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FINANCIAL AND ECONOMIC MECHANISM FOR INCREASING THE EFFICIENCY OF AGRICULTURE

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Abstract. This article is an assessment of the current state and analysis of the main problems facing agriculture. The purpose of this article is to conduct a comprehensive analysis of agriculture with an emphasis on assessing the current state and identifying the main problems faced by the agricultural sector. This study examined the following key aspects: the structure of agriculture, the use of modern technologies, infrastructure, availability of financing, water supply problems, government support and regulation. Research on these aspects can help

in identifying the main challenges and opportunities in the country's agriculture and developing appropriate strategies to improve the situation in this area. The article presents an analysis of factors influencing the development of the agricultural sector, such as climatic conditions, government support, regulation and incentive measures. Analysis of these factors makes it possible to understand what aspects support or limit the development of the agricultural sector in the country, and helps to formulate recommendations for improving conditions for agricultural enterprises, increasing their competitiveness and sustainability. The final part of the article contains recommendations for improving the situation in the country's agricultural sector, including measures to support agricultural enterprises and develop innovative approaches to agriculture.

Keywords: agriculture, economics, financing, government support, science, investment

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Аннотация. Бұл мақалада қазіргі жағдайға баға беру және ауыл шаруашылығының алдында тұрған негізгі проблемаларды талдау. Бұл мақаланың мақсаты – қазіргі жағдайды бағалауға және аграрлық сектордың алдында тұрған негізгі проблемаларды анықтауға баса назар аударатырып, ауыл шаруашылығына кешенді талдау жүргізу. Бұл зерттеуде келесі негізгі аспектілер қарастырылды: ауыл шаруашылығының құрылымы, заманауи технологияларды пайдалану, инфрақұрылым, қаржыландырудың қолжетімділігі, сумен қамтамасыз ету проблемалары, мемлекеттік қолдау және реттеу. Осы аспектілерді зерттеу елдің ауыл шаруашылығындағы негізгі қиындықтар мен мүмкіндіктерді анықтауға және осы саладағы жағдайды жақсарту үшін тиісті стратегияларды жасауға көмектеседі. Мақалада ауыл шаруашылығы саласының дамуына әсер ететін климаттық жағдайлар, мемлекеттік қолдау, реттеу және ынталандыру шаралары сияқты факторлардың талдауы берілген. Осы факторларды талдау елдегі аграрлық сектордың дамуын қандай аспектілер қолдайтынын немесе шектейтінін түсінуге мүмкіндік береді және ауыл шаруашылығы кәсіпорындарының жағдайын жақсарту, олардың бәсекеге қабілеттілігі мен тұрақтылығын арттыру бойынша ұсыныстарды қалыптастыруға көмектеседі. Мақаланың қорытынды бөлігінде ауыл шаруашылығы кәсіпорындарын қолдау және ауыл шаруашылығына инновациялық тәсілдерді дамыту шараларын қоса алғанда, елдің аграрлық секторындағы жағдайды жақсарту бойынша ұсыныстар бар.

Түйін сөздер: ауыл шаруашылығы, экономика, қаржыландыру, мемлекеттік қолдау, ғылым, инвестиция

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ФИНАНСОВО- ЭКОНОМИЧЕСКИЙ МЕХАНИЗМ ПОВЫШЕНИЯ ЭФФЕКТИВНОСТИ ФУНКЦИОНИРОВАНИЯ СЕЛЬСКОГО ХОЗЯЙСТВА

