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STATE PROGRAMS FOR LENDING AND SUBSIDIZING ENTREPRENEURSHIP (BASED ON THE EXAMPLE OF THE “DAMU” FUND)

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Abstract. Within the framework of Kazakhstan's new economic policy, outlined in recent Addresses by President Kassym-Jomart Tokayev, entrepreneurship development is identified as a crucial driver of sustainable economic growth. The 2023 Address particularly emphasizes the need to establish a unified, comprehensive support program for entrepreneurs, underscoring the relevance of this study. In the context of Kazakhstan's new economic policy, the development of small and medium-sized enterprises (SMEs) has become a key factor in structural economic modernization and job creation. The central research problem is the evaluation of the effectiveness of state support instruments implemented through the «Damu» Fund – the main national development institution. This study analyzes the scale and direction of financial support for SMEs in 2024–2025, including the launch of a Unified Comprehensive Program, the creation of two guarantee funds, the introduction of

digital solutions, and the development of alternative financing mechanisms. The methodology includes content analysis of policy documents, statistical analysis of project data, comparative analysis of international practices, expert interviews, and SWOT analysis. The main hypothesis assumes that the systemic transformation of support tools led by the Damu Fund improves access to finance and stimulates entrepreneurial activity across regions and sectors. The findings confirm the increasing role of the Damu Fund as a digital financial institution contributing to sustainable SME development in line with state priorities. The results of this research can be applied in the design of SME development strategies, enhancement of subsidy and guarantee programs, and development of region-specific support policies.

Keywords: small and medium enterprises, state support, Damu Fund, preferential lending, guarantee fund

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КӘСІПКЕРЛІКТІ НЕСИЕЛЕУ ЖӘНЕ СУБСИДИЯЛАУ БОЙЫНША МЕМЛЕКЕТТІК БАҒДАРЛАМАЛАР («ДАМУ» ҚОРЫНЫҢ МЫСАЛЫНДА)

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Аннотация. Қазақстан Республикасы Президенті Қасым-Жомарт Тоқаевтың соңғы Жолдауларында жарияланған жаңа экономикалық саясат аясында кәсіпкерлікті дамыту – тұрақты экономикалық өсудің басты факторы ретінде маңызды орын алады. 2023 жылғы Жолдауда кәсіпкерлерге арналған бірыңғай, кешенді қолдау бағдарламасын құру қажеттілігі ерекше атап өтілді. Бұл зерттеу тақырыбының өзектілігін айқындайды. Қазіргі жағдайда шағын

және орта кәсіпкерлікті (ШОК) дамыту экономиканың құрылымдық жаңғыруы мен жұмыспен қамтуды арттырудың негізгі тетігі болып табылады. *Зерттеу мақсаты мен міндеттері.* Зерттеудің негізгі мақсаты – «Даму» қоры арқылы жүзеге асырылатын мемлекеттік қолдау құралдарының тиімділігін бағалау және олардың кәсіпкерлікті дамытудағы рөлін анықтау. Осы мақсатқа жету үшін келесі міндеттер қойылды: – мемлекеттік қолдау бағдарламаларының мазмұны мен тетіктерін талдау; – «Даму» қоры қызметінің негізгі бағыттарын және олардың тиімділігін бағалау; – цифрландыру мен балама қаржыландыру көздерінің кәсіпкерлікке әсерін анықтау; – шетелдік тәжірибемен салыстырмалы талдау жүргізу және жетілдіру жолдарын ұсыну. *Зерттеу әдістері.* Зерттеу барысында контент-талдау, статистикалық және салыстырмалы талдау әдістері, сараптамалық сұхбаттар мен SWOT-талдау қолданылды. *Зерттеу гипотезасы.* Мемлекеттік қолдау механизмдерінің жүйелі трансформациясы қаржылық ресурстардың қолжетімділігін арттырып, аймақтар мен салаларда кәсіпкерлік белсенділікті ынталандырады деген болжам ұсынылады. *Зерттеу нәтижелері.* Мақалада 2024–2025 жылдары көрсетілген қаржылық қолдау көлемдері мен бағыттары талданды. Біріңғай кешенді бағдарлама іске қосылып, екі кепілдік қоры құрылды, цифрлық шешімдер енгізілді және балама қаржыландыру көздері дамытылды. Зерттеу нәтижесінде «Даму» қоры кәсіпкерлікті қолдаудың цифрлық институты ретінде мемлекеттік басымдықтарға сай тұрақты дамуға ықпал ететін маңызды құрылымға айналғаны анықталды. *Практикалық маңыздылығы.* Зерттеу нәтижелері ШОК дамыту стратегияларын әзірлеуде, субсидиялау және кепілдендіру бағдарламаларын жетілдіруде, сондай-ақ аймақтық кәсіпкерлікті қолдау саясатын қалыптастыруда пайдаланылуы мүмкін.

