,8	+10,1	+60,5
Note: compiled according [7]							

Assessment of the contribution of small and medium-sized enterprises to the gross domestic product, in%, shows that its share is growing steadily, so in 2017 the volume of gross output was 26.8%, which is + 10.1% higher compared to 2013, which indicates on the growing contribution to the GDP of SMEs.

Improving the economic situation in the country largely depends on solving problems that impede the development of entrepreneurship.

Conclusion. Thus, having analyzed the overall picture of indicators of small and medium-sized businesses, we can make the following conclusions:

1. The downward trend in the activity of SMEs at the end of 2017 indicates that the existing forms and institutions for supporting small businesses are not effective enough, crisis phenomena are forcing SMEs to minimize or go into the shadows.

2. In a regional context, the concentration of small enterprises is in most industrialized and densely populated areas. In this regard, it is necessary to strengthen support in each district of the regions, as well as establish inter-regional relations for certain groups of goods and services.

3. Taking into account that during the crisis, small and medium-sized enterprises are moving from the manufacturing sector to less capital-intensive measures, it is necessary to consolidate various forms of support for SMEs and support the manufacturing sector of SMEs, trade and services in a balanced way.

Undoubtedly, all measures taken to improve the implementation of innovations in small businesses have a positive impact on the development of innovation, but there are certain disadvantages:

- the lack of modern mechanisms for introducing technologies, but in introducing them and bringing them to the market;
- investment and credit conditions, high interest rates;
- insufficient development of infrastructure elements to promote innovative projects, such as technology parks and specialized business incubators, a network of risks, financial funds, special financial mechanisms to support firms at the stage of their rapid growth, certified appraisers of firms and intellectual property, etc.;
- lack of domestic market and effective demand for advanced technology and industrial innovations, etc.;
- insufficient staff [7].

Further business development, the use of innovative potential, its stimulation, the development of such forms of interaction as contract cooperation, joint production, fulfillment of state orders, leasing, franchising and venture financing should ensure the stable functioning of the liberal economic system of the Republic of Kazakhstan, the main foundation of which will be a strong entrepreneurial class.

In order to increase the competitiveness of Kazakhstani small and medium-sized businesses, it is necessary, first of all, to increase the share of innovatively active enterprises. The Damu Fund needs to focus more actively on innovative policies to increase the competitiveness of SMEs.

To increase the level of research and development, it is necessary to carry out a state policy of incentives in the following areas:

1) direct government stimulation of research and development (R&D) by allocating budgetary and extra-budgetary financial resources (government contracts, grants, loans) between various fields of research and development in accordance with the system of state scientific priorities;

2) indirect state stimulation of science and its development in the public and private sectors of the economy through tax, depreciation, patent, customs policy, as well as support of SIE;

3) the provision of various types of benefits to the subjects of the innovation process (both directly to entrepreneurs engaged in innovation, and those infrastructure elements that provide them with some support);

4) the formation of an innovative climate in the economy and infrastructure for scientific research and development, including national services, for scientific and technical information, patenting and licensing, standardization, certification, statistics, analytical centers for studying foreign experience, preparation of forecasts of scientific and technological development and the formation on their basis of a system of national scientific priorities for providing information to decision makers [8, 9].

Summing up the above, it can be noted that the development of entrepreneurship in the Republic of Kazakhstan is considered as a global mass orientation with the creation of a flexible mixed economy, the combination of all forms of ownership and as a long-term, key strategically important factor for the development of the economy.

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КӘСІПКЕРЛІКТІҢ ӨЗЕКТІ МӘСЕЛЕЛЕРІ, ҚОЛДАУ ЖӘНЕ ҚАЗАҚСТАН ЭКОНОМИКАСЫНА ҚОСҚАН ҮЛЕСІ

Аннотация. Қазіргі заманғы кәсіпкерлік дамудың үлкен жолынан өткен, ең алдымен, нарықтық экономикаға көшумен байланысты және оның сыртқы және ішкі ортасын қалыптастыру мен дамытуға ықпал ететін процестерге негізделген күрделі экономикалық феномен болып табылады, ол екі себеппен белгіленеді: біріншіден, әлемдегі үнемі өзгеріп отыратын инновациялық үдерістер; екіншіден, бұл тауарлар нарығының шамадан тыс қанығуына және тұтынушылар сұранысы мен талаптарының артуына байланысты.

Бұл ретте кәсіпкерлердің проблемалары көп және олар елеулі қиындықтарға тап болады, бірақ нарықтық экономика кәсіпкерліксіз өмір сүре алмайды. Бұл өз бетінше өмір сүруге, сұранысқа ие өнім немесе қызмет көрсетуге және сонымен бірге табыс алуға, яғни еркін еңбек қызметінде жұмыс істеуге ұмтылатын бастамашылық, талантты, тәуекелге келе жатқан қоғам топтарының бір бөлігі. Бірақ бұл үшін монополиялан-

дыру мен бәсекелестікті дамытуға байланысты түбегейлі өзгерістер қажет, ол мемлекеттің меншігі мен қолдауының әртүрлі нысандарына негізделеді.

Мақалада қазіргі заманғы проблемалар, мемлекеттік қолдау және қазақстандық кәсіпкерліктің Қазақстан экономикасына қосқан үлесі қарастырылады.

Кәсіпкерлік пен бизнесті дамыту үшін қажетті маңызды артықшылықтарға, шарттарға, "Даму" қорының бірыңғай бағдарламасының құралдарына, 2013-2017 жылдары шағын және орта кәсіпкерліктің Қазақстан экономикасына қосқан үлесіне, сондай-ақ түбегейлі шешілуі қажет кәсіпкерлердің даму тенденциялары мен проблемаларына терең талдау жүргізілді. Мақала авторлары экономиканы дамытудың ұзақ мерзімді, негізгі факторы ретінде Қазақстан Республикасында кәсіпкерлікті дамытуды жақсартудың негізгі бағыттарын ұсынды.