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Аннотация. Данная статья представляет собой оценку текущего состояния и анализ основных проблем, с которыми сталкивается сельское хозяйство. Целью данной статьи является проведение всестороннего анализа сельского хозяйства с акцентом на оценку текущего состояния и выявление основных проблем, с которыми сталкивается аграрный сектор. В ходе данного исследования были рассмотрены следующие ключевые аспекты: структура сельского хозяйства, использование современных технологий, инфраструктура, доступность финансирования, проблемы водоснабжения, государственная поддержка и регулирование. Исследование этих аспектов может помочь в выявлении основных вызовов и возможностей в сельском хозяйстве страны и разработке соответствующих стратегий для улучшения ситуации в этой области. В статье представлены анализ факторов, влияющих на развитие аграрного сектора, таких как климатические условия, государственная поддержка, регулирование и меры стимулирования. Анализ этих факторов позволяет понять, какие аспекты поддерживают или ограничивают развитие аграрного сектора в стране, и помогает формировать рекомендации по улучшению условий для сельскохозяйственных предприятий, повышению их конкурентоспособности и устойчивости. Заключительная часть статьи содержит рекомендации по улучшению ситуации в аграрном секторе страны, включая меры по поддержке сельскохозяйственных предприятий и разработке инновационных подходов к сельскому хозяйству.

Ключевые слова: сельское хозяйство, экономика, финансирование, государственная поддержка, наука, инвестиции

Introduction

Agriculture is one of the key sectors of the economy and the basis for ensuring food security.

As part of the further development of the industry, Head of State Kassym-Jomart Tokayev has set strategic goals to increase production volumes and increase the added value of domestic agricultural products.

Agriculture is one of the important growth sources of long-term sustainable

development of the state, diversification of the economy and improvement of the standard of living of the population.

The country has enormous agricultural potential due to its large area and significant resources. For decades, the government has spent a lot of money on the development of this sector of the economy through various strategic development programs. Despite government support for agriculture, the agricultural sector is growing slowly and remains inefficient and uncompetitive. (Gafiyatova, 2018.).

Materials and methods

In summary, general scientific methods have become methodological research: systemic, differential, flexible and functional analysis that makes it possible to control farm management as a complex, integral, comprehensive system.

Results and discussion

According to the National Bureau of Statistics, by 2021, the share of agriculture in the country's gross domestic product will be between 5.4–5.2 %. For almost 1 million people, agriculture is the main type of employment (taking into account the coefficient of nepotism - for 3–4 million people).

Table 1 - Gross output of agricultural products (services) by region

The Republic of Kazakhstan	2021	2022	2023
Abay	6 334 668,8	7 515 433,5	9 481 179,8
Akmola	-	-	488 711,3
Aktobe	672 112,7	740 621,4	1 092 419,6
Almaty	325 226,2	374 972,5	456 116,1
Atyrau	964 665,8	1 088 280,1	770 616,5
West Kazakhstan	85 571,5	112 945,8	134 799,8
Zhambyl	197 401,7	242 007,1	300 314,3
Zhetisu	391 371,0	478 134,7	579 027,6
Karaganda	-	-	501 911,8
Kostanayskaya	383 729,3	493 443,2	480 410,9
Kyzylorda	592 478,5	604 597,8	1 020 144,1
Mangystau	143 554,0	170 840,0	187 164,1
South Kazakhstan	19 041,4	21 668,3	28 691,5
Pavlodar	-	-	-
North Kazakhstan	302 144,2	428 193,7	517 466,4
Turkestan	777 134,7	899 984,5	1 173 602,8
Ulytau	743 880,5	931 042,9	1 051 648,1
East Kazakhstan	-	-	103 718,4
Astana	691 267,4	875 640,5	544 678,3
Almaty city	497,1	503,1	570,1
Shymkent	7 812,0	8 059,5	5 063,3
The Republic of Kazakhstan	36 780,7	44 498,2	44 104,9

Table 1 shows the stability of the domestic agricultural sector

The growth rate of the total production of agricultural products (services) in 2023 was 9,481,179.8 thousand tenge. However, this sector of the economy continues to have low

productivity (Zadvorneva, 2018.).

Labor productivity in the agricultural sector, calculated as value added per worker, is very low. Despite growth in absolute terms, indicators traditionally lag behind the average for the economy (Figure 1).

