ISSN 2518-1467 (Online),
ISSN 1991-3494 (Print)

ҚАЗАҚСТАН РЕСПУБЛИКАСЫ
ҰЛТТЫҚ ҒЫЛЫМ АКАДЕМИЯСЫНЫҢ

Х А Б А Р Ш Ы С Ы

ВЕСТНИК

НАЦИОНАЛЬНОЙ АКАДЕМИИ НАУК
РЕСПУБЛИКИ КАЗАХСТАН

THE BULLETIN

THE NATIONAL ACADEMY OF SCIENCES
OF THE REPUBLIC OF KAZAKHSTAN

PUBLISHED SINCE 1944

3

MAY – JUNE 2021

ALMATY, NAS RK

NAS RK is pleased to announce that Bulletin of NAS RK scientific journal has been accepted for indexing in the Emerging Sources Citation Index, a new edition of Web of Science. Content in this index is under consideration by Clarivate Analytics to be accepted in the Science Citation Index Expanded, the Social Sciences Citation Index, and the Arts & Humanities Citation Index. The quality and depth of content Web of Science offers to researchers, authors, publishers, and institutions sets it apart from other research databases. The inclusion of Bulletin of NAS RK in the Emerging Sources Citation Index demonstrates our dedication to providing the most relevant and influential multidiscipline content to our community.

Қазақстан Республикасы Ұлттық ғылым академиясы «ҚР ҰҒА Хабаршысы» ғылыми журна-лының Web of Science-тің жаңаланған нұсқасы Emerging Sources Citation Index-те индекстелуге қабылданғанын хабарлайды. Бұл индекстелу барысында Clarivate Analytics компаниясы журналды одан әрі the Science Citation Index Expanded, the Social Sciences Citation Index және the Arts & Humanities Citation Index-ке қабылдау мәселесін қарастыруда. Web of Science зерттеушілер, авторлар, баспашылар мен мекемелерге контент тереңдігі мен сапасын ұсынады. ҚР ҰҒА Хабаршысының Emerging Sources Citation Index-ке енуі біздің қоғамдастық үшін ең өзекті және беделді мультидисциплинарлы контентке адалдығымызды білдіреді.

НАН РК сообщает, что научный журнал «Вестник НАН РК» был принят для индексирования в Emerging Sources CitationIndex, обновленной версии Web of Science. Содержание в этом индек-сировании находится в стадии рассмотрения компанией Clarivate Analytics для дальнейшего принятия журнала в the Science Citation Index Expanded, the Social Sciences Citation Index и the Arts & Humanities Citation Index. Web of Science предлагает качество и глубину контента для исследователей, авторов, издателей и учреждений. Включение Вестника НАН РК в Emerging Sources Citation Index демонстрирует нашу приверженность к наиболее актуальному и влиятельному мультидисциплинарному контенту для нашего сообщества.

Бас редактор:

ҚОЙГЕЛДИЕВ Мәмбет Құлжабайұлы (бас редактор), тарих ғылымдарының докторы, профессор, ҚР ҰҒА академигі (Алматы, Қазақстан) H = 3

Редакция алқасы:

ОМАРОВ Бауыржан Жұмаханұлы (бас редактордың орынбасары), филология ғылымдарының докторы, профессор, ҚР ҰҒА академигі (Нұр-Сұлтан, Қазақстан) H = 4

МАТЫЖАНОВ Кенжехан Слямжанұлы (бас редактордың орынбасары), филология ғылымдарының докторы, профессор, ҚР ҰҒА корреспондент мүшесі (Алматы, Қазақстан) H = 1

САПАРБАЕВ Әбдіжапар Жұманұлы, экономика ғылымдарының докторы, профессор, ҚР ҰҒА құрметті мүшесі, Халықаралық инновациялық технологиялар академиясының президенті (Алматы, Қазақстан) H = 4

ЙОВИЦА Раду Патетре, Ph.D (археология), Нью-Йорк университетінің профессоры (Нью-Йорк, АҚШ) H = 19

БАНАС Йозеф, әлеуметтану ғылымдарының докторы, Жешув технологиялық университетінің профессоры (Жешув, Польша) H = 26

ЛУКЬЯНЕНКО Ирина Григорьевна, экономика ғылымдарының докторы, профессор, Украинаның еңбек сіңірген ғылым және техника қайраткері, «Киев-Мохила академиясы» ұлттық университетінің кафедра меңгерушісі (Киев, Украина) H = 2

МАКУЛОВА Айымжан Төлегенқызы, экономика ғылымдарының докторы, профессор, Нархоз Университеті (Алматы, Қазақстан) H = 3

ИСМАҒҰЛОВ Оразақ Исмағұлұлы, тарих ғылымдарының докторы, профессор, ҚР ҰҒА академигі (Нұр-Сұлтан, Қазақстан) H = 6

ӘБЖАНОВ Ханкелді Махмұтұлы, тарих ғылымдарының докторы, профессор, ҚР ҰҒА академигі (Алматы, Қазақстан) H = 4

БИЖАНОВ Ахан Хұсайынұлы, саясаттану ғылымдарының докторы, ҚР ҰҒА корреспондент-мүшесі, Философия, саясаттану және дінтану институтының директоры (Алматы, Қазақстан) H = 1

ТАЙМАҒАМБЕТОВ Жакен Қожахметұлы, тарих ғылымдарының докторы, профессор, ҚР ҰҒА академигі (Алматы, Қазақстан) H = 4

СҮЛЕЙМЕНОВ Майдан Күнтуарұлы, заң ғылымдарының докторы, профессор, ҚР ҰҒА академигі (Алматы, Қазақстан) H = 1

САБИКЕНОВ Салахиден Нұрсарыұлы, заң ғылымдарының докторы, профессор, ҚР ҰҒА академигі (Алматы, Қазақстан) H = 2

ҚОЖАМЖАРОВА Дариякул Пернешқызы, тарих ғылымдарының докторы, профессор, ҚР ҰҒА академигі (Алматы, Қазақстан) H = 2

БАЙТАНАЕВ Бауыржан Әбішұлы, тарих ғылымдарының докторы, ҚР ҰҒА академигі (Алматы, Қазақстан) H = 1

БАЗАРБАЕВА Зейнеп Мүслімқызы, филология ғылымдарының докторы, профессор, ҚР ҰҒА академигі (Алматы, Қазақстан) H = 1