Түйін сөздер: шағын және орта кәсіпкерлік, мемлекеттік қолдау, «Даму» қоры, жеңілдетілген несиелеу, кепілдік қоры

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ГОСУДАРСТВЕННЫЕ ПРОГРАММЫ КРЕДИТОВАНИЯ И СУБСИДИРОВАНИЯ ПРЕДПРИНИМАТЕЛЬСТВА (НА ПРИМЕРЕ ФОНДА «ДАМУ»)

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Аннотация. В условиях реализации новой экономической политики Республики Казахстан, обозначенной в последних Посланиях Президента Касым-Жомарта Токаева, особое значение приобретает развитие предпринимательства как ключевого фактора устойчивого экономического роста. В Послании 2023 года особо подчеркнута необходимость создания единой комплексной программы поддержки бизнеса, что определяет актуальность настоящего исследования. Формирование устойчивого сектора малого и среднего предпринимательства (МСП) рассматривается как основа структурной модернизации экономики и роста занятости населения. Ключевая научная проблема заключается в оценке эффективности инструментов государственной поддержки предпринимательства, реализуемых через Фонд «Даму» — ключевой институт развития. В статье анализируются масштабы и направления финансовой поддержки МСП в динамике 2024–2025 годов, включая запуск Единой комплексной программы, создание двух гарантийных фондов, внедрение цифровых решений и развитие альтернативных источников финансирования. Применены методы контент-анализа программных документов, статистического анализа проектных данных, сравнительного изучения зарубежного опыта, экспертных интервью и SWOT-анализа. Гипотеза исследования заключается в том, что системная трансформация механизмов поддержки, реализуемая через Фонд «Даму», способствует повышению доступности финансовых ресурсов и стимулирует предпринимательскую активность в различных регионах и секторах экономики. Установлено усиление роли Фонда «Даму» как цифрового финансового института, обеспечивающего устойчивое развитие предпринимательства в соответствии с государственными приоритетами. Практическая значимость заключается в возможности использования полученных результатов при разработке стратегий развития МСП, совершенствовании программ субсидирования и гарантирования, а также формировании региональных политик поддержки бизнеса.

Ключевые слова: малое и среднее предпринимательство, государственная поддержка, Фонд «Даму», льготное кредитование, гарантийный фонд

Introduction. In the current context, within the framework of Kazakhstan's transition to a new economic policy, special attention is being paid to increasing the contribution of small and medium-sized enterprises (SMEs) to sustainable economic growth, employment generation, and diversification of the national economy. In

his Addresses, the President of the Republic of Kazakhstan, K.-J. Tokayev, has repeatedly emphasized the need to establish a unified and comprehensive system for supporting entrepreneurship that includes both financial and non-financial incentive mechanisms. In this regard, state programs of lending and subsidizing are gaining increasing importance as key tools for ensuring SMEs' access to financial resources and enhancing their competitiveness.

Despite the significant volume of budgetary funds allocated to support entrepreneurship, the implementation experience of state programs reveals a number of contradictions and problematic aspects. These include limited access of SMEs to long-term financing, regional asymmetry in the implementation of support measures, insufficient targeting of subsidy instruments, as well as underdeveloped mechanisms for monitoring and evaluating effectiveness. The existing situation shows that, despite substantial financial injections, the results in terms of improving business sustainability and competitiveness remain unclear. This calls for a comprehensive scientific analysis and reassessment of the effectiveness of existing instruments.