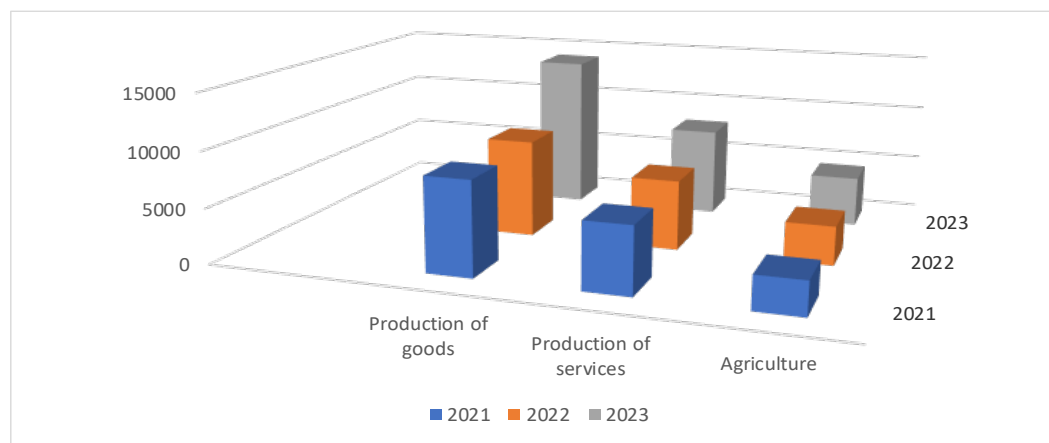


Figure 1 - Labor productivity in agriculture, thousand tenge

In accordance with Figure 1, at the end of 2023, labor productivity in the country's agriculture was 5.2 times lower than in the production of goods and 3.1 times lower than in the service sector. There is a decline in the share of people employed in agriculture. This indicator from 2020 to 2023 decreased from 28.5 to 25.7 % of the total number of employed in rural areas or by 106.3 thousand people.

The main reason for the low labor productivity in agriculture is the low dynamics of entrepreneurial activity in this sphere. Today, private enterprises in agriculture are largely dependent on state support and do not seek survival through competition. (Gusakov, 2007.)

Agricultural producers have great confidence that the state will always provide financial support, even in the most favorable times. Since the principles of state support for agriculture always allow less productive farms to remain in the sector, a process of "creative destruction" occurs in which less productive farms withdraw from the market and new, more productive agricultural producers emerge, and a development not observed in this sector.

Other reasons for low labor productivity in industry include inadequate technical equipment, low level of education and improper use of modern agricultural methods. Thus, the service life of 70% of existing equipment is more than 10 years, and the level of fleet renewal remains low. Among agricultural workers, only 28 % have a university or postgraduate education; Not to mention basic agricultural knowledge. In the production, specific elements of agriculture, plant protection products, animal care requirements are not sufficiently fulfilled. (Sultanova, 2018.)

The structure of agricultural commodity producers, represented mostly by small-scale production, significantly limits the possibilities for solving these problems. In addition, as already mentioned, poor agricultural infrastructure, including poorly maintained road networks and lack of modern irrigation systems,

also contribute to low productivity in the agricultural sector. Fixed capital investment in agriculture, forestry and fisheries in the current year amounted to 854.7 billion tenge, an increase of 18.3 % compared to the previous year. (Table 2).

Table 2 - Index of physical volume of investment in fixed assets by region (as a percentage of the corresponding period of the previous year)