ШАУКЕНОВА Зарема Каукенқызы, әлеуметтану ғылымдарының докторы, профессор, ҚР ҰҒА академигі (Алматы, Қазақстан) H = 1

ЖОЛДАСБЕКОВА Баян Өмірбекқызы, филология ғылымдарының докторы, професор, ҚР ҰҒА корреспондент мүшесі (Алматы, Қазақстан) H = 2

НУРҚАТОВА Ляззат Төлегенқызы, әлеуметтану ғылымдарының докторы, профессор, ҚР ҰҒА корреспондент мүшесі (Алматы, Қазақстан) H = 1

«Қазақстан Республикасы Ұлттық ғылым академиясының Хабаршысы».
ISSN 2518-1467 (Online),
ISSN 1991-3494 (Print).
Меншіктенуші: «Қазақстан Республикасының Ұлттық ғылым академиясы» РҚБ (Алматы қ.).
Қазақстан Республикасының Ақпарат және коммуникациялар министрлігінің Ақпарат комитетінде 12.02.2018 ж. берілген **№ 16895-Ж** мерзімдік басылым тіркеуіне қойылу туралы куәлік.
Тақырыптық бағыты: *іргелі ғылымдар саласындағы жаңа жетістіктер нәтижелерін жария ету.*

Мерзімділігі: жылына 6 рет.
Тиражы: 300 дана.

Редакцияның мекен-жайы: 050010, Алматы қ., Шевченко көш., 28, 219 бөл., тел.: 272-13-19, 272-13-18
http://www.bulletin-science.kz/index.php/en/

© Қазақстан Республикасының Ұлттық ғылым академиясы, 2021

Типографияның мекен-жайы: «Аруна» ЖК, Алматы қ., Муратбаева көш., 75.

Главный редактор:

КОЙГЕЛЬДИЕВ Мамбет Кулжабаевич (главный редактор), доктор исторических наук, профессор, академик НАН РК (Алматы, Казахстан) H = 3

Редакционная коллегия:

ОМАРОВ Бауыржан Жумаханулы (заместитель главного редактора), доктор филологических наук, профессор, академик НАН РК (Нур-Султан, Казахстан) H = 4

МАТЫЖАНОВ Кенжехан Слямжанович (заместитель главного редактора), доктор филологических наук, профессор, член-корреспондент НАН РК (Алматы, Казахстан) H = 1

САПАРБАЕВ Абдижапар Джуманович, доктор экономических наук, профессор, почетный член НАН РК, президент Международной академии инновационных технологий (Алматы, Казахстан) H = 4

ЙОВИЦА Раду Пэтрэ, доктор философии (Ph.D, археология), профессор Нью-Йоркского университета (Нью-Йорк, США) H = 19

БАНАС Йозеф, доктор социологических наук, профессор Жешувского технологического университета (Жешув, Польша) H = 26

ЛУКЬЯНЕНКО Ирина Григорьевна, доктор экономических наук, профессор, заслуженный деятель науки и техники Украины, заведующая кафедрой Национального университета «Киево-Могилянская академия» (Киев, Украина) H = 2

МАКУЛОВА Айымжан Тулегеновна, доктор экономических наук, профессор, Университет Нархоз (Алматы, Казахстан) H = 3

ИСМАГУЛОВ Оразак Исмагулович, доктор исторических наук, профессор, академик НАН РК (Нур-Султан, Казахстан) H = 6

АБЖАНОВ Ханкелди Махмутович, доктор исторических наук, профессор, академик НАН РК (Алматы, Казахстан) H = 4

БИЖАНОВ Ахан Хусаинович, доктор политических наук, член-корреспондент НАН РК, директор Института философии, политологии и религии (Алматы, Казахстан) H = 1

ТАЙМАГАМБЕТОВ Жакен Кожахметович, доктор исторических наук, профессор, академик НАН РК (Алматы, Казахстан) H = 4

СУЛЕЙМЕНОВ Майдан Кунтуарович, доктор юридических наук, профессор, академик НАН РК (Алматы, Казахстан) H = 1

САБИКЕНОВ Салахиден Нурсариевич, доктор юридических наук, профессор, академик НАН РК (Алматы, Казахстан) H = 2

КОЖАМЖАРОВА Дариякуль Пернешевна, доктор исторических наук, профессор, академик НАН РК (Алматы, Казахстан) H = 2

БАЙТАНАЕВ Бауржан Абишевич, доктор исторических наук, академик НАН РК (Алматы, Казахстан) H = 1

БАЗАРБАЕВА Зейнеп Муслимовна, доктор филологических наук, профессор, член-корреспондент НАН РК (Алматы, Казахстан) H = 1

ШАУКЕНОВА Зарема Каукеновна, доктор социологических наук, профессор, академик НАН РК (Алматы, Казахстан) H = 1

ЖОЛДАСБЕКОВА Баян Омирбековна, доктор филологических наук, профессор, член-корреспондент НАН РК (Алматы, Казахстан) H = 2

НУРКАТОВА Ляззат Толегеновна, доктор социологических наук, профессор, член-корреспондент НАН РК (Алматы, Казахстан) H = 1

«Вестник Национальной академии наук Республики Казахстан».
ISSN 2518-1467 (Online),
ISSN 1991-3494 (Print).
Собственник: РОО «Национальная академия наук Республики Казахстан» (г. Алматы).
Свидетельство о постановке на учет периодического печатного издания в Комитете информации Министерства информации и коммуникаций и Республики Казахстан **№ 16895-Ж,** выданное 12.02.2018 г.

Тематическая направленность: *публикация результатов новых достижений в области фундаментальных наук.*

Периодичность: 6 раз в год.
Тираж: 300 экземпляров.
Адрес редакции:050010, г. Алматы, ул. Шевченко, 28, ком. 219, тел. 272-13-19, 272-13-18
http://www.bulletin-science.kz/index.php/en/

© Национальная академия наук Республики Казахстан, 2021

Адрес типографии: ИП «Аруна», г. Алматы, ул. Муратбаева, 75.