The issue of state support for entrepreneurship in Kazakhstan has been reflected in the works of domestic economists. For instance, A. Satybaldin examines the strategic role of SMEs in ensuring economic security and diversification (Satybaldin, 2020). A. Rakhmetulin explores the institutional aspects of state support programs, focusing on their legal and organizational foundations (Rakhmetulin, 2021). Zh. Zhunisov analyzes the access of SMEs to financial resources and credit mechanisms (Zhunisov, 2019), while A. Nurpeisova pays attention to the targeting problems and regional features of subsidy measures (Nurpeisova, 2022). Analytical materials from the Institute of Economics under the Ministry of Science and Higher Education of the Republic of Kazakhstan emphasize the need to shift program evaluations from quantitative to qualitative indicators, including employment and GDP contribution (Institute of Economics, 2023).

International experience also confirms the universality of the issues mentioned above. J. Stiglitz and A. Weiss (Stiglitz, Weiss, 1981), in their seminal research, identified information asymmetry as one of the main reasons for SMEs' limited access to credit resources. D. Storey (Storey, 1994) emphasizes the need for coordination between financial and non-financial instruments in government policy for supporting entrepreneurship. The works of T. Beck and A. Demirgüç-Kunt (Beck, Demirgüç-Kunt, 2006) show that the effectiveness of lending programs largely depends on the state of the financial sector and the quality of the institutional environment. Experts from the OECD and the World Bank argue that the most effective programs should be based on principles of transparency, monitoring, and close linkage with innovation and export policies (OECD, 2020; World Bank, 2021).

In this regard, state programs of lending and subsidizing have become key tools to improve SME access to finance and strengthen their competitiveness. However, despite significant budgetary allocations, the experience of program implementation reveals persistent contradictions and challenges — including limited access to long-term financing, regional imbalances, insufficient targeting of subsidies, and weak

monitoring and evaluation mechanisms. These factors raise questions regarding the real effectiveness of existing instruments and highlight the need for a comprehensive evidence-based assessment.

Therefore, this article aims to analyze the effectiveness of state lending and subsidizing programs under the new economic policy of Kazakhstan, identify their priority directions, and develop practical recommendations for improving their performance.

The study sets the following objectives:

- To conduct a critical review of current state lending and subsidizing programs;
- To identify key factors influencing their effectiveness;
- To analyze regional and sectoral implementation issues;
- To propose evidence-based improvements to the SME support system in Kazakhstan.

The relevance of this study lies in the need for a scientifically grounded approach to enhance the performance and sustainability of entrepreneurship support mechanisms as part of Kazakhstan's economic modernization strategy.

Literature review. The role of the state in supporting entrepreneurship has become the subject of numerous scientific studies. In global academic literature, various scientific perspectives have been developed regarding the scale, methods, and effectiveness of state support for small and medium-sized enterprises (SMEs). Foreign research offers multiple approaches to explaining the role of the state in supporting entrepreneurship. The classical theorist J. Schumpeter viewed entrepreneurship as a source of innovation and economic development, while defining the role of the state as creating favorable conditions for these processes. Building on this idea, D. Audretsch distinguishes between two levels of policy: traditional SME support and entrepreneurship policy aimed at stimulating innovation activity.

Contemporary studies focus on evaluating the effectiveness of specific state support measures. As noted by D. Smallbone and F. Welter, direct subsidies do not always have a positive impact on entrepreneurship development, especially in countries with transitional economies. M. M. Hoque, A. T. Doan, and their colleagues argue that excessive financial support may reduce business motivation and increase dependency on government assistance.

The works of N. Arshed and S. Carter draw attention to institutional risks: the policymaking process is often influenced by interest groups, which undermines its effectiveness. In turn, C. Wren and D. Storey demonstrate that, alongside financial instruments, non-financial mechanisms – such as training, mentoring, and consulting – play a significant role in ensuring long-term results.

Kazakh researchers, including A. Satybaldin, A. Rakhmetulin, Zh. Zhunisov, and A. Nurpeisova, have contributed to understanding the national context, highlighting the challenges of access to finance, regional imbalances, and insufficient targeting of subsidies. The Institute of Economics (2023) calls for moving from quantitative to qualitative evaluation indicators – such as job creation, productivity, and innovation capacity. Despite this progress, a research gap remains in evaluating how effectively

Kazakhstan's state programs meet the strategic goals of the new economic policy and what adjustments are required to increase their practical relevance and long-term sustainability.

International experience, including that of the United States and European Union countries, highlights the importance of flexible and targeted programs adapted to the stage of business development. However, the literature also reveals several gaps: insufficient focus on developing economies, limited empirical data on the effectiveness of support measures during crises, and weak integration of social and innovation aspects into assistance programs.