	2021	2022	2023
The Republic of Kazakhstan	97,8	100,1	118,4
Abay	-	99,0	100,1
Akmola	89,2	121,2	97,0
Aktobe	97,0	106,9	101,8
Almaty	101,4	99,6	95,8
Atyrau	106,4	101,8	84,2
West Kazakhstan	104,3	113,4	103,7
Zhambyl	101,5	107,4	106,8
Zhetisu	-	102,4	87,2
Karaganda	101,9	102,0	84,7
Kostanayskaya	84,0	147,4	102,0
Kyzylorda	100,8	102,2	77,4
Mangystau	104,1	111,3	99,4
Pavlodar	111,6	100,7	100,3
North Kazakhstan	87,9	112,3	103,1
Turkestan	101,6	101,0	100,3
Ulytau	-	99,6	100,2
East Kazakhstan	105,7	103,4	100,1
Astana	127,8	91,7	97,0
Almaty city	93,8	59,0	101,8
Shymkent	101,8	90,2	95,8

According to Table 2, the main grain-growing regions, such as Akmola, Kostanay and North Kazakhstan regions, continue to make a significant contribution to the agricultural sector, sending 329.2 billion tenge to the industry.

The structure of investments is dominated by investments in the cultivation of annual and perennial crops (63 %), as well as in livestock farming (23.6 %), which confirms the strategic direction for the development of these subsectors. Increasing investment contributes to the modernization of agricultural production, increasing productivity and product quality (Khodos, 2019).

The government actively supports the agricultural sector by implementing programs of government subsidies, loans and crop insurance. These measures are aimed at stimulating production and improving the competitiveness of agricultural products in the domestic and international markets.

An important task of improving financial support for agricultural producers is to ensure equal access to state support, because it is known that not all producers have access to certain programs: small businesses and private producers are often limited to this type of financing.

The agricultural sector of the country is mainly dependent on government subsidies. The OECD estimates that total fiscal support for agriculture in 2022 will be around US\$1.7

billion, or 0.8 percent of GDP. Since 2020, support levels have increased and their share in GDP has decreased; This reflects faster GDP growth relative to fiscal spending following the economic recovery following the COVID-19 pandemic

(Figure 2).

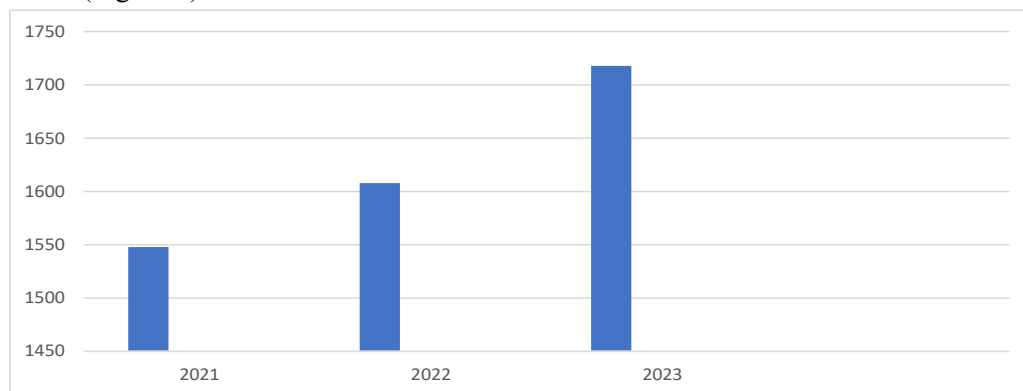


Figure 2-Budget support for agriculture (2021–2023), million US dollars

According to the OECD, subsidies to producers in the state amounted to 4.5 % of gross economic income between 2021 and 2023. Among them, the share of transfers to the most market-distorting producers (especially those who supported market prices and unrestricted use of variable resources) averaged 59 % during this period.

Many studies have begun to be conducted on the dissemination of the successful experience of the North Kazakhstan region in the implementation of large industrial projects in the agro-industrial complex through social entrepreneurship companies (Saginova, 2019).

100 billion tenge has been allocated for these purposes, which will allow to finance the construction of 65 commodity dairy farms and, as a result, to increase the volume of milk production by at least 373 thousand tons. It is planned to allocate an additional 100 billion tenge for the implementation of the program in 2024.

