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The impact of state support on the innovative activities of small and medium businesses in Kazakhstan

Abstract. *In conditions of geopolitical instability, there is no time for a gradual transition, our country needs clear pushes for development, namely the development of smart technologies that can be stimulated by the support of small business entities. To address this issue, a comprehensive examination of recent changes in foreign models of financial support for innovation is necessary.*

Numerous studies acknowledge the pivotal role of entrepreneurship in stimulating innovation, economic growth, and overall well-being, as well as its influence on job creation. Over time, researchers have presented varying perspectives on the relationship between economic development and entrepreneurship. It is widely recognized that innovation serves as a driving force behind the economic progress of nations, positioning innovative entrepreneurship as a crucial factor in contemporary economic development.

This article aims to analyze the state's role in fostering innovative entrepreneurship for the economic advancement of Kazakhstan. Taking into account the multichannel nature of both economic development and innovative entrepreneurship, the article presented their vision of the relationship between the above strategically important indicators, reflecting individual characteristics. To achieve this objective, the article employs a model that explores the impact of new or young innovative firms on economic growth rates, thus aligning with the literature review and the stated purpose of the study.

Keywords: *loans for innovative SME services, SME management, monitoring and auditing of credit operations, stimulation, economic growth.*

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Introduction

In the current realities and in general, based on the results of the upheavals of this century, as the main tool of development in public policy and the business environment, we can say this is entrepreneurship, in particular innovative with high added value. Everyone understands the reasons for this demand, because it is inherent in the main factors that stimulate the development of the economy, these are new products or services, employment. The connection between entrepreneurship, innovation and economic development is unequivocal, this is confirmed by numerous scientific studies and works. Of course, the points of view on the level of these connections differ, and there can be no other way. Recent development trends show the significant role of innovative entrepreneurship, as their multiplicative impact on development is high. Who are entrepreneurs in the innovation field. These are people who can translate new trends, ideas, improving life into reality, that is, into a specific product or service. Accordingly, this is a huge niche that brings a lot of income, because people are willing to pay for such goods and services. Of course, both scientists and the state authorities are busy with this issue [1].

Despite its significance, there is a scarcity of empirical data in specialized literature regarding the contributions of entrepreneurs specifically recognized as innovative. While several theoretical studies (e.g., [2], [3], [4]) and empirical investigations (e.g., [5]) have explored the driving forces behind entrepreneurship development and its impact on economic activity, there remain theoretical questions on the definition of entrepreneurship in the innovation sphere and, of course, in measuring its proportionality to macroeconomic growth indicators. There are enough studies on the impact at the micro level [6], [7], which prove the proportionality between business activity and growth indicators. Thus, even small new innovative companies outperform large companies in terms of activity and growth. We can also note the following pattern, made on the basis of an analysis of the available literature. There is a direct correlation in the geographical location of a particular region and its indicators of both business activity and economic growth. This is indicated in the works of researchers who have seen this relationship in different regions between the indicators of these factors (for example, [8], [9]). Global Entrepreneurship Monitoring has become a pillar providing information on this relationship between business activity indicators and macroeconomic indicators of the country.

Methodology

The research methodology employed in this study involves the use of regression model analysis. Statistical analysis and data processing were conducted using Stata and SPSS software tools. The study's primary findings indicate that countries with higher levels of development and higher income tend to have a greater presence of innovative entrepreneurs, as measured by the level of innovativeness in general early entrepreneurial activity (TEA). These entrepreneurs are motivated by the perceived opportunity for improvement that comes with becoming an entrepreneur.

Discussion

Entrepreneurship has garnered significant attention in recent decades due to its role as a driving force for economic development, inclusive societies, well-being, and innovation. The scientific and economic works indicate two main branches of monitoring the impact of business activity on economic growth. One of which is the horizontal growth of the innovation industry and an increase in the representation of products (for example, [10]). The following model is based on the vertical growth of the innovation industry and the improvement of the quality of the products provided (for example, [11]). The concept of Joseph Schumpeter lies in this, which is explained. So what do we want to say by this. New, technological products introduced into the market displace the business that produces unprofitable and uncompetitive products and goods. This increases productivity and economic growth. A number of authors [4], [12] have improved the existing scientific and economic base by introducing a new look at the essence of business in the dissemination of knowledge. The conclusion is that, in their opinion, business is the gasket that connects knowledge, commerce and economic growth. And most importantly, this is the main value given to economic knowledge.