Қолданыстағы бағдарламалар шеңберінде жекелеген аудандар арасында бюджет қаражатын қайта бөлу жолымен мемлекеттік қолдау шараларын қамтуды айтарлықтай кеңейтуге болады. Мысалы, ДҚВ шеңберінде бір объект үшін инфрақұрылым құрылысы ондаған кәсіпорындарды субсидиялау мүмкіндігін айтарлықтай шектеуі мүмкін.

Көптеген кәсіпкерлер үшін төмен салық жүктемесі, қолжетімді кредиттер, сапалы инфрақұрылым, сыртқы нарықтарға қол жеткізу, озық білім мен технологияларға қол жеткізу сияқты «көлденең» шаралар маңызды.

Сонымен қатар, бүгінде біздің мемлекетте кәсіпкерлікті жоспарлы және жаппай дамытуға бағытталған барлық күш-жігерді біртіндеп ақтай бастайды. Қазақстан Республикасында шағын кәсіпкерлікті дамыту мен қолдаудың мемлекеттік бағдарламасы іске асырылуда, мемлекет пен бизнестің тығыз ынтымақтастығына негізделген әлеуметтік-кәсіпкерлік корпорациялар құрылды. Қазақстанның ЖІӨ он екі есе Ресейден аз, алайда, республика дағдарыс кезеңінде шағын және орта бизнесті қолдауға үш есе көп ақша қаражат бөлді. Екінші деңгейдегі банктердің портфеліндегі ШОБ кредиттерінің үлесі соңғы жылы бір пайызға өсті, ал кредиттер портфелінің өзі тоғыз пайызға өсті. Қазақстан мен Ресей экономикасы өзінің шикізаттық бағытына ұқсас, шағын және орта бизнесті қолдау мәселелері үлкен маңызға ие, өйткені бұл сектордың дамуы тұтастай алғанда ұлттық экономикалар үшін тұрақтандырушы өзек жасайды. Осыған байланысты Қазақстанда ШОБ-ты дамыту елдің экономикалық саясатының басымдықтарының бірі болып табылады.

Түйін сөздер: экономика, кәсіпкерлік, табыс, шағын және орта бизнес, меншік, өнім шығару, тәуекелдер, пайда, тауарлар мен қызметтер нарығы, шығындар, жеке меншік.

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АКТУАЛЬНЫЕ ПРОБЛЕМЫ, ПОДДЕРЖКА И ВКЛАД ПРЕДПРИНИМАТЕЛЬСТВА В ЭКОНОМИКУ КАЗАХСТАНА

Аннотация. Современное предпринимательство представляет собой сложный экономический феномен, прошедший большой путь развития, которые обусловлены, прежде всего, процессами, связанными с переходом к рыночной экономике и оказывающими влияние на формирование и развитие ее внешней и внутренней среды, вызванное двумя причинами: во-первых, постоянно меняющимися инновационными процессами в мире; во вторых, это связано с перенасыщением рынка товаров и увеличения спроса и требований потребителей, у которых постоянно меняются вкусы.

При этом проблемы у предпринимателей множество и они испытывают значительные трудности, но рыночная экономика не может существовать без предпринимательства. Это отдельный слой инициативного, талантливое, идущее на риск часть слоев общества, которые стремятся жить самостоятельно, производить востребованную продукцию или услуги и при этом получать прибыль, т.е. работать в свободной трудовой деятельности. Но для этого необходимо радикальные перемены, связанные с де монополизацией и развитием конкуренции, которая базируется на разнообразных формах собственности и поддержки государства.

Рассматриваются современные проблемы, государственная поддержка и вклад казахстанского предпринимательства в экономику Казахстана.

Проведен глубокий анализ важных преимуществ, условий, которые необходимы для развития предпринимательства и бизнеса, инструменты Единой Программы Фонда «Даму», вклад малого и среднего предпринимательства в экономику Казахстана с 2013-2017 годы, а также тенденции развития и проблемы у предпринимателей, которые необходимо радикально решать. Авторами статьи предложены основные направления улучшения развития предпринимательства в Республике Казахстан как долговременного, ключевого фактора развития экономики.

В рамках существующих программ можно значительно расширить охват мер государственной поддержки путем перераспределения бюджетных средств между отдельными районами. Например, в рамках ДКВ строительство инфраструктуры для одного объекта может значительно ограничить возможность субсидирования десятков предприятий.

Для большинства предпринимателей важны горизонтальные меры, такие как низкая налоговая нагрузка, доступные кредиты, качественная инфраструктура, доступ на внешние рынки, доступ к передовым знаниям и технологиям.

Вместе с тем сегодня в нашем государстве постепенно начинают оправдывать себя все те усилия, которые направлены на планомерное и повсеместное развитие предпринимательства. Реализуется государственная программа развития и поддержки малого предпринимательства в Республике Казахстан, созданы социально-предпринимательские корпорации (СПК), основанные на тесном сотрудничестве государства и бизнеса. ВВП Казахстана в двенадцать раз меньше российского, однако республика выделила в три раза больше денежных средств на поддержку малого и среднего бизнеса (МСБ) в период кризиса. Доля кредитов МСБ в портфеле банков второго уровня за последний год выросла на один процент, а сам портфель кредитов вырос на девять процентов. Экономика Казахстана и России схожи в своей сырьевой направленности, вопросы поддержки малого и среднего бизнеса представляют большую важность, так как развитие этого сектора создает стабилизирующий стержень в целом для национальных экономик. В связи с этим развитие МСБ в Казахстане является одним из приоритетов экономической политики страны.

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