Editor in chief:

KOIGELDIEV Mambet Kulzhabaevich (Editor-in-Chief), Doctor of History, Professor, Academician of NAS RK (Almaty, Kazakhstan) H = 3

Editorial board:

OMAROV Bauyrzhan Zhumakhanuly (Deputy Editor-in-Chief), Doctor of Philology, Professor, Academician of NAS RK (Nur-Sultan, Kazakhstan) H = 4

MATYZHANOV Kenzhekhan Slyamzhanovich (Deputy Editor-in-Chief), Doctor of Philology, Professor, Corresponding Member of NAS RK (Almaty, Kazakhstan) H = 1

SAPARBAYEV Abdizhapar Dzhumanovich, Doctor of Economics, Professor, Honorary Member of NAS RK, President of the International Academy of Innovative Technology, (Almaty, Kazakhstan) H = 4

JOVICA Radu Petre, Ph.D, History, Archeology, Professor, New York University (New York, USA) H = 19

BANAS Joseph, Doctor of Social science, Professor, Rzeszow University of Technology (Rzeszow, Poland) H = 26

LUKYANENKO Irina, doctor of economics, professor, honored worker of Science and Technology of Ukraine, head of the department of the National University «Kyiv-Mohyla Academy» (Kiev, Ukraine) H = 2

MAKULOVA Ayymzhan Tulegenovna, doctor of economics, professor, Narkhoz University (Almaty, Kazakhstan) H = 3

ISSMAGULOV Orazak Issmagulovich, Doctor of Historical Sciences, Professor, Academician of NAS RK (Nur-Sultan, Kazakhstan) H = 6

ABZHANOV Khankeldi Makhmutovich, Doctor of Historical Sciences, Professor, Academician of NAS RK (Almaty, Kazakhstan) H = 4

BIZHANOV Akhan Khusainovich, Doctor of Political Sciences, Corresponding Member of NAS RK, Director of the Institute of Philosophy, Political Science and Religion (Almaty, Kazakhstan) H = 1

TAIMAGAMBETOV Zhaken Kozhakhmetovich, Doctor of Historical Sciences, Professor, Academician of NAS RK, (Almaty, Kazakhstan) H = 4

SULEYMENOV Maidan Kuntuarovich, Doctor of Law, Professor, Academician of NAS RK (Almaty, Kazakhstan) H = 1

SABIKENOV Salakhiden Nursarievich, Doctor of Law, Professor, Academician of NAS RK (Almaty, Kazakhstan) H = 2

KOZHAMZHAROVA Dariyakul Perneshevna, Doctor of Historical Sciences, Professor, Academician of NAS RK (Almaty, Kazakhstan) H = 2

BAITANAEV Baurzhan Abishevich, Doctor of Historical Sciences, Academician of NAS RK (Almaty, Kazakhstan) H = 1

BAZARBAYEVA Zeinep Muslimovna, Doctor of Philology, Professor, Academician of NAS RK (Almaty, Kazakhstan) H = 1

SHAUKENOVA Zarema, Doctor of Sociology, Professor, Academician of NAS RK (Almaty, Kazakhstan) H =1

DZHOLDASBEKOVA Bayan Umirbekovna, Doctor of Philology, Professor, Corresponding Member of NAS RK H = 2

NURKATOVA Lyazzat Tolegenovna, Doctor of Social Sciences, Professor, Corresponding Member of the National Academy of Sciences of the Republic of Kazakhstan (Almaty, Kazakhstan) H = 1

Bulletin of the National Academy of Sciences of the Republic of Kazakhstan.
ISSN 2518-1467 (Online),
ISSN 1991-3494 (Print).
Owner: RPA «National Academy of Sciences of the Republic of Kazakhstan» (Almaty).
The certificate of registration of a periodical printed publication in the Committee of information of the Ministry of Information and Communications of the Republic of Kazakhstan **No. 16895-Ж,** issued on 12.02.2018.

Thematic focus: *publication of the results of new achievements in the field of basic sciences.*

Periodicity: 6 times a year.
Circulation: 300 copies.

Editorial address: 28, Shevchenko str., of. 220, Almaty, 050010, tel. 272-13-19, 272-13-18
http://www.bulletin-science.kz/index.php/en/

© National Academy of Sciences of the Republic of Kazakhstan, 2021

Address of printing house: ST «Aruna», 75, Muratbayev str, Almaty.

BULLETIN OF NATIONAL ACADEMY OF SCIENCES
OF THE REPUBLIC OF KAZAKHSTAN
ISSN 1991-3494
Volume 3, Number 391 (2021), 99 – 103 **https://doi.org/10.32014/2021.2518-1467.105**

UDC 336

A. Nurzhanova[1], Sh. Niyazbekova[2], B. Issayeva[3], A. Kamyshova[4], E. Popova[4]
[1]PhD doctoral student, of "Financial Academy" JSC, Nur-Sultan, Kazakhstan;
[2]Candidate of Economic Sciences PhD, Moscow Witte University, Moscow, Russian Federation;
[3]PhD, L.N. Gumilyov Eurasian National University, Nur-Sultan, Kazakhstan;
[4]The St. Petersburg State University of Economics (UNECON), Petersburg, Russian Federation.
E-mail: asema_n@mail.ru,

MECHANISMS FOR REDUCING ECONOMIC RISKS IN THE DEVELOPMENT OF SMALL AND MEDIUM BUSINESSES OF THE REPUBLIC OF KAZAKHSTAN

Abstract. The economy of the Republic of Kazakhstan has been operating in recent years in terms of uneven development of the world economy. The active course of radical transformations in the economy of Kazakhstan, embraced all spheres of Kazakhstani society life and the state. The transition from a centrally managed to a market system of business and management has led to the development of business and, accordingly, to the emergence of various types of economic risks in this area of activity, which especially affects small and medium–sized businesses, as well as the country's economy as a whole. A significant increase in unprofitable enterprises allows us to conclude that they functioned without taking into account the risk factor in the activities of business structures, without which it is difficult to obtain the expected results of activity that are adequate in real conditions. Creating an effective mechanism for the functioning of the enterprise on the basis of the concept of risk–free management is impossible. Therefore, an indispensable condition for small and medium–sized businesses (hereinafter referred to as SMEs) is the freedom of search, mobility and the choice of methods of economic actions with their diversity, taking into account the minimum reduction of risky situations in their activities. It follows that it is necessary not to avoid risk, but to be able to assess the degree of entrepreneurial risk and be able to manage it in order to reduce it, to find effective ways to minimize them in the economy of Kazakhstan, including for small and medium–sized businesses.

Key words: small business; medium business; risk; cluster; farm enterprises; inflation

Introduction.