According to the literature examined, the impact of innovations on macroeconomic development indicators is typically evaluated through two main perspectives: input and output. The input perspective focuses on research and development (R&D) expenditures, while the output perspective emphasizes patent-related indicators [13]. And if we look in depth, this is an analysis of the impact of smart technologies on the development of more specific point firms and industries. in particular. The methodology developed by Solow is often used in this kind of research. As usual, the Cobb-Douglas production function is used to assess the effectiveness of the impact of smart technologies on macroeconomic indicators. Here it is necessary to pay attention to the fact that such models of economic growth do not fix the role of business, which is the main driving force of technological innovation.

There are a lot of studies that are aimed at studying the impact of business activities on macroeconomic development, namely, in particular, on job creation. It is on everyone's lips that

entrepreneurship, which is expressed through the employment indicator, is one of the drivers of annual GDP growth [12]. At the same time, scientific works prove that opening new firms gives a multiplicative effect of employment growth [14].

We cannot say that the relationship between business activity and employment growth is an axiom. There is no consensus among researchers. But it can be stated for sure that small economic entities have a disproportionately high impact on the increase in jobs [15]. Some scientific minds assure of a possible negative business trigger on macroeconomic indicators.

Smart technologies are the main component of a successful business today, which automatically increase the level of competitiveness. This is the most important indicator of the level of business development. Since they generate forward-moving thoughts, initiatives and turn them into high-end products that are in demand on the market. And, accordingly, they give a large added value. The concept of smart technology business in the current realities is widely popular among the scientific community. There are many scientists who are concerned with analyzing the consequences of business, innovation and macro-development. We can find such sayings in the literature, "entrepreneurs-Schumpeterians" [16], which means entrepreneurs-innovators. The origins come from Joseph Schumpeter. Schumpeter's theory of economic development highlights the zest of business activity in innovation, which torpedoes economic growth.

Despite all the evidence from the theoretical theory, we cannot state this as an axiom. The impact of smart technologies on business is ambiguous. Of course, correlation calculations show a good relationship and connection between innovative entrepreneurship and economic growth, it is not easy to establish a clear cause-and-effect relationship between them. The complex nature of the relationship is attributed to the fact that entrepreneurship can influence innovation, but innovation can also impact entrepreneurial outcomes and access to critical resources [16]. Therefore, it becomes technically difficult to determine the precise impact of entrepreneurship on economic development and innovation creation.

Results

The establishment of an innovative economic model in foreign countries showcases varying timelines required for its construction, as well as diverse approaches to supporting innovation activities of small and medium-sized enterprises (SMEs). Global experience demonstrates that there is no one-size-fits-all model for supporting innovative activities of SMEs that would be effective across all countries. Each nation chooses an individual path for the development of an innovative economy.

Table 1

Modern models of financial support for innovation activities of small and medium-sized businesses

Model	Representative countries	Sources of financing of innovative activities of SME
Anglo - Saxon	USA, UK, Australia	Government; venture funds; business angels; private investors; technoparks
European (continental)	Germany, France, Italy, Spain	Banks; government; various forms of public-private partnership
Scandinavian	Finland, Sweden, Denmark, Norway	Technological and industrial cooperation; creation of clusters around large enterprises
Asian	Japan, South Korea, Singapore, China	Large diversified corporations associated with the banking sector; private specialized scientific and technological agencies and incubators; specialized business angels
Hindustani	India, Sri Lanka	Government; public and private training and retraining institutes; commercial banks; international corporations; clusters around industrial enterprises; business incubators; science and technology and business parks

Of course, we note the growth of indicators of entrepreneurial activity in Kazakhstan. Official sources point to the success of the measures taken by the authorities. Over the past decade, the contribution of small and medium-sized enterprises (SMEs) to the gross value added (GVA) in the country's GDP has notably increased from 20.6% to 33.3%. This indicates a substantial growth in the economic significance and impact of SMEs on the overall GDP of Kazakhstan. The data underscores the positive outcomes resulting from the measures taken to support and promote the development of SMEs in the country. The output of SMEs has expanded by 2 times, and the number of active business entities has reached 1.4 million. Employment in this sector amounted to 3.4 million people, more than half of the economically active population. According to this indicator, we have approached the level of the OECD countries [17].

