

және бұл банктер Түркияның жергілікті кіші және орта кәсіпкерлігіне көп көңіл бөледі. Кәсіпкерлік Түркия елінде өте маңызды, себебі ол экономиканың дамуының 90 пайызын құрайды және кәсіпкерлікті негізгі дамытушы секторлар сауда, транспорт және туризм.

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В данной статье анализируется экономика Турции, которая занимает 6-е место по экономическим показателям.

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## THE ROLE OF SME IN SUSTAINABLE ECONOMIC DEVELOPMENT OF KAZAKHSTAN

Economic development typically involves improvements in a variety of indicators such as literacy rates, life expectancy, and poverty rates. GDP does not take into account other aspects such as leisure time, environmental quality, freedom, or social justice; alternative measures of economic wellbeing have been proposed. A country's economic development is related to its human development, which encompasses, among other things, health and education. These factors are, however, closely related to economic growth so that development and growth often go together.

Sustainable development (SD) is a pattern of resource use that aims to meet human needs while preserving the environment so that these needs can be met not only in the present, but also for generations to come (sometimes taught as ELF-Environment, Local people, Future) Sustainable development is maintaining a delicate balance between the human need to improve lifestyles and feeling of well-being on one hand, and preserving natural resources and ecosystems, on which we and future generations depend.

The problem of development, it is not to maximize economic growth by meeting demand in the most efficient way. It is to generate development that enables all people to make a decent living, in ways that guarantee that future generations can do the same. If we can convert the needs of humanity into demand, we can create economic growth that is both socially equitable and environmentally sustainable. Beginning in 1987, the author of the present paper has researched and developed the complete definition of Sustainable Development as well as creating a method of measurement. The technical definition of Sustainable Development was given as being: "A sound balance among the interactions of the impacts (positive and/or negative), or stresses, on the four major quality systems: People, Economic Development, Environment and Availability of Resources." The non-technical definition was given as being: "A sound balance among the interactions designed to create a healthy economic growth, preserve environmental quality, make wise use of our resources, and enhance social benefits."

One of the significant characteristics of a flourishing and growing economy is a booming and blooming small and medium enterprises (SMEs) sector. Small and medium enterprises play an important role in the development of a country. SMEs contribute to economic development in various ways: by creating employment for rural and urban growing labor force, providing desirable sustainability and innovation in the economy as a whole. In addition to that, a large number of people rely on the small and medium enterprises directly or indirectly. Most of the current larger enterprises have their origin in small and medium enterprises. SMEs are different from large scale enterprises in three main aspects; uncertainty, innovation and evolution. The SME sector itself can be classified into micro enterprises, small enterprises and medium enterprises. SMEs are the starting point of development in the economies towards industrialization. However, SMEs have their

significant effect on the income distribution, tax revenue, and employment, efficient utilization of resources and stability of family income.

SMEs have a propensity to employ more labor-intensive production processes than large enterprises. Consequently, they contribute significantly to the provision of productive employment opportunities, the generation of income and, eventually, the reduction of poverty. According to the statistics, in industrialized countries, SMEs are major contributors to private sector employment. Empirical studies have shown that SMEs contribute to over 55% of GDP and over 65% of total employment in high income countries. SMEs and informal enterprises, account for over 60% of GDP and over 70% of total employment in low income countries, while they contribute about 70% of GDP and 95% of total employment in middle income countries.

SMEs play significant contribution in the transition of agriculture-led economies to industrial ones furnishing plain opportunities for processing activities which can generate sustainable source of revenue and enhance the development process. SMEs shore up the expansion of systemic productive capability. They help to absorb productive resources at all levels of the economy and add to the formation of flexible economic systems in which small and large firms are interlinked. Such linkages are very crucial for the attraction of foreign investment. Investing transnational corporations look for sound domestic suppliers for their supply chains.

SMEs are the major growing force behind the fastest growing economy of China, in terms of contribution to the national GDP, scale of assets, diversification of products, and the creation of employment. Similarly, the role of SMEs is well acknowledged in other countries such as Japan, Korea, and all other industrialized economies in terms of creating employment, reducing poverty and increasing the welfare of the society.