The relevance of the research is that today, the development of entrepreneurship meets global mass trends towards creating a flexible mixed economy, combining all kinds of forms of ownership, as well as an adequate economic model that implements a difficult synthesis of a competitive market mechanism and municipal settlement of small and medium–sized enterprises. And if entrepreneurship is the skeleton, the axis of a progressive economy, then all the diversity is the muscles of the economic organism.

Management of the economic risk of small and medium–sized businesses includes changes in market conditions. Note that a general economic recession may lead to a sudden or unexpected loss of income. To improve the management of economic risks of small and medium–sized businesses, it is necessary to maintain an adequate level of capital. This will allow small and medium–sized enterprises to withstand internal problems, such as updating or replacing defective parts, machines, systems, adjusting, or eliminating unforeseen risks, and much more. Beginning enterprises of small and medium–sized businesses always need capital to purchase goods, credit insurance. Kazakhstan is receiving tremendous support from entrepreneurs in Nur–Sultan capital, in all regions and districts. These include: consultation of government agencies, accounting and taxation, training for beginners and continuing managers of small and medium–sized businesses, invitation of foreign experts with experience in business (restaurant, beer, atelier, pasta shop, cheese dairy, meat processing and much more) where payment for accommodation, meals, flight is carried out by the inviting Kazakhstan side.

Research problem. Objectives of the study is to conduct a correlation and regression analysis of statistical data aimed at the mathematical expression and description according to the main indicator of the functioning of the national economy – GDP from the factors, small and medium business in Kazakhstan, to present the problems faced by small and medium businesses at the present stage, the direction of their decisions and the tasks of the state in this mechanism.

The scientific novelty of the research consists in the development of priority mechanisms for the development of clusters of small and medium-sized enterprises implemented within the framework of cluster policy and the development of appropriate organizational and economic tools for their implementation.

Relevance of the research. The relevance of the research is that today, the development of entrepreneurship meets global mass trends towards

creating a flexible mixed economy, combining all kinds of forms of ownership, as well as an adequate economic model that implements a difficult synthesis of a competitive market mechanism and municipal settlement of small and medium–sized enterprises. And if entrepreneurship is the skeleton, the axis of a progressive economy, then all the diversity is the muscles of the economic organism.

Management of the economic risk of small and medium–sized businesses includes changes in market conditions. Note that a general economic recession may lead to a sudden or unexpected loss of income. To improve the management of economic risks of small and medium–sized businesses, it is necessary to maintain an adequate level of capital. This will allow small and medium–sized enterprises to withstand internal problems, such as updating or replacing defective parts, machines, systems, adjusting, or eliminating unforeseen risks, and much more. Beginning enterprises of small and medium–sized businesses always need capital to purchase goods, credit insurance. Kazakhstan is receiving tremendous support from entrepreneurs in Nur–Sultan capital, in all regions and districts. These include: consultation of government agencies, accounting and taxation, training for beginners and continuing managers of small and medium–sized businesses, invitation of foreign experts with experience in business (restaurant, beer, atelier, pasta shop, cheese dairy, meat processing and much more) where payment for accommodation, meals, flight is carried out by the inviting Kazakhstan side.

Literature review. The founders of ideas of risk assessment and diagnosis, as well as management of economic risks, are considered to be foreign researchers – A. Smith, E.F. Brigem, F. Black, although a number of classics of economics attached great importance to this aspect of activity (Hampton, Stultz, 2018).

Certain problems associated with the theoretical and practical aspects of economic risks in the economy and its individual sectors were introduced by the scientists of Kazakhstan (Issayeva and Nurpeisova, 2019).

Application functionality. The contribution of SMEs is that without the development of small and medium–sized businesses it is impossible to create a multistructure economy appropriate to a market economy, to ensure the diversity and equality of forms of ownership and management. In modern conditions of modernization of Kazakhstan economy, a very urgent issue is the ratio of various business entities in scale of industrial and commercial activities – small, medium–sized enterprises(Nurzhanova, 2019), (Niyazbekova, 2019).

The arithmetic mean value of losses for the year is calculated when t years of losses or risks are considered

$$Raverage = (Y1 + ….Yn) / t\ years \quad (1)$$

where, Ravg – arithmetic mean value of losses for the year, in measurement unit;

Y;Yn – damage from actions;

t years – number of years under review.

For a more complete assessment and determination of the degree of influence, the percentage of losses is calculated, we use the methodology and take it into account for indicators of entrepreneurial risks in this thesis (table 1).

Table 1. Classification of economic risks by the amount of losses

Risk types	PointP2 losses, misses, consequences	Value of losses Ravg (in% of actual indicators of previous years), the coefficient of variation	Value of losses Ravgthe coefficient of variation, without meas.units V	Legend, color of risk painting
No losses	0	+ ≤ R no 0	+ ≤ R no 0	
Low degree of risk	1	0 ≤ R min 30%	0 ≤ R min 0,30	
Average degree of risk	2	31% ≤ R avg 70%	0,31 ≤ R avg 0,70	
High degree of risk	3	71% ≤ R max 100%	0,71 ≤ R max 1,00	
Note: composed on the base.				

Then, we multiply the indicator of the probable losses value in points, which is determined by the matrix "probability–loss" and makes it possible to judge the degree of impact and the level of entrepreneurial risk. Moreover, the risk assessment algorithm involves a comparative analysis of the assessment of marginal, multi–level, normative indicators with actual indicators. The calculation of each indicator was carried out in a single measurement, therefore this assessment is more objective and evaluates the results of entrepreneurial activity within the country, it shows problems and weak points that need to be solved (Gagarina, 2017).

The result of the performance was calculated as the arithmetic mean, formula (2):

$$Rgroup = [(A1 + A2 + … + Aп)/п + (Б1 + Б2 + … + Бп)/ п+(В1 + В2 + … + Вп) /п] / К \quad (2)$$

Where А, Б, В – threshold and actual indicators of the respective individual groups;

п – number of indicators of each group; К – number of factors group;

P group – the rating of the level of threshold and

indicator measures group, we determine in three ranges, and may have values:

1) 0 % – no risks, determinatenesscondition;
2) 1 % – 30%minimal level of risk
3) from 31 % to 70 % – average level of risk (weakness zone);
4) from 71 % to 100 % – high level of risk (crisis condition zone).

To assess the actual state of SMEs, a set of indicators reflecting its resource and effective components is needed. To determine the level of sufficiency of entrepreneurship potential, a normative model should be developed that characterizes the boundary parameters of its satisfactory and unsatisfactory state.