Nevertheless, despite significant achievements, there is a long and painstaking work ahead. Against the background of declining trade and economic activity in the world, sanctions confrontations and market volatility, new challenges have appeared before the state, and at the same time, new incentives and opportunities for the development of domestic entrepreneurship. The resolution of these objectives serves as the foundation of Kazakhstan's new economic policy, and its successful implementation relies heavily on the active involvement of small and medium-sized enterprises (SMEs). Currently, a diverse array of tools is available for state support of SMEs, including tax incentives, accessible lending options, provision of readily available infrastructure, support for exporters, and various other measures. In 2021 alone, through programs administered by the Damu Foundation, the government extended support in the form of over 32,000 subsidies and guaranteed more than 17,000 entrepreneurial projects. These initiatives have been instrumental in fostering an enabling environment for the growth and development of SMEs in Kazakhstan, facilitating their access to resources, and driving economic progress. In 2022, the implementation of SME support tools will be continued within the framework of the National Entrepreneurship Development Project for 2021-2025. In this regard, the new agenda for the development of entrepreneurship will be based on the creation of a modern entrepreneurial ecosystem.

Our state, by analogy with other foreign partners, has staked out the achievement of small business entities as a factor for further macroeconomic development. The authorities have made decisions on financial support for the business. What does it mean? Reimbursement of interest rates, targeted provision of funds to such entities and loan guarantees. These initiatives aim to enhance the financial capabilities of SMEs, reduce their borrowing costs, and facilitate their access to capital, ultimately fostering their growth and contributing to the overall development of the economy [17].

Over the past five years, the Government, through the Damu Fund, has provided volumes of concessional financing for SMEs comparable to OECD countries. The budget of SME support programs for 5 years amounted to 652.4 billion tenge:

- 373.8 billion tenge GP "DKB 2025", "EPV", GP "Enbek", GP "Nurly Zher" (subsidies and guarantees),
- 278.6 billion tenge from IFI (ADB, EBRD, UNDP), revolving funds in the framework of funds of the National Fund of our country (1,2 and 3 tranches), M&E and software placed within the framework of a conditional placement.

The amount of allocated funds for SMB, million tenge						
	2017	2018	2019	2020	2021	TOTAL
Conditional placement	40 098	51 140	67 554	56 460	63 310	278 562
Subsidies	30 609	40 793	35 725	64 667	128 400	300 194
Guarantees	2 951	3 922	6 493	21 762	38 470	73 598
TOTAL	73 658	95 855	109 772	142 889	230 180	652 354

Number of supported projects						
	2017	2018	2019	2020	2021	TOTAL
Preferential finance	8 305	18 656	18 930	11 136	7 782	64 809
Subsidies	2 287	1 475	2 641	14 679	32 307	53 389
Guarantees	1 234	1 679	2 470	7 346	17 268	29 997
TOTAL	11 826	21 810	24 041	33 161	57 357	148 195

Fig. 1 – Growth of budgets and results of programs implemented through the Damu Foundation in 2017-2021

These measures allowed for 5 years to finance 148.2 thousand SME projects totaling 5.5 trillion tenge, including 13.7 thousand projects worth 1.9 trillion tenge in the manufacturing industry.

The basic resource for the growth of the SME sector is loans. That is why the main emphasis within the framework of state programs was placed on expanding the access of SMEs to loans. The dynamics of changes in the portfolio of second-tier banks on SME loans in 2017-2021 indicates that state support instruments such as subsidizing rates, guaranteeing loans and conditional allocation of funds for further financing of SMEs have fulfilled their tasks, namely:

- We ensured the growth of lending to the SME segment, over 5 years the SME loan portfolio increased by 0.8 trillion tenge to the level of 5.5 trillion tenge, the share of SMEs in the portfolio decreased by 5 percentage points and amounted to 27.2%. A decrease in the share of SMEs in the total portfolio of STB loans, which is associated with an increase in the share of consumer lending to both the population and business.

- Contributed to the growth of lending to priority sectors and, in particular, the manufacturing industry, a key sector in the diversification of the country's economy, over 5 years, the portfolio of loans to small businesses in the manufacturing industry has grown almost 2.5 times to the level of 907 billion tenge, the share of industry has increased by 20.8 percentage points to the level of 48.9%.