These gaps underscore the relevance of conducting comprehensive research adapted to national specificities in countries like Kazakhstan, where institutional transformation is still underway and the effectiveness of state support requires a more precise assessment under the conditions of the new economic policy.

Materials and methods of research. In accordance with the objectives and tasks of studying state support for entrepreneurship under the new economic policy of the Republic of Kazakhstan, various methods were applied to comprehensively analyze and assess the impact of public policy on entrepreneurial development. The use of integrated methods in the study made it possible to evaluate existing business support mechanisms more accurately and objectively, identify existing problems, and propose ways to solve them.

1. Statistical and Quantitative Analysis.

To assess the effectiveness of state support for entrepreneurship in Kazakhstan, the statistical analysis method was employed. This method includes the following aspects:

- collection and analysis of statistical data on the number of small and medium-sized enterprises (SMEs), their share in the national economy, the number of jobs created within SMEs, and other relevant indicators;
- evaluation of the volume of state support, including the total amount of loans, subsidies, and grants provided to entrepreneurs, as well as the analysis of tax incentives offered to businesses;
- assessment of changes in key economic indicators (GDP growth, unemployment rate, number of newly established enterprises).

This method makes it possible to quantitatively determine how effectively state support measures are being implemented and what economic results they produce.

Results and Discussion. Within the framework of the study, the priorities and mechanisms of state support for entrepreneurship under the new economic policy of the Republic of Kazakhstan were examined. The conducted analysis made it possible to identify both the achievements in this area and the directions that require further improvement.

1. Growth in the Number of Small and Medium-Sized Enterprises (SMEs).

Based on statistical data, in recent years there has been a positive trend in the number of small and medium-sized enterprises across various sectors of the economy. In recent years, an increase in new entrepreneurial initiatives has been recorded,

which is associated with the creation of favorable conditions for startups and the simplification of business registration procedures. Support for SMEs in Kazakhstan has become one of the key factors in promoting employment and diversifying the economy.

As of January 1, 2025, the total number of registered small and medium-sized enterprises (SMEs) in Kazakhstan amounted to 2,262,392 units, of which 2,071,657 were active. The number of active SMEs continues to grow steadily. Compared to the same period of the previous year, the number of operating SME entities increased by 3.5% as of January 1, 2025 (Table 1).

Table 1 – Dynamics of Entrepreneurial Entities in Kazakhstan (2015–2024)

Years	Total Entrepreneurial Entities	Small Enterprises	Medium Enterprises	Large Enterprises
2015	360 287	351 229	6 572	2 486
2016	383 850	374 912	6 502	2 436
2017	412 677	403 862	6 432	2 383
2018	433 774	424 796	6 490	2 488
2019	446 687	437 988	6 297	2 402
2020	461 983	453 343	6 235	2 405
2021	481 732	472 777	6 494	2 461
2022	507 238	497 995	6 685	2 558
2023	526 290	517 123	6 689	2 478
2024	536 241	526 826	6 919	2 496

The share of individual entrepreneurs in the total number of SME entities amounted to 67.3%, while 20.5% were small business legal entities, 12% were peasant or farm households, and 0.1% were medium-sized business legal entities.

By types of economic activity, the largest share of registered small and medium-sized enterprises belongs to the following sectors:

- “Wholesale and retail trade; repair of motor vehicles and motorcycles” – 35.6%,
- “Other service activities” – 14.2%,
- “Agriculture, forestry, and fisheries” – 13.6% (Table 2).

Table 2 – Dynamics of Entrepreneurial Entities

Indicators	January 1, 2024	January 1, 2025	Change, %
Total number of registered SME entities	2 185 000	2 262 392	+3,5
Including active entities	2 000 000	2 071 657	+3,5
Share of individual entrepreneurs, %	66,8	67,3	+0,5
Small business legal entities, %	20,8	20,5	-0,3
Peasant (farm) households, %	12,3	12,0	-0,3
Medium-sized business legal entities, %	0,1	0,1	0,0

2. Evaluation of the Effectiveness of State Support Programs.

The analysis of program effectiveness makes it possible to determine how significantly these initiatives have influenced entrepreneurial development, job creation, and the overall increase in economic activity.