Assessing the effectiveness of the functioning of entrepreneurial activity involves comparing calculated indicators with normative and planned values, with indicators for past periods of time, as well as with indicators of other enterprises of industry. The final stage of a qualitative risk assessment is the identification of mechanisms for their reduction and the development of measures to improve overall efficiency within their activities (Ślusarczyk, 2019). Then a risk assessment is carried out, the result of which is an integral indicator of the level of risk (Semenyuk, 2019). For a formalized description of the results of assessment of risk level determination, status and effectiveness based on qualitative indicators in the interval from 0 to 1.0, it is recommended to use a verbal–digital scale. The proposed mechanism for assessing risk minimization has the function of detecting deviations and determining adaptation work. In the process of developing corrective measures, using the specified assessment mechanism, you can build a strategy for implementing improvements in the model of effective business operations. The solution to the model allowed minimization of risks on the basis of two assumptions: a rational study of factors groups and ranking of factors within groups according to their degree of weight in relation to the risk situation. This allows SMEs to work in the zone of acceptable risks.

Moreover, the application of possible risk factors for individual factors groups or indicators within factors depends on the conditions for the growth of risk factors to the main indicators according to the following formula:

$$N I = Ni^{*} (R^{1} + R^{2} + R^{3} + \ldots R^{n}) \quad (3)$$

N I – the predicted indicator while minimizing risk;

Ni is the actual indicator in question;

R^{1}; R^{2}; R^{3}….Rn – a group of risk factors affecting the minimization of risks in this indicator.

The development of entrepreneurship focuses mainly on two main areas: the creation of large organizational and economic structures, which should give the economy stability and manageability; development of small and medium–sized businesses, which should create a competitive environment, provide production with flexibility and individualization.

Conclusion.

1. Implementation of the cluster approach and cluster initiatives when finalizing and updating regional development strategies, in particular, including the goals and development indicators of clusters of small and medium enterprises manufacturing final products in the content of the strategy of the federation subject, as well as the inclusion of the section «cluster creation activities of small and medium–sized enterprises» corresponding to the schematic diagrams in the territorial planning schemes of the regions, allows to put into practice a systematic approach to cluster policy.

2. The implementation of continuous monitoring of the activities of both already formed, recognized clusters and potential ones, the accumulation of information on the basis of the cluster policy center in the region, its use in improving cluster policies and information and advisory support to cluster members seems necessary for the full implementation of the research phase of cluster policy as well as providing feedback in the regional management system.

А. Нуржанова[1], Ш. Ниязбекова[2], Б. Исаева[3], А. Қамышова[4], Е. Попова[4]
[1]Қаржы академиясы, Нұр-Сұлтан, Қазақстан;
[2]С.Ю. Витте атындағы Мәскеу университеті, Еңбек және әлеуметтік қатынастар академиясы, Мәскеу, Ресей;
[3]Л.Н. Гумилев атындағы Еуразия ұлттық университеті, 010000, Нұр-Сұлтан, Қазақстан;
[4]Санкт-Петербург мемлекеттік экономика университеті, Санкт-Петербург, Ресей.
E-mail: asema_n@mail.ru

ҚАЗАҚСТАН РЕСПУБЛИКАСЫНЫҢ ШАҒЫН ЖӘНЕ ОРТА БИЗНЕСІН ДАМЫТУДАҒЫ ЭКОНОМИКАЛЫҚ ТӘУЕКЕЛДЕРДІ ТӨМЕНДЕТУ ТЕТІКТЕРІ

Аннотация. Қазақстан Республикасының экономикасы соңғы жылдары әлемдік экономиканың біркелкі емес дамуы жағдайында жұмыс істеуде. Қазақстан экономикасындағы түбегейлі өзгерістердің белсенді барысы Қазақстандық қоғам мен мемлекеттің тыныс-тіршілігінің барлық салаларын қамтыды. Орталықтандырылған басқарудан шаруашылық жүргізу мен басқарудың нарықтық жүйесіне көшу бизнестің дамуына және тиісінше осы қызмет саласында әртүрлі экономикалық тәуекелдердің

туындауына алып келді, бұл әсіресе шағын және орта бизнеске, сондай-ақ тұтастай алғанда ел экономикасына әсер етеді. Зиянды кәсіпорындардың едәуір өсуі олардың бизнес-құрылымдардың қызметіндегі тәуекел факторын ескерусіз жұмыс істегені туралы қорытынды жасауға мүмкіндік береді, онсыз нақты жағдайда күтілетін нәтижелерді алу қиын. Тәуекелсіз басқару тұжырымдамасы негізінде кәсіпорынның тиімді жұмыс істеу механизмін құру мүмкін емес. Сондықтан шағын және орта бизнестің (бұдан әрі-ШОБ) міндетті шарты іздеу еркіндігі, ұтқырлылық және өз қызметіндегі тәуекелді жағдайларды барынша азайтуды ескере отырып, экономикалық іс-қимылдардың алуан түрлілігі кезіндегі олардың тәсілдерін таңдау болып табылады. Демек, тәуекелден аулақ болу керек, бірақ кәсіпкерлік тәуекел дәрежесін бағалай білу және оны азайту үшін оны басқара білу, Қазақстан экономикасында, оның ішінде шағын және орта бизнес үшін оларды азайтудың тиімді жолдарын табу керек.

Түйін сөздер: шағын бизнес; орта бизнес; тәуекел; кластер; ауыл шаруашылығы кәсіпорындары; инфляция

А. Нуржанова[1], Ш. Ниязбекова[2], Б. Исаева[3], А. Камышова[4], Е. Попова[4]
[1]АО «Финансовая академия», Нур-Султан, Казахстан;
[2]Московский университет им. С.Ю. Витте, Академия труда и социальных отношений, Москва, Россия;
[3]Евразийский национальной университет имени Л.Н. Гумилева», Нур-Султан, Казахстан;
[4, 5]Санкт-Петербургский государственный экономический университет, Санкт-Петербург, Российская Федерация.
E-mail: asema_n@mail.ru