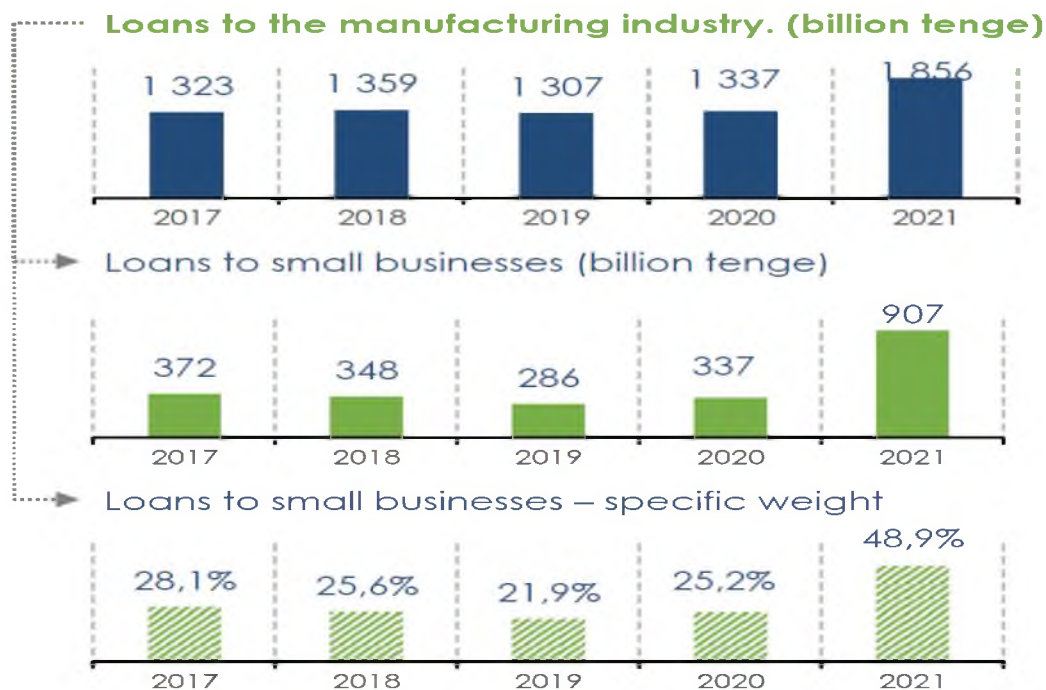


Fig. 2 – Expanding access of SMEs to STB loans

The share of coverage of the Damu Fund by state support measures in the SME lending market by second-tier banks as of 01.01.2022 was 34% (as of 01.01.2021 – 36%). The wide access of small businesses to loans has intensified their investment activities. The conditions of state programs played a significant role, particularly through the provision of long-term financing spanning 7-10 years. From 2017 to 2021, investments in fixed assets of small businesses exhibited growth rates surpassing the overall market trends:

- Over a five-year period, the annual volume of investments in small businesses increased by 36%, whereas the total market volume of investments grew by 51%.
- The proportion of investments in small businesses relative to the total volume of investments decreased from 42% to 38%.

These figures indicate that while investments in small businesses experienced notable growth, the overall market also witnessed significant expansion. As a result, the share of investments in small businesses, though slightly reduced, remained substantial in the overall investment landscape.

The emphasis of state programs on the manufacturing industry stimulated the growth of investments in this sector. In five years, the annual volume of investments in the manufacturing sector has grown by 61%.