In accordance with the instructions outlined in the Address of the President of the Republic of Kazakhstan, Kassym-Jomart Tokayev, dated September 2, 2024, “A Just Kazakhstan: Law and Order, Economic Growth, and Public Optimism,” the “Damu” Entrepreneurship Development Fund JSC launched an updated Unified Comprehensive Program last year to support small and medium-sized businesses.

Over the entire period of its activity, the “Damu” Entrepreneurship Development Fund has supported 227,708 projects with a total value of 14.968 trillion KZT (as of July 10, 2025, excluding microcredit projects from the overall total). In 2024, 590 billion KZT was allocated for the implementation of SME support measures under state programs, reflecting a significant contribution to the development of the entrepreneurial sector of the Republic of Kazakhstan (Table 3).

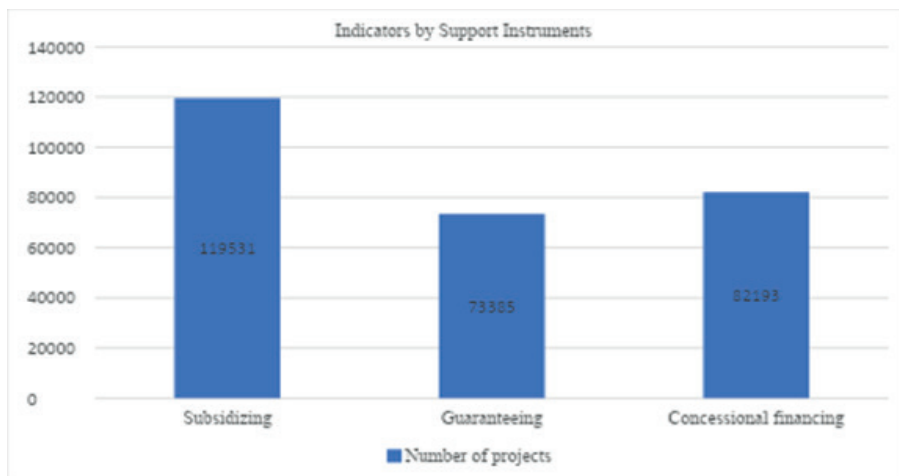


Table 3 – Number of projects supported by the “Damu” Entrepreneurship Development Fund over the entire period of its activity. The Fund has supported 227,708 projects with a total value of 14.968 trillion KZT (as of July 10, 2025), excluding microcredit projects from the overall total.

This program incorporated the previously proven initiatives “Business Road Map – 2025” and “Economy of Simple Things.” In addition, new support mechanisms were introduced, the content of which is presented in the table below (Table 4).

Table 4 – New Areas of Activity within the Unified Comprehensive Program

№	Area of Activity	Maximum Loan Amount	Subsidy Rate (Final Rate for Borrower)	Purpose of Financing
1	Micro-entrepreneurship	up to 20 million KZT	7–8%	For investment purposes, replenishment of working capital

2	Small and medium-sized enterprises (SMEs)	up to 3 billion KZT	8–10%	Investments, replenishment of working capital, refinancing
3	Small, medium, and large enterprises	up to 15 billion KZT	8–10%	Investments, replenishment of working capital
4	Monotowns, small towns, and rural settlements	up to 1.5 billion KZT	7–10%	Investments, replenishment of working capital, refinancing
5	Social entrepreneurship	up to 1.5 billion KZT	7%	Investments, replenishment of working capital
6	Through the stock exchange	up to 5 billion KZT	6%	Investments, replenishment of working capital

The new program is aimed at supporting enterprises in accordance with the “Economic Lift” model and consists of six directions adapted to various business categories, target groups, and sectors. The program places particular emphasis on developing competitive, import-substituting, and export-oriented industries of the economy.

The main objectives of the program are as follows:

- to encourage small enterprises to grow into medium-sized ones through mutual obligations;
- to ensure the sustainable development of medium-sized enterprises;
- to support industries of strategic importance to the state;
- to ensure the efficient allocation of budget funds.

Thanks to the launch of this new initiative, the “Damu” Entrepreneurship Development Fund JSC in 2024 financed over 27,000 projects for small and medium-sized businesses with a total loan volume of 1.6 trillion KZT, which is 14% higher than the previous year’s figure. A record 570 billion KZT was allocated for these purposes, including:

- 332 billion KZT for subsidies and guarantees;
- 238 billion KZT for concessional lending.