The Government of Kazakhstan has also recognized SME growth as a long-term priority, specifically focusing on exports in the non-oil sectors, to counter a possible onset of Dutch disease and provide economic opportunities for a greater number of citizens. Currently, the Kazakhstan national economy is inordinately dependant on the extractive sector for foreign currency reserves, employment and exports. Unless new oil and mineral reserves are located and viably developed, Kazakhstan will likely endure a pullout of foreign consortia and corporations. It will face a challenging dilemma in the next decade unless other sectors of the economy are robust and competitive. 4 stages of development of small and medium entrepreneurship in economic development of Kazakhstan:

- The first stage - the liberalization of prices (1991-1992 gg.). The first subjects of the market economy - small businesses - came during the period of liberalization in trade and services, ie, where there was rapid turnover of money.

- The second phase - a tough monetary and fiscal policy restruktсионная States (1993-1995 gg.). At this stage in order to achieve macroeconomic stabilization in the country abolished tax incentives to stimulate industrial activity.

- The third stage - a boom of small privatization (1996-1997 gg.). In late 1996 and early 1997's there has been some macroeconomic stabilization.

- The fourth stage - the period of the qualitative development of the economy of the republic (1998-2001 gg.), Accompanied by industrial growth in gross domestic product, the stable development of financial and credit sphere of the republic.

#### **The role of SME in Our Economy**

SME provide our economy with:

- **Technical Innovation.** Studies show that the incidence of innovation among small business workers is significantly higher than among workers in large businesses. Small firms produce two and a half times as many innovations as large firms relative to the number of persons employed.

- **Employment.** Small businesses employ more than one –half of the nations private work force.

- **Competition.** Small businesses challenge larger, established firms in many ways, prompting them to become more efficient and more responsive to consumer needs.

- **Specific goods and services.** Many large firms maybe unwilling or unable to meet the special needs of smaller groups of consumers. Such groups create almost perfect markets for small

companies. Small firms also provide a variety of goods and services to one another and too much larger firms.

In just under twenty years as an independent country, Kazakhstan has made great progress in the transformation of a Soviet-command economy into a market-based economy. The support of entrepreneurship has been a strong contributor to this development. The sanctioning of a legal and political infrastructure and strong efforts to support entrepreneurs by providing small business resources have served to enable this progress.

Kazakhstan has reached out beyond its borders through varying programs designed to bring the best entrepreneurial business practices worldwide to their budding entrepreneurs. Laws have been passed, regulatory procedures streamlined, and infrastructure such as business incubators and technology parks have been established to support the development of small businesses in Kazakhstan.

The Republic of Kazakhstan holds tremendous promise in its ability to contribute to the worldwide economy and to ultimately benefit its newly independent population through financial prosperity and economic stability. With its valuable natural resources, an educated workforce, along with a government that has shown strong support for entrepreneurship and recognized its value to both to the government and to the people, the Republic of Kazakhstan is uniquely positioned to develop its potential as a strong contributor to the world economy.

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1. [www.damu.kz](http://www.damu.kz)

2. [www.State.kz](http://www.State.kz)

3. Svetlana Golovatskaya, Kazakhstan small business development project, 2007

4. [www.wikipedia.com/SME](http://www.wikipedia.com/SME) in Kazakhstan/html

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20 жыл ішінде Қазақстан Кеңес Одағының басшылығындағы экономикадан нарықтық экономикаға ауысу жолында үлкен жетістіктер көрсетті. Кіші және орта бизнестің заңды түрде және политикалық жолда қолдау табуы даму жолындағы негізгі фактор болып табылады.

Қазақстан өзінің даму жолындағы келеңсіздіктерді жеңу жолында өзінің жоспарларын өзгерту арқылы басқа елдерге тәжірибеден өткізілген ең таңдамалы жеке кәсіпкершілік жоспарларын құрды. Қазақстандағы кіші және орта бизнесті дамыту заңды түрде реттеліп, белгілі бір жүйе енгізілді, бизнес инкубаторлар және технология парктері сияқты инфрақұрылымдар құрылды.

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Казakhstan в течение 20 лет в пути перехода от экономики Советского Союза к рыночной экономике показал большой прогресс. Получение одобрения их со стороны политики и законодательства является главным фактором в пути развития малого и среднего бизнеса.

Казakhstan в развитие малого и среднего бизнеса, меняя различные программы, создал в международной экономике лучший проект, который прошел разные практики экономических проблем. В данный момент в Казахстане легальная систематичная процедура существует, созданы инфраструктуры как бизнес - инкубаторы и технопарки.

В данной статье автором дается анализ развития рыночной экономики Республики Казахстан на протяжении 20-летию периода.