In the North Kazakhstan region, in the Akkaiyn district, a new dairy farm for 400 heads was launched. 1.2 billion tenge were invested in the project. The launch of the farm became possible thanks to a pilot project for preferential financing through the Soltustik SEC.

On the instructions of the head of state, large-scale implementation of the «Village Deposits» program, aimed at increasing the income of the rural population through the development of agricultural cooperation, has begun. In 2023, 100 billion tenge were allocated for these purposes. As a result, it is planned to provide 17 thousand small loans, which will allow to create about 18 thousand new jobs. In total, 11,300 small loans for 69.4 billion tenge were granted today.

Today, within the framework of the project, more than 400 agricultural cooperatives have been established in all regions of the country y, uniting personal

subsidiary plots, peasant and farm enterprises, as well as processing enterprises.

Unused and illegally registered agricultural lands are being returned. In 2023, 4.6 million hectares were returned to state ownership, and only 10 million hectares at the beginning of 2022. Given the seriousness of the pasture shortage problem, the returned lands are being distributed among suitable settlements, prioritizing the needs of farmers. (<http://www.oecd.org/eurasia/competitiveness-programme>. 11/14/2018.)

In the Kokpektinsky district of the Abay region, the construction of irrigation systems was completed on an area of 1,543 hectares, 17 sprinklers were installed to irrigate 960 hectares of grain crops. The total cost of the project was 1.5 billion tenge.

Thanks to state support, the flow of investment into the sector is increasing. Since the beginning of 2023, 207 investment projects worth 164.5 billion tenge have been launched in the domestic agro-industrial complex.

- In the Kostanay region, mare's milk powder production with an annual capacity of 40 tons of product has been put into operation. The total cost of the project is 10 billion tenge.

- Also in the Kostanay region, the Turkish company Arbel Bakliyat has implemented a project for the processing of full-cycle legumes with a capacity of up to 1,000 tons per day. The volume of investments initially amounted to 4 billion tenge, but later increased to 9.4 billion tenge.

- In the Northern Kazakhstan region, a new, innovative 4th generation greenhouse complex has been put into operation, where it is planned to harvest about 3 thousand tons of tomatoes, cucumbers and lettuce per year. The cost of the project is 7.2 billion tenge.

- In the Akmola region, a project for the production of gluten-free oat flakes worth more than 2.5 billion tenge was implemented together with the Swiss concern Buhler. The capacity of the plant is 2 tons of product per hour. The enterprise includes areas for receiving, drying, cleaning and storing raw materials.

- A vegetable storage facility with a capacity of 10,000 tons of products was opened in the Pavlodar region, the cost of the project is estimated at 1.8 billion tenge. This year, 6 vegetable storage facilities with a capacity of 65 thousand tons were put into operation in the Pavlodar region - The construction of a grain storage facility with a capacity of 12 thousand tons in the East Kazakhstan region was completed, the project cost is 1.2 billion tenge

- The largest meat processing enterprise in the North Kazakhstan region, Emc Agro LLP, reached a capacity of 15,000 tons of finished products per year. The total amount of the project is 11.5 billion tenge.

In general, at the end of 2023, 855 billion tenge were attracted to the agriculture of the republic (11 % more than last year), and 130 billion tenge to food production (an increase of 9.5 %).

About 500 billion tenge have been allocated from all sources to subsidize the

agro-industrial complex.

The subsidy system was reorganized. All regulations have undergone targeted changes in accordance with the recommendations of the Anti-Corruption Service aimed at reducing the risks of corruption.

A Unified State Subsidy Information System, free for farmers and integrated with all state databases, has been introduced. Waiting lists have also been introduced to ensure that small and medium-sized farms have access to subsidies.

For the first time, a provision was added to the general subsidy rules to allow greenhouse farmers to subsidize electricity, gas and coal costs when growing vegetables indoors during the off-season. At the end of December, subsidies were given to farmers' greenhouses in the Turkestan region.