This led to a 16% increase in total financing compared to 2023. It is noteworthy that the budget allocated for subsidies and loan guarantees for small and medium-sized businesses increased from 43 billion KZT in 2019 to 332 billion KZT in 2024, allowing the “Damu” Fund to increase the number of supported projects fivefold.

As a result, the share of enterprises covered by government support measures reached 26%, totaling 2.2 trillion KZT, while the overall number of active loans amounted to 41,000.

In the past year, entrepreneurs received support through the instruments of the “Damu” Fund. In particular:

- under the subsidy program, 17,623 projects were supported with a total loan amount of 1.014 trillion KZT;
- under the guarantee direction, 9,172 projects received support with total loans amounting to 445 billion KZT;

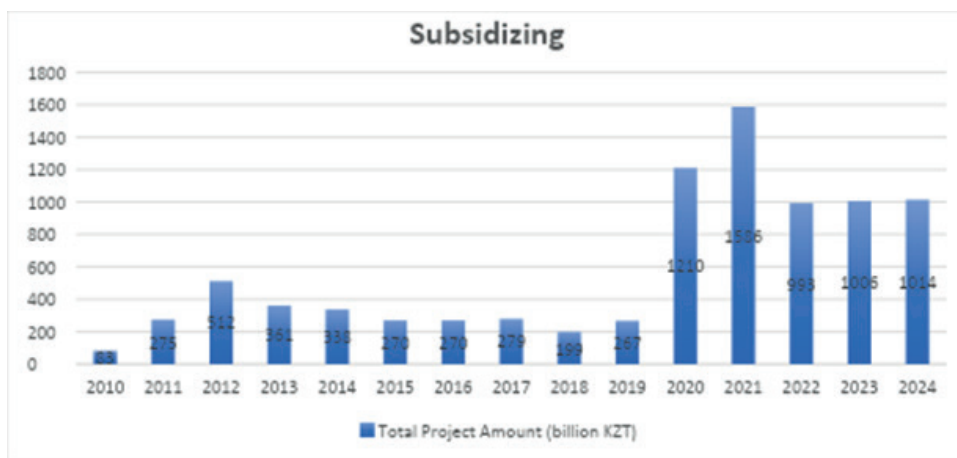
– under the concessional financing program, 2,712 projects were supported, with a total loan volume of 238 billion KZT (Table 5).

The majority of the allocated funds – 66% or 1.085 trillion KZT – were directed toward investment purposes, including the purchase of equipment, modernization of production, and construction of new facilities. Meanwhile, 32.4% of the total, or 535 billion KZT, was used to replenish working capital.

The state placed particular focus on the following sectors:

- manufacturing industry – 38% of total support;
- transport and logistics – 11%;
- education – 5%.

Table 5 – Projects Supported under the Subsidy Program through the Instruments of “Damu” Entrepreneurship Development Fund JSC in 2024



Beginning in 2024, “Damu” Entrepreneurship Development Fund JSC fundamentally changed its operational principles and reoriented the business support system. The main priority shifted toward supporting successful, export-oriented, and technologically advanced companies, as well as increasing the share of medium-sized businesses capable of providing new momentum to the national economy.

As a result, between 2023 and 2024, the Fund supported 1,516 medium-sized business projects, allocating 543.2 billion KZT for this purpose. Considering that around 3,000 medium-sized enterprises operate in Kazakhstan, this support holds particular importance.

Stimulating entrepreneurship in the regions also remains a key task. For entrepreneurs operating in rural areas, monotowns, and small cities, a special subsidy and guarantee program without sectoral restrictions was developed under the Unified Comprehensive Program. The maximum loan amount can reach up to 1.5 billion KZT, while the final interest rate for entrepreneurs varies between 7% and 10%, depending on the type of activity.

In 2024, most of the Fund's financing – 63% – was directed toward SME projects located in cities of national significance and regional centers, while 37% went to entrepreneurs in rural areas, monotowns, and small towns. The highest number of supported entrepreneurs were registered in Almaty (10%), Astana (9%), and Aktobe Region (8%). In terms of loan volume, the leaders were Almaty (14%), Astana (8%), and Almaty Region (8%).

Throughout 2024, 2,216 facilities worth a total of 1 trillion KZT were commissioned in Kazakhstan. Of these funds, 25% were directed to the development of manufacturing, 22% to the transport and warehousing sector, and 11% to education facilities.