МЕХАНИЗМЫ СНИЖЕНИЯ ЭКОНОМИЧЕСКИХ РИСКОВ В РАЗВИТИИ МАЛОГО И СРЕДНЕГО БИЗНЕСА РЕСПУБЛИКИ КАЗАХСТАН

Аннотация. Экономика Республики Казахстан в последние годы работает в условиях неравномерного развития мировой экономики. Активный ход радикальных преобразований в экономике Казахстана, охватил все сферы жизнедеятельности казахстанского общества и государства. Переход от централизованно управляемой к рыночной системе хозяйствования и управления привел к развитию бизнеса и соответственно к возникновению в этой сфере деятельности различных видов экономических рисков, что особенно влияет на малый и средний бизнес, а так же в целом на экономику страны. Значительный рост убыточных предприятий позволяет сделать вывод о том, что они функционировали без учета фактора риска в деятельности бизнес структур, без этого сложно получение адекватных в реальных условиях ожидаемых результатов деятельности. Создать эффективный механизм функционирования предприятия на основе концепции безрискового хозяйствования невозможно. Поэтому непременным условием малого и среднего бизнеса (далее МСБ) является свобода поиска, мобильность и выбор способов экономических действий при их разнообразии с учетом минимального снижения рискованных ситуаций в своей деятельности. Отсюда следует, что необходимо не избегать риска, а уметь оценивать степень предпринимательского риска и уметь управлять им, чтобы уменьшить его, найти эффективные пути их минимизации в экономике Казахстана, в том числе для малого и среднего бизнеса.

Ключевые слова: малый бизнес; средний бизнес; риск; кластер; сельскохозяйственные предприятия; инфляция.

Information about autors:

Asem Nurzhanova – PhD doctoral student, of “Financial Academy” JSC, Nur–Sultan, Kazakhstan, https://orcid.org/0000-0001-5051-3187

Shakizada Niyazbekova – Candidate of Economic Sciences PhD, Moscow Witte University, Moscow, Russian. Research interests: economy, finance, management, https://orcid.org/0000–0002–3433–9841

Bibigul Issayeva – PhD, L.N. Gumilyov Eurasian national university, Nur–Sultan, Kazakhstan, http://orcid.org/0000–0002–8109–2896

Anna Borisovna Kamyshova – Doctor of Economics, Associate Professor, Professor of the Department of General Economic Theory and History of Economic Thought, The St. Petersburg State University of Economics (UNECON), St.Petersburg, Russian Federation, kamyshova76@mail.ru, https://orcid.org/0000-0003-4801-4754

Ekaterina Mikhaylovna Popova – Doctor of Economics, Professor, Professor of the Department of Banks, Financial Markets and Insurance Honorary Worker of the Higher School, The St. Petersburg State University of Economics (UNECON), St.Petersburg, Russian Federation, popova57@mail.ru, https://orcid.org/0000-0001-5877-6272

REFERENCES

[1] Al-Tit, A. A. (2020). E-commerce drivers and barriers and their impact on e-customer loyalty in small and medium-sized enterprises (SMES). Business: Theory and Practice, 21(1), 146-157. https://doi.org/10.3846/btp.2020.11612

[2] Burkaltseva D., Borsch L, Blazhevich O, Frolova E., Labonin I. (2017) Financial and economic security of business as a primary element in the economic system. Revista: Espacios 38 (33): 3- 20.

[3] Igaliyeva Laura, Shakizada Niyazbekova, Madina Serikova, Zita Kenzhegaliyeva, Galym Mussirov, Anna Zueva, Yuliya Tyurina, Leila Maisigova. Entrepreneurship and sustainability issues. ISSN 2345-0282 (online) http://jssidoi.org/jesi/ 2020 Volume 7 Number 4 (June) http://doi.org/10.9770/jesi.2020.7.4(61) Towards environmental security via energy efficiency: a case study.

[4] Ministry of National Economy of the Republic of Kazakhstan. URL; https://www.gov.kz/memleket/entities/economy?lang=en

[5] Kaukab, M. E., Adawiyah, W. R., Setyanto, R. P., & Suroso, A. (2020). Accelerating small firms' production process improvement through international market knowledge and valuable, rare, inimitable, and organized resources and capabilities. Business: Theory and Practice, 21(1), 322-328. https://doi.org/10.3846/btp.2020.11652

[6] National Chamber of Entrepreneurs of the Republic of Kazakhstan "Atameken". URL: https://atameken.kz/

[7] Nurzhanova A.N., N.K.Shamisheva, B.K.Issayeva. Risks in the development of small and medium-sized businesses. news of the national academy of sciences of the Republic of Kazakhstan. Series of social and human sciences. ISSN 2224-5294 https://doi.org/10.32014/2020.2224-5294.19 Volume 1, Number 329 (2020), P.167 – 173

[8] Niyazbekova Shakizada, Asem Nurzhanovna Nurzhanova, Bibigul Issayeva, Sobol Tatyana S. and Kaldenova Gulzhanat. Economic Risk Mitigation Mechanism in the Development of Small and Medium Enterprises.2020.

[9] https://ibima.org/accepted–paper/economic–risk–mitigation–mechanism–in–the–development–of–small–and–medium–enterprises/

[10]Burkaltseva D.D., L.A. Maysigova, L.A. Bekbotova. Methods of state financial control in the context of digitalization of the financial sector: new opportunities and prospects. International Scientific and Practical Conference: DIGITAL FINANCE 2020 (DF2020). (Influence of blockchain technology on the financial and bank sphere) // Features of relations between government authorities, business and civil society in the digital economy, P. 52–56.

[11]Maysigova Leyla A., Lidiya A. Bekbotova, Visita A. Khamzatov, Ira H. Kerefova, Svetlana F. Kokova. Génesis de la formación y desarrollo de agrupaciones científico–educativas regionales (Генезис становления и развития региональных образовательных научных групп) // Revista Dilemas Contemporaneos: Educacion. Politica y Vaiores. Año: VI Número: Edición Especial Artículo no 10.: 4, Agosto, 2019.