In 2023, in the Turkestan region, the area of intensive horticulture was increased to 5,405 hectares. Thanks to the introduction of new technologies, productivity increased fivefold - from 60–70 quintals to 300–350.

Thanks to the establishment of vegetable reserves in stabilization funds, the signing of memorandums of understanding with commodity producers, and state support measures, it became possible to stabilize the increase in the price of socially important food products. According to the results of 11 months, the inflation of food products was 7.5 percent.

461.6 billion tenge loans were granted to agricultural organizations through Baiterek National Bank Holding JSC; 318.6 billion tenge of it came through "Agrarian Credit Corporation" JSC, 143 billion tenge came through "KazAgroFinance" JSC.

In the Rulikha farm in the Shemonaikha district, thanks to a loan from the Agrarian Credit Corporation JSC, they purchased 600 heifers of the Holstein breed, known for their high milk yield. Each cow produces more than 30 liters of milk per day with a fat content of 4.5 %.

A warehouse with a capacity of 6,000 tons of vegetables was put into operation in Kostanay region with the funds received from "Agrarian Credit Corporation" JSC. The warehouse is equipped with modern refrigeration and ventilation facilities.

Taking into account the difficult weather conditions this year, the Government has undertaken various measures to provide additional support to domestic farmers on the instructions of the Head of State:

explanation

side panel

Activity

Recorded

- More than 3.7 billion tenge were allocated from state reserves to compensate farmers affected by drought in Zhambyl region;

- 62.5 thousand tons of discounted diesel fuel at 250 tenge per liter, 15 percent lower than the market price, was allocated for grain drying;

- Financial institutions of "Baiterek" holding carry out loan operations to issuers without penalty;

- 120,000 tenge for 3-type wheat and 105,000 tenge for 4-type wheat determined at the market level for farmers;
- 31.3 billion tenge were allocated from the state reserve and this amount will be used directly for the purchase of 350 thousand tons of wheat;
- About 400,000 tons of seed stock was prepared for soft wheat.

Thus, the state has allocated approximately 1.2 trillion tenge for the development and support of the agricultural sector in 2023. The generally adopted measures will improve the financial situation of farmers and allow them to prepare for the sowing campaign in time (<http://adilet.zan.kz/.12.02.2020.>). In the context of harsh trends of globalization, open scientific and technological competition and climate challenges, further development of agriculture without science is impossible. This concerns the development of mechanisms for introducing technologies in priority areas of development: biotechnology, gene modeling, resource conservation.

According to the Food and Agriculture Organization of the United Nations, in 2050 the world's agriculture will need to produce about 70% more food than it currently does. To increase the yield and quality of food, it is also necessary to use digital intelligent technologies.

The state pays close attention to the development of agrosience. Thus, since 2018, funding for science in the agricultural sector has been increased more than 2 times - to 14.4 billion tenge. Part of these funds was allocated to the work of 23 scientific institutes, as well as research into new agricultural crops. Domestic agricultural research institutes and experimental stations own about 159 thousand hectares of land. According to forecasts of experts from the Ministry of Agriculture, with the rational use of these lands, the republic can receive up to 10 billion tenge. Moreover, these will be funds received specifically from the activities of the research centers and experimental stations themselves. And this is already a question of commercialization of the entire agricultural sector

The main tasks of the agrarian policy carried out in the country are introduction of new techniques, innovative technologies and approaches to agriculture; Creation of agro-industrial diversity by increasing the processing of agricultural raw materials using the accumulated world experience. The current state of new technologies in the agro-industrial complex does not ensure stable growth of agricultural production and does not correspond to the required level of development and the introduction of new types of products, thereby bringing them to a higher level. competitiveness.

The presence of ecologically clean areas creates favorable conditions for the development of organic agriculture. More than 70 percent of the land in our country is suitable for growing organic products. And for the more effective development of this industry, it is necessary to take government support measures for researching farms, training personnel, creating certification warehouses for organic product producers, because this is associated with high costs.