Among the successful regional projects, the stone processing plant launched in Zhambyl District of Almaty Region is noteworthy. Supported by the “Damu” Fund, its products are used in construction, landscaping, and are exported to neighboring countries. Another example is a 30 MW wind power plant built in Ereymentau District of Akmola Region within the framework of renewable energy development initiatives.

In 2024, the “Damu” Fund became the operator of the guarantee program for agro-industrial complex projects, an initiative of the Baiterek Holding and the Ministry of Agriculture. This enabled farmers to access concessional financial resources and, in the absence of sufficient collateral, obtain guarantees covering up to 85% of the loan amount (up to 1.5 billion KZT). Currently, the Fund has issued 401 guarantees totaling 94.2 billion KZT in loans.

The loan guarantee mechanism offered by “Damu” for small and medium-sized enterprises has proven to be an effective tool for expanding access to financing. Therefore, in the coming years, it is planned to gradually shift from subsidies toward broader use of guarantees and implement a phased transformation of the Fund.

To expand regional programs and sustainable development financing, participation of second-tier banks, international financial institutions, and large corporations in the guarantee system is being considered. The Guarantee Fund will support all sectors of the economy. By 2028, the guarantee portfolio is expected to reach 1 trillion KZT (a 148% increase compared to 2024) and to support over 50,000 projects annually, which is five times more than in 2024.

The “Damu” Fund is also focusing on alternative sources of financing, such as subsidizing coupon interest rates on SME bonds, providing guarantees, supporting syndicated loans, factoring, and other financial instruments.

Last year, eight agreements were signed to subsidize coupon interest rates on bonds with a total credit portfolio of 20.1 billion KZT. Of these, three projects were implemented in 2023 (worth 5.5 billion KZT) and five projects in 2024 (worth 14.6 billion KZT).

In cooperation with the Almaty and Astana city administrations, a factoring instrument was introduced, allowing entrepreneurs to ensure continuous product delivery without waiting for client payments.

In 2024, demonstrating its commitment to ESG principles, the “Damu” Fund

published its first sustainability report (for 2023). One of the key areas of its ESG strategy is supporting women's entrepreneurship. Within this framework, the Fund launched a new initiative called "Ümit" ("Hope"), allocating 10 billion KZT for the program. Implemented in partnership with the European Bank for Reconstruction and Development, it includes free financial literacy training. By the end of 2024, 85 projects led by women entrepreneurs were approved for financing totaling 4.2 billion KZT.

The export activity of enterprises receiving government support also increased. Whereas up to 2024 only 150 companies had received assistance, in the reporting year the number of new exporters increased by 23%, reaching 184 companies.

According to forecasts, SMEs participating in state support programs are expected to contribute around 2 trillion KZT in taxes and create at least 10,000 new jobs by the end of 2024. Since the launch of these programs, supported SMEs have contributed 7.3 trillion KZT in taxes, meaning that every 1 KZT of state investment has generated 7 KZT in tax revenue. As a result of these projects, about 200,000 new jobs have been created and over 1.2 million jobs preserved.

Importantly, the "Damu" Fund intends to continue comprehensive SME support measures while improving technologies and business processes.

An analysis of the effectiveness of government entrepreneurship support programs shows that they have a significant impact on the development of small and medium-sized businesses in Kazakhstan. According to statistical data and research, 10,000–15,000 new jobs are created annually. In addition, these programs stimulate innovation, expand production capacity, and facilitate the adoption of modern technologies.

However, despite positive results, certain challenges remain. Some entrepreneurs note difficulties in accessing information about available programs and bureaucratic obstacles when applying for support. This highlights the need to improve transparency and simplify procedures.

Overall, assessing the effectiveness of government business support programs shows that they foster entrepreneurial activity, increase the number of SMEs, create new jobs, and contribute to economic modernization. Nevertheless, to further enhance their effectiveness, it is crucial to simplify procedures, improve access to information, and expand program coverage to new sectors of the economy.