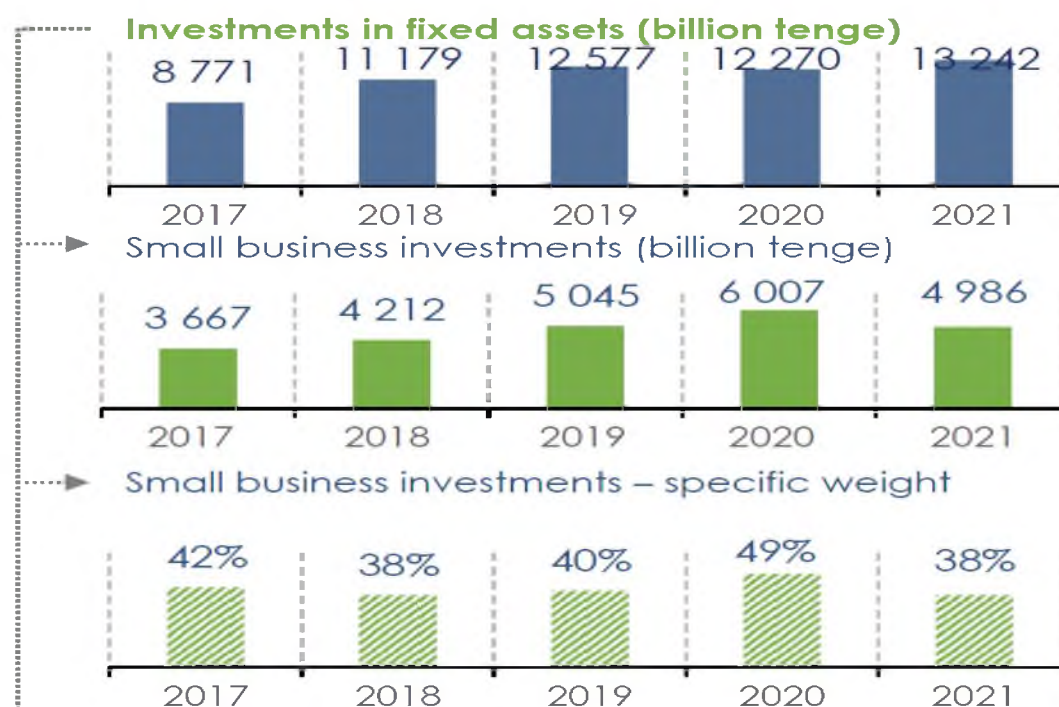


Fig. 3 – Increase of SME investments in fixed assets

Enterprises have been able to attract more borrowed funds for investment activities. Over five years, the annual volume of investments at the expense of borrowed funds increased by 97% to the level of 1,463 billion tenge.

The active investment activity of entrepreneurs was reflected in the growth of the number of SMEs and new manufacturing enterprises.

The research paper utilizes an extended version of the neoclassical growth model to test the established hypotheses. Given the relatively small sample size, the selection of independent variables was done with some level of economy. The control variables included in the model are:

1. Lagging with one lag indicator of GDP per employed person. Negative. According to the theory, it is confirmed.

2. Capital gains per employee.

Current indicators are business activity at the stage of creation (TEA), SMEs with smart technologies, and SMEs with crazy technologies. What do these values mean. Triggers of macro indicators representing the characteristics of a business with smart technologies are considered as complementary factors of production. Moreover, the TEA (Technological and Economic Analysis) set is a comprehensive tool that can be employed to evaluate dietary food preparation. It encompasses the measurement of both technological and non-technological additives, treating them as capital investments.

Taking into account the current realities of the global market, market participants must constantly adapt to the daily changing conditions and demands at all levels of interaction. It should be noted that the level of economic entities is very important for the development of smart technologies and, accordingly, the development of the country as a whole. A correlation analysis reveals a strong relationship (correlation coefficient=0.87) between GDP and the number of small and medium-sized enterprises (SMEs), with the regression equation being $y=0.033x+4053.2$ and an R-squared value of 0.76. This indicates that supporting microenterprises is crucial for promoting economic growth. Similarly, there is a high correlation coefficient of approximately 0.9 between GDP and the turnover of medium-sized companies. This model effectively demonstrates the relationship between these indicators in nearly 80% of cases [18].