In the conditions of increased competition due to the accession of Kazakhstan to the WTO, the development of organic agriculture allows the existence of many private secondary and small farms.

Main tasks of agricultural sector development

Kazakhstan has enormous untapped agricultural potential, and the authorities have the financial resources to support rapid agricultural development and prioritize development. This industry is considered the pillar of socio-economic development of Kazakhstan.

However, despite such potential and powerful government support, today the country's agriculture is developing at a very slow pace and still remains an inefficient and uncompetitive sector of the economy. As described earlier, the country's agricultural sector is extremely heterogeneous in terms of farm structure and productivity. From an entrepreneurial development perspective, the status of agricultural households in this sector is highly questionable.

One of the urgent problems in the development of agriculture is the very low rate of entrepreneurial activity in this field. This means that the percentage of new and efficient agricultural producers replacing old and inefficient ones in the sector is very low. For this reason, the competitiveness and efficiency of the sector is significantly lower compared to developed countries. Today, private enterprises in agriculture are mainly dependent on government support and do not seek to survive through competition. Local producers of agricultural products have great confidence that they will always receive financial support from the government even in the most unfavorable times.

According to the best world practice, private ownership of agricultural land and the development of the market for its purchase and sale is a necessary condition for the development of effective and competitive entrepreneurship in agriculture. But instead of dealing with the unclear and corrupt land relations in rural areas, the authorities have limited land reform, which, in our opinion, is one of the main obstacles to the proper development of agriculture in the country. As mentioned above, in our opinion, past and present state approaches to support agricultural development are non-market in nature and this is the main reason why this sector of the economy has a very weak growth rate in terms of GDP. and productivity. and competitiveness.

In terms of fiscal policy, agriculture in the country has, on the one hand, a large share of the informal economy and significant tax advantages, and on the other hand, large public funding, resulting in deep subsidization of the sector. In such a situation, agriculture can never be the main pillar of social and economic development of our country.

Agriculture is the largest consumer of water resources in the country. About two-thirds of the total water withdrawn is used for irrigation in agriculture, while 11–15 percent of the water used is lost during transportation due to old infrastructure and low rehabilitation costs.

Recommendations for the development of the agricultural sector

New ways of state support for agriculture are needed

In our opinion, it is necessary to reduce and redirect the ineffective state support that destroys market relations in agriculture. Instead of inhibiting the development of the private sector, public spending and investment should be focused on encouraging competition and efficient private entrepreneurship in agriculture. The government should focus on creating a business environment that encourages entrepreneurship, private investment and business dynamism, where inefficient businesses are quickly replaced by productive businesses. Market mechanisms for redistribution of capital and labor resources should operate automatically in the sector. Almost all state subsidies should be directed to projects aimed at the development of infrastructure and human capital in agriculture. There are many studies showing high economic returns on public investments in agricultural innovation, water management,

roads, markets and other infrastructure, direct subsidies to agricultural producers that distort market mechanisms. Government support in the form of R&D funding, extension services, technology and know-how transfer provides some of the highest performance indicators of all public investments in rural development.

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Agriculture is the largest consumer of water resources in the country. If about two-thirds of the total water is used for irrigation in agriculture, 11–15 % of the used water is lost during transportation due to old infrastructure and low costs of modernization (Stukach, 2019.).

Recommendations for the development of the agricultural sector
New ways of state support for agriculture are needed

There is an urgent need to independently assess the impact of state support on market mechanisms and competition in the country's agro-industrial complex. In our opinion, the role of the state in the development program of the agro-industrial complex should be limited only to measures aimed at eliminating the so-called "market failures".

Such an assessment should address the following questions:

1. Will this government action improve or worsen competition and market mechanisms in agriculture?
2. What market failures does this measure target?
3. Will this measure address market failures permanently without further government involvement or assistance (i.e., is this measure a structural change)?