[12]Maisigova Leila A.,; Niyazbekova Shakizada,; Bunevich Konstantin,; Saiymova Meiramkul,; Blazhevich Oleg,; Issayeva Bibigul,; Rey I.Yu. Features of economic development and monetary policy of Singapore \\ Bulletin of the National Academy of Sciences of the Republic of Kazakhstan. ISSN 1991–3494. Volume 6, Number 388 (2020), 195 – 203. https://doi.org/10.32014/2020.2518–1467.200

[13]Stepanov Alexey Alekseevich, Diana Dmitrievna Burkaltseva, Sivash, Olga Sergeevna, Irina Vladimirovna Kurianova, Dmitry Valerievich Nekhaychuk, Andrey Sergeevich Tyulin, Shakizada Niyazbekova. Trends and consequences of introduction of automation and digitalization of enterprises, industry, and economy. Sivash Olga (ISSN 07194706–Chile–WoS), 02, 697277

[14]http://www.archivosrevistainclusiones.com/gallery/2%20vol%207%20num%20vallesespecialleabriljunio2020revinclusi.pdf Revista inclusiones ISSN 0719–4706 Volumen 7 – Número especial – abril/ju

МАЗМҰНЫ

Экономика – Экономика - Economics

Абиева С.Н., Kurmantaeva A.Zh. Temirova Zh.Zh.
ИНВЕСТИЦИЯЛЫҚ КЛИМАТ-ШЕТЕЛДІК
ИНВЕСТИЦИЯЛАРДЫ ТАРТУ ҮШІН ҚАЖЕТТІ ШАРТ.....6

Azimkhan A., Sartova R.B., Bakpayeva A.K.
ANALYSIS OF THE CURRENT CONDITION OF SMALL
AND MEDIUM-SIZED BUSINESSES IN THE REPUBLIC OF KAZAKHSTAN.....14

Bielova I., Bukhtiarova A., Taraniuk L., D'yakonova I., Pakhnenko
O. ENVIRONMENTAL QUALITY AS A FACTOR
OF INFLUENCE ON MORTALITY FROM COVID-19.....19

Bekbusinova G.K., Baymbetova A.B., Meldebekova A.D., Zhakhmetova A.K.
COMPARATIVE ANALYSIS OF INTERACTION OF THE NATIONAL
FINANCIAL AND CREDIT SYSTEMS OF THE EAEU COUNTRIES.....27

Dyulger G.P., Dyulger P.G., Alikhanov O., Latynina E.S., Baimukanov D.A.
MODERN METHODS OF DIAGNOSIS
OF MAMMARY TUMOR AND TUMOR-LIKE LESIONS IN CATS.....33

Gerasymchuk N.A., Stepasyuk L.M, Titenko Z.M., Yermolenko I. M.
MARKET COMPETITION AT THE LEVEL
OF AGRICULTURAL PRODUCTS DISTRIBUTION.....40

Hutorov A., Gutorov O., Krasnorutskyy O., Groshev S., Yermolenko O.
SMART-SPECIALIZATION DEVELOPMENT OF FARMS.....45

Zhakupov Y., Berzhanova A.
EVALUATION OF THE DEVELOPMENT OF SMALL AND
MEDIUM-SIZED ENTREPRENEURSHIP IN THE REPUBLIC OF KAZAKHSTAN.....53

Kazbekova L., Utegenova K., Bekesheva D., Akhmetova A., Kultanova N.
APPROACHES TO THE ASSESSMNET
OF CORPORATE MANAGEMENT EFFECTIVENESS.....58

Kenzhegaliyeva Z. Zh., Mussayeva A.A., Igaliyeva L.N.
ANALYSIS OF HOUSING AND UTILITIES SECTOR
ACTIVITIES IN ENSURING ENVIRONMENTAL SAFETY IN ATYRAU.....65

Kovalenko V., Sheludko S., Sergeeva O., Kyriazova T., Yesina O.
CREDIT SUPPORT FOR AGRICULTURAL DEVELOPMENT:
COMPARATIVE CHARACTERISTICS OF UKRAINE AND KAZAKHSTAN.....72

Mukina G.S., Sultanova Z.Kh., Aiguzhinova D.Z., Amerxanova A.Kh., Kenzhin Zh.B.
PREDICTIVE ASSESSMENT OF THE NECESSITY
FOR HUMAN RESOURCES IN THE REGIONS.....81

Mukhamedkhanova A. B., Tulemetova A. S., Zhurynov G.M.
INTERACTION BETWEEN INNOVATION FORESIGHT
AND ENSURING THE COMPETITIVENESS OF BUSINESS STRUCTURES.....86

Maisigova L.A., Serikova M.A., Moldashbayeva L.P., Zhumatayeva B.A., Varaksa N.G.
EDUCATION PERFORMANCE AUDIT.....92

Nurzhanova A., Niyazbekova Sh., Issayeva B., Kamyshova A., Popova E.
MECHANISMS FOR REDUCING ECONOMIC RISKS IN THE DEVELOPMENT
OF SMALL AND MEDIUM BUSINESSES OF THE REPUBLIC OF KAZAKHSTAN.....99

Sartova S.B., Nurbayeva G.E., Bayandina G.D., Khasenova S.M.
MODERN APPROACHES TO THE ASSESSMENT OF HUMAN
RESOURCES AS THE MAIN FACTOR OF REGIONAL COMPETITIVENESS.....104

Semenov V.G. , Baimukanov A.D., Alentayev A.S., Mudarisov R.M., Karynbayev A.K.
DAIRY PRODUCTIVITY OF HOLSTEIN COWS OF DIFFERENT
BREEDINGS UNDER THE CONDITIONS OF COMMERCIAL DAIRY FARMS.....110

Sembiyeva L.M., Zhagyparova A.O., Tulegenova Zh.U., Orynbekova G.A., Vasyl Derii.
DISTINCTIVE FEATURES OF ORGANIZATION OF STATE AUDIT TYPES.....116

Shamuratova N.B., Baitilenova Y.S., Narenova A.N., Nazikova Zh.A., Kamerova A.A.
COMPARATIVE ANALYSIS OF BIOFUELS WITH A FEEDSTOCK FUEL COMPLEX.....122

Shamshudinova G.T., Altybassarova M.A., Akhmejanova G.B.,
Turlybekova A.M., Aitzhanova D.N.
THE POPULATION CENSUS AS A LARGE-SCALE
AND MULTI-PURPOSE SOURCE OF THE STATE INFORMATION.....128

Zakharkin O.O., Hrytsenko L. L., Zakharkina L. S., Myroshnychenko Iu. O.
COMPARATIVE ANALYSIS OF RETURN AND VOLATILITY OF THE
KAZAKH AND UKRAINIAN STOCK MARKET SUBJECT TO THE
INVESTMENT TIME HORIZON.....133