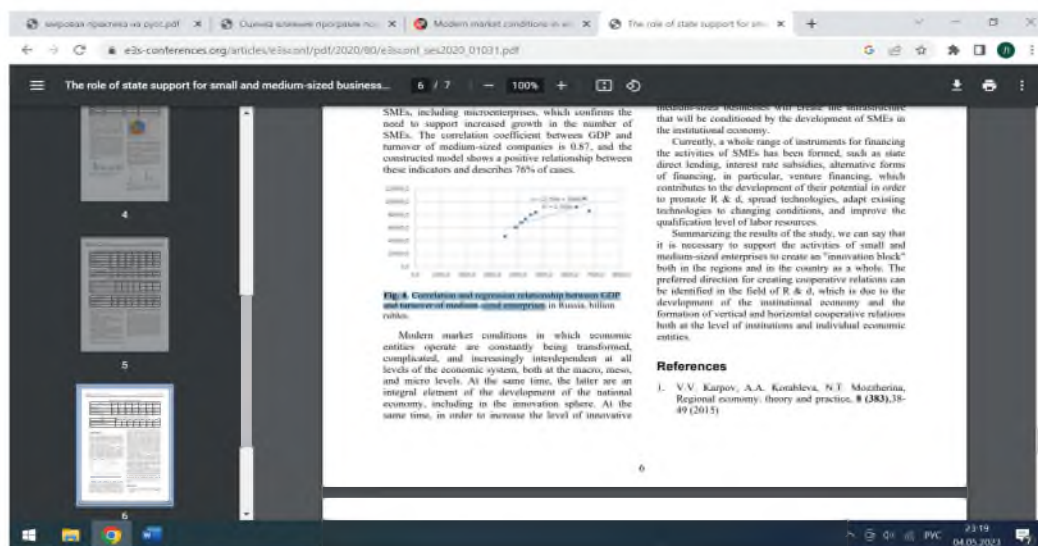


Fig. 4 – Correlation and regression relationship between GDP and turnover of medium-sized enterprises

To enhance the advancement of smart technologies, it is imperative for government authorities to consider implementing measures that specifically support small and medium-sized enterprises (SMEs). By doing so, they can foster an environment conducive to the development and growth of these technologies. Since this is the “innovation layer” in the country’s economy. Since these business entities are mobile and flexible, the costs of retransformation are low. We can observe the business structure of foreign partners, where this layer is the main one and makes up the majority. Of course, the main problem for them is access to financial resources. This barrier sometimes does not allow us to rapidly increase production potential. Summing up, the policy of supporting and stimulating the development of small and medium-sized businesses will provide the infrastructure that is vital for this kind of business.

Currently, there is a diverse range of financial tools available to assist small and medium-sized enterprises (SMEs). These tools encompass various forms of support, including government-backed loans, interest rate reductions, and innovative financing options like venture capital. These instruments play a crucial role in fostering the growth and capabilities of SMEs in multiple areas. For instance, they facilitate the promotion of research and development, the dissemination of technologies, the adaptation of existing technologies to evolving circumstances, and the enhancement of workforce skills.

Conclusion

The best practices observed in various foreign countries regarding the organization of public-private infrastructure, financial support, information dissemination, and consulting services, as well as the expedited commercialization of new developments by small and medium-sized enterprises, highlight the necessity for Kazakhstan to adopt a systematic state approach in all processes related to fostering innovation activities within SMEs.

The state program “Business Roadmap - 2025” played a crucial role as one of the important tools for providing comprehensive support to entrepreneurship in Kazakhstan. Its primary objective was to ensure sustainable and balanced growth of regional entrepreneurship while preserving existing jobs and creating new ones. This program had a significant impact on the development of SMEs in the country.

By formalizing and implementing similar systematic approaches, Kazakhstan can create an enabling environment for SMEs to thrive, stimulate innovation, and contribute to the overall economic growth of the nation.

Thus, the participants of the State Enterprise "DKB-2025" annually contribute to the maintenance of existing and the creation of new permanent jobs in SMEs, where the share of participants in the state program in the employment of SMEs by the end of 2021 amounted to 13% and 27% in the manufacturing industry of SMEs. The growth in the output of products of the participants of the state program is growing annually in accordance with the overall growth in the output of SMEs of the Republic of Kazakhstan. The contribution of the participants of the State Enterprise "DKB-2025" to the output of SMEs by the end of 2021 amounted to 31%, an increase of more than 2 times compared to 2018. In the manufacturing industry, the contribution of state participants. The program amounted to 62%, showing an increase of 11 percentage points since 2018.

Due to the growth of production and income from sales, small businesses increase tax revenues to the budget. And by the end of 2021, the participants of the State Enterprise "DKB-2025" paid 573.5 billion tenge of tax deductions to the budget, which is 2 times more than in 2018. In 2021, the share of CPN expenses of the participants of the State Enterprise "DKB-2025" was around 2%, while the share of CPN expenses of the participants of this organization in the industrial sector amounting to 40%, which is more than 25% points higher than in 2020.

On average, each tenge of budget funds allocated to support entrepreneurs participating in the State Enterprise through interest rate subsidies and loan guarantees yields a return of 125 tenge in revenue and contributes more than 7 tenge in tax deductions.

We can state that, based on the results of this work, it is very important to support these small enterprises at the regional and national levels. Since this is the driving force behind the development of smart technologies. An unambiguously effective policy is to conduct research and development. This is influenced by the growth of the institutional economy and the establishment of cooperation links between institutions and individual economic entities, both vertically and horizontally.