It is important to end the import substitution policy (food self-sufficiency policy) in agriculture. From the point of view of food security, we believe that the government's main concern should be the ability of the poor to pay for food. The country has an open economy and reliable foreign trade links, so physical availability of food is not a problem for residents. That is, the government needs to reorient import substitution and protection measures for domestic agricultural producers in order to expand the export of competitive agricultural products. The main thing is to ensure that the volume of food exports of the country significantly exceeds the volume of imports. Agriculture should specialize only in products that the state can compete in the foreign market. There is no need to produce products that cannot compete with cheap and high-quality imports. If another country subsidizes the price of imported agricultural products, there are tariff measures allowed by the WTO.

Agricultural tax reform

Officials in the country have repeatedly said that agriculture should replace the oil industry and become the new driver of economic growth. However, as we have already mentioned, in terms of income and expenditure of the state budget, the aid received from the state to the agricultural sector is much more than the tax paid. At the same time, the reduction of taxes in agriculture did not lead to the development of agriculture at the required level.

In our view, aligning agricultural taxes with the manufacturing sector would be a preferable policy. Both manufacturing and agriculture are the dominant industries

in the country and there is no reason to treat agriculture taxation differently. In order to solve the problems of tax evasion in agriculture, it is necessary to speed up the process of bringing everyone under the same declaration of income and expenditure.

Improving access to finance in the agricultural sector

The main problem that significantly influenced the expansion of market lending to agriculture is the state's lending to farms at a rate lower than the market rate. Moreover, concessional loans represent unfair competition for the government and lead to the perception of unfair market interest rates among agricultural producers.

As we have stated many times, we believe that lending to businesses and the public at below-market interest rates, especially loans from development institutions, should be stopped immediately. But we do not want the state to stop helping businesses. If the state wants to support a certain sector of the economy with cheaper financing, it supports it without disrupting market relations in the financial system. For this, the Damu Fund needs to subsidize the market interest rate directly from the state budget to the borrower.

Banks and development institutions should only borrow and lend on market terms to avoid distortions of competition and market pricing in the financial system. In this case, the borrower aims to get loans from banks and state development institutions only at the market rate. In such a situation, banks may replace agricultural development institutions and compete with each other to provide better conditions for agricultural producers. However, it should be remembered that such a system cannot achieve the desired result without a market for the purchase and sale of private property and agricultural land. Because land is the most important asset for producers of agricultural goods, and it is necessary to actively use agricultural land as collateral. market financing.

It is necessary to strengthen cooperation with neighboring countries on the use of water resources.

Taking into account the climatic conditions, water shortage is one of the most important problems in the country's agriculture. It should also be noted that more than 40 percent of the state's water potential is made up of external water resources of Russia, China, Uzbekistan and Kyrgyzstan. In such cases, it is important to improve water infrastructure and promote water conservation, as well as strengthen cooperation with neighboring countries to share water resources. Countries should develop and implement coordinated action plans based on equitable and efficient use of transboundary rivers and lakes. Regional structures dealing with water issues also require the trust of stakeholders. At the interstate level, concrete steps are needed to strengthen cooperation in the water sector in order to create favorable conditions for increasing the water and energy security of the region.

Conclusions

Agriculture is the core sector of the country's economy. And although agriculture accounts for 4.4 % of GDP, 14 % of the country's working-age population works in agriculture, and 7.7 million Kazakhstanis (or 42 % of the country's

population) live in rural areas.

If we take into account external objective conditions and internal threats that cause strategic, production and financial risks, it is possible to create an efficient agricultural market with stable production and profitable farms.

The main principles of the economic mechanism of agricultural stability: determination of competitive advantages of domestic agricultural production; reducing the impact of external threats; efficient use of resource potential of agricultural structures; Constant monitoring of financial indicators and relationships of commercial organizations, making effective decisions.

The economic stability of agriculture should be understood as the provision of expanded reproduction through a scientifically based system of regulation of state support to the country's agro-industrial complex, effective development of the use of resource-saving and economically safe technologies.

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