Құқықтану - Юриспруденция - Law

Arabaev Ch.I., Ryskulov Sh.D., Zhylkichieva K.S.
ROLE AND SIGNIFICANCE OF INCOME OF PUBLIC INSTITUTIONS
IN CIVIL AND BUDGETARY LEGISLATION OF THE KYRGYZ REPUBLIC.....139

Altybaeva A.T.
CONTROL FUNCTION OF PARLIAMENT
AND PRINCIPLE OF DIVISION OF POWERS.....148

Akhmejanova G.B., Mussabekova N.M., Voronova T.E., Shamshudinova G.T., Avilkhan A.
RELATIONS BETWEEN THE STATE AND RELIGIOUS ASSOCIATIONS
IN THE REPUBLIC OF KAZAKHSTAN: CONSTITUTIONAL AND LEGAL ASPECTS.....153

Plotskaya O. A.,
COMMON LAW IN MEDIEVAL HUNGARIAN SOURCES.....159

Yakhyaev M.Y.
CONDITIONS FOR THE OCCURRENCE OF OBLIGATIONS
TO COMPENSATE FOR DAMAGE CAUSED BY LAWFUL ACTIONS
OF STATE BODIES, AS WELL AS THEIR OFFICIALS.....165

Педагогика – Педагогика - Pedagogy

Anzorova S., Madiyarova D., Zubets A., Zhumadilova G., Alieva S., Tlessova E.
INTEGRATION OF DIGITAL AND PEDAGOGICAL TECHNOLOGIES
IN THE PROCESS OF TEACHING STUDENTS OF SOCIO-ECONOMIC
AND PEDAGOGICAL AREAS OF TRAINING.....170

Kondratska L.A., Romanovska L.I., Natsiuk M.B., Dovgan O.Z., Kravchyna T.V.
CURRENT PROJECTS OF EDUCATIONAL DOMAIN:
FROM MASK EXPANSION TO LIVE BREATHING.....176

Yunusov A.A., Zhokhov A.L., Yunusova A.A., Suleimenova G., Zhumadullayev D.K. DIALOGUE OF CULTURES AS A TOOL OF THE MODERN PROFESSIONAL OF PEDAGOGICAL PROFILE.....184

Филология – Филология - Philology

Bazarbayeva Z.M., Chukayeva T.K. FOLKLORIC DISCOURSE AS AN OBJECT OF PHILOLOGICAL RESEARCH.....190

Жеменей И., Батырхан Б.Ш. САҒДИ МЕН АБАЙДЫҢ РУХАНИ САБАҚТАСТЫҒЫ.....196

Рахимбекова Г.О., Жумадиллаева О.А. ISSUES OF TEACHING STUDENTS OF NON-LINGUISTIC UNIVERSITIES A PROFESSIONALLY-ORIENTED FOREIGN LANGUAGE.....203

Omarova A.K., Kaztuganova A.Zh., Turmagambetova B., Tursunova G. KAZAKH ELITE AND MUSIC (1920-1930).....208

Оразалиева Э. Н. ТІЛ КӨРНЕКІЛІГІ – ӨЗГЕШЕ ТАНЫМ ӘЛЕМІ.....214

Тарих – История - History

Терещенко В.М. НЕБО НОМАДОВ ВЕЛИКОЙ СТЕПИ.....222

Саясаттану – Политология – Political science

Altybassarova M.A., Moldabayeva S.K., Rakhmetova D.A. THE MAIN PREREQUISITES FOR THE EMERGENCE AND SPREAD OF EXTREMISM IN THE MODERN SOCIETY.....230

Assanbayev M.B., Kilybayev T. MOVING TO A BIG CITY: INTERNAL MIGRATION PATTERNS IN KAZAKHSTAN.....235

Publication Ethics and Publication Malpractice
in the journals of the National Academy of Sciences of the Republic of Kazakhstan

For information on Ethics in publishing and Ethical guidelines for journal publication see http://www.elsevier.com/publishingethics and http://www.elsevier.com/journal–authors/ethics.

Submission of an article to the National Academy of Sciences of the Republic of Kazakhstan implies that the described work has not been published previously (except in the form of an abstract or as part of a published lecture or academic thesis or as an electronic preprint, see http://www.elsevier.com/postingpolicy), that it is not under consideration for publication elsewhere, that its publication is approved by all authors and tacitly or explicitly by the responsible authorities where the work was carried out, and that, if accepted, it will not be published elsewhere in the same form, in English or in any other language, including electronically without the written consent of the copyright–holder. In particular, translations into English of papers already published in another language are not accepted.

No other forms of scientific misconduct are allowed, such as plagiarism, falsification, fraudulent data, incorrect interpretation of other works, incorrect citations, etc. The National Academy of Sciences of the Republic of Kazakhstan follows the Code of Conduct of the Committee on Publication Ethics (COPE), and follows the COPE Flowcharts for Resolving Cases of Suspected Misconduct (http://publicationethics.org/files/u2/New_Code.pdf). To verify originality, your article may be checked by the Cross Check originality detection service http://www.elsevier.com/editors/plagdetect.

The authors are obliged to participate in peer review process and be ready to provide corrections, clarifications, retractions and apologies when needed. All authors of a paper should have significantly contributed to the research.

The reviewers should provide objective judgments and should point out relevant published works which are not yet cited. Reviewed articles should be treated confidentially. The reviewers will be chosen in such a way that there is no conflict of interests with respect to the research, the authors and/or the research funders.

The editors have complete responsibility and authority to reject or accept a paper, and they will only accept a paper when reasonably certain. They will preserve anonymity of reviewers and promote publication of corrections, clarifications, retractions and apologies when needed. The acceptance of a paper automatically implies the copyright transfer to the National Academy of Sciences of the Republic of Kazakhstan.

The Editorial Board of the National Academy of Sciences of the Republic of Kazakhstan will monitor and safeguard publishing ethics.

Правила оформления статьи для публикации в журнале смотреть на сайте:

www:nauka–nanrk.kz

ISSN 2518–1467 (Online), ISSN 1991–3494 (Print)

http://www.bulletin–science.kz/index.php/en/

Редакторы *М.С. Ахметова, Д.С. Аленов, Р.Ж. Мрзабаева*
Верстка на компьютере *В.С. Зикирбаева*

Подписано в печать 12.06.2021.
Формат 60x881/8. Бумага офсетная. Печать – ризограф.
22, 25 п.л. Тираж 300. Заказ 3.

Национальная академия наук РК
050010, Алматы, ул. Шевченко, 28, т. 272–13–19