3. Problematic Issues

The study also identified a number of barriers that hinder the full utilization of government support mechanisms:

- Bureaucratic difficulties: Despite ongoing digitalization, entrepreneurs still face lengthy application review periods and administrative obstacles when obtaining approvals;
- Lack of information: A significant proportion of entrepreneurs are not fully aware of available support programs, which reduces their overall effectiveness;
- Unequal distribution of resources: In some cases, support is distributed unevenly, leading to the concentration of entrepreneurial activity in certain sectors

and regions, while others remain insufficiently supported. Unequal distribution of resources: In some cases, support is distributed unevenly, leading to the concentration of entrepreneurial activity in certain sectors and regions, while others remain insufficiently supported;

– Despite strong results, imbalances persist: 63% of financing went to large cities and regional centers, while 37% supported rural and small-town entrepreneurs. These disparities risk concentrating business activity in economically developed areas, leaving peripheral regions under-supported.

4. Recommendations for Improving Government Support

Based on the conducted analysis, several recommendations have been proposed to enhance government support for entrepreneurship:

– Simplify procedures and increase transparency: It is important to continue efforts to streamline administrative processes for entrepreneurs and to improve awareness about government programs;

– Introduce innovative forms of support: New support mechanisms should be developed, such as venture investments and platforms for experience exchange between entrepreneurs and experts;

– Enhance program flexibility: Support programs should be more adaptable and responsive to the specific needs of different categories of entrepreneurs — including startups, small enterprises, and large companies;

– Promote regional diversification: Entrepreneurial support should be strengthened in regions with low economic activity and innovation levels to ensure balanced development across the country;

– Strengthen Regional Diversification: Introduce targeted regional programs, tax incentives, and capacity-building initiatives to stimulate entrepreneurship in lagging regions;

– Improve Monitoring and Evaluation: Shift from purely financial indicators toward performance-based metrics, such as job creation, export potential, and innovation outcomes.

Conclusion. Under the new economic policy of the Republic of Kazakhstan, state support for entrepreneurship serves as an essential instrument for stimulating the development of small and medium-sized businesses (SMEs), ensuring economic diversification and stability. Current reforms focus on improving the business environment through the simplification of tax and administrative regulations, the introduction of innovative financial mechanisms, and the development of entrepreneurial infrastructure.

The study confirms that state support measures – such as concessional lending, subsidizing, and tax incentives – significantly contribute to enhancing entrepreneurial activity, creating jobs, and expanding the SME sector. However, challenges remain, including limited access to information, bureaucratic barriers, and regional disparities in support distribution. To address these issues, Kazakhstan needs to simplify administrative procedures, enhance transparency, and expand innovative tools such as venture financing, startup incubators, and digital support platforms.

A key finding of the study highlights the pivotal role of the “Damu” Entrepreneurship Development Fund in implementing state support for SMEs. Over its operational period, the Fund has supported 227,708 projects totaling 14.97 trillion KZT, demonstrating a large-scale impact on national business development. In 2024, state support reached a record 590 billion KZT, underscoring the government’s prioritization of SMEs. The financing structure reflects a balanced approach – 63% directed to urban centers and 37% to rural areas and small towns, with emphasis on manufacturing, agro-industrial, and social entrepreneurship sectors. Notably, 94.2 billion KZT was allocated to agricultural projects and 6.3 billion KZT to women’s entrepreneurship.

The introduction of digital technologies has shortened the average application review period to three working days, enhancing transparency and accessibility. The establishment of two guarantee funds with different financing limits (up to and above 7 billion KZT) has expanded investment opportunities for entrepreneurs. The 28% increase in financing in 2024 compared to the previous year and the fivefold rise in the number of supported projects since 2019 demonstrate the growing effectiveness of state support mechanisms.

In his Annual Address to the Nation, President Kassym-Jomart Tokayev set a strategic goal – to increase the share of medium-sized businesses in the economy to 15% by 2029. This aligns with international practices, where medium enterprises play a crucial role in economic diversification and competitiveness.

The study concludes that Kazakhstan’s state support system is evolving toward a more flexible, transparent, and performance-oriented model. The “Damu” Fund continues to act as a system-forming development institution – not only an operator of state programs but also a digital platform fostering innovation and financial inclusion. Strengthening this institutional framework will enhance the efficiency of government programs, promote regional diversification, and ensure sustainable SME growth within the broader goals of the new economic policy.

Future research should focus on assessing the impact of new digital tools and guarantee mechanisms on SME sustainability and innovation potential, as well as evaluating the long-term effects of state support on Kazakhstan’s global competitiveness.

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