By promoting collaboration and knowledge-sharing in the field of research and development, it becomes possible to strengthen the innovation ecosystem and facilitate the emergence of a vibrant network of interconnected entities. This approach contributes to the overall growth and development of small and medium-sized enterprises, driving innovation and economic progress in the country as a whole.

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Мемлекеттік қолдаудың Қазақстандағы шағын және орта бизнестің инновациялық қызметіне әсері

Аңдатпа. Қазақстанда кәсіпкерлік қызметтің өсуіне кедергі келтіретін экономикалық және саяси Санкциялар жағдайында ұлттық экономиканы жаңғырту және оны дамытудың инновациялық жолына көшу процесінің жандануына байланысты инновациялық шағын және орта кәсіпорындарды мемлекеттік қолдау шараларын қазіргі жағдайларға бейімдеу проблемасы инновациялық қызметті қаржылық қолдаудың шетелдік модельдеріндегі соңғы өзгерістерді жүйелі зерттеуді талап етеді.

Арнайы әдебиеттерде кәсіпкерлік инновацияларды, экономикалық өсуді және әл-ауқатты ынталандыруда оның жұмыс орындарын құруға әсер етуінен басқа маңызды рөл атқаратыны мойындалады. Зерттеушілер барлық уақытта экономикалық даму мен кәсіпкерлік арасындағы байланыс туралы әртүрлі көзқарастарын білдірді. Инновация сонымен қатар ұлттардың экономикалық дамуының қозғаушы күші болып саналады. Сондықтан инновациялық кәсіпкерлік қазіргі экономикалық дамудың негізгі факторы ретінде қарастырыла бастады.

Мақаланың мақсаты – Қазақстан экономикасындағы кәсіпкерліктің инновациялық дамуындағы мемлекеттің ролін талдау. Екі процестің де: экономикалық даму мен инновациялық кәсіпкерліктің көп қырлы екенін ескере отырып, мақалада екі құбылыстың өзара байланысын және оның

ерекшелігін білдіру міндеті қойылған. Әдебиеттерді шолудың заманауи маңызды сәттерінің сипатын және зерттеудің жарияланған мақсатын ескере отырып, бұл мақалада инновациялық кәсіпкерліктің аспектілері және экономикалық өсу қарқынының детерминанттары ретінде жаңа немесе жас және инновациялық фирмаларды қамтитын модель сыналды.

Түйін сөздер: ШОБ инновациялық қызметтеріне кредиттер, ШОБ менеджменті, кредиттік операциялардың мониторингі мен аудиті, ынталандыру, экономикалық өсу.

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Влияние государственной поддержки на инновационную деятельность малого и среднего бизнеса в Казахстане

Аннотация. В свете усиливающейся необходимости реформирования внутренней экономики и трансформации на инновационное развитие наша страна сталкивается с проблемой приемлемости и принятия государственной политики в рамках поддержки малых и средних предприятий (МСП) в условиях экономических и политических санкций. Исходя из этого, актуально рассмотреть опыт применяемых политик зарубежных стран, их принятых изменений в поддержку инновационной деятельности, чтобы адаптировать рычаги государственной политики для развития инновационных малых и средних предприятий к настоящим реалиям.

В специальной литературе признается, что предпринимательство играет заметную роль в стимулировании инноваций, экономического роста и благосостояния в дополнение к его влиянию на создание рабочих мест. Исследователи выражали разные взгляды на взаимосвязь между экономическим развитием и предпринимательством во все времена. Также считается, что инновации являются движущей силой экономического развития наций. Поэтому инновационное предпринимательство стало рассматриваться как ключевой фактор современного экономического развития.

Цель статьи - проанализировать роль государства в инновационном развитии предпринимательства в экономике Казахстана. Принимая во внимание, что оба процесса: экономическое развитие и инновационное предпринимательство многогранны, в статье ставится задача выразить взаимосвязь двух явлений и ее специфику. Учитывая характер современных основных моментов обзора литературы и заявленную цель исследования, в этой статье была протестирована модель, которая охватывает новые или молодые и инновационные фирмы как аспекты инновационного предпринимательства и детерминанты темпов экономического роста.

Ключевые слова: кредиты на инновационные услуги МСБ, менеджмент МСБ, мониторинг и аудит кредитных операций, стимулирование, экономический рост.

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