

**СЕКЦИЯ 2**  
**СИСТЕМНОЕ РАЗВИТИЕ ЭКОНОМИКИ АПК В СОВРЕМЕННЫХ**  
**УСЛОВИЯХ ХОЗЯЙСТВОВАНИЯ**

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**THE ANALYSIS FOR THE CURRENT STATE IN THE MARKET**  
**OF AGRICULTURAL LOANS IN THE REPUBLIC OF KAZAKHSTAN**

The agriculture is one of the strategic sectors of the economy which determines the food supply security for the sovereign states, the quality of nourishment for the population, and availability of food products in the internal market of a nation. Therefore, stimulating the growth of the agriculture is beneficial for the economy of a nation. Agricultural loans allow enterprises to find funds for investment for further expansion, or in returning the previous loans. Availability of the agricultural loans may impact the growth potentials of the economy. Therefore, the economic welfare of Kazakhstan may depend on the behaviour of the agricultural loans market. Therefore, the analysis for the current state in the market of agricultural loans in Kazakhstan is the significant topic to consider.

The figure above shows that Almaty (city) is the most popular destination for the long-term loans — 42,05 %. The second place belongs to the city of Astana, capital of Kazakhstan — 34,44 % of the market share. The smallest market share of the agricultural loans belongs to Kyzylorda province — 0,000795 %. Three provinces have long-term agricultural loans less than 1 billion tenge: Kyzylorda, Mangystau, Atyrau provinces. The average level of the long-term loans is 16430 million tenge. The standard deviation for the agricultural loans for the 1<sup>st</sup> of May 2015 — 33386 million tenge. Table 1 demonstrates the current state of the agricultural loans for 01.05.2015 in the national and the foreign currencies.

The above table shows that in 10 provinces of Kazakhstan have short-term loans in the foreign currency for the 1<sup>st</sup> of May 2015 less than one million tenge: Almaty, Atyrau, East Kazakhstan, Jambyl, West Kazakhstan, Karagandy, Kostanay, Pavlodar, North Kazakhstan and South Kazakhstan provinces.

Table 1 — The volume of loans to the agriculture for the 1<sup>st</sup> of May 2015, million tenge

Provinces	The state for the 1 <sup>st</sup> of May 2015	in the national currency		in the foreign currency	
		short-term	long-term	short-term	long-term
Kazakhstan (total)	482,004	51,139	262,883	37,267	130,715
Akmola	21,999	3,422	11,760	1,217	5,602
Aktobe	1,977	524	1,297	8	147
Almaty	3,555	721	2,834	0	0
Atyrau	666	8	595	0	63
E.K.	5,722	1,607	3,680	0	435
Jambyl	4,535	300	4,231	0	4
W.K.	1,987	626	1,245	0	117
Karagandy	2,899	968	1,932	0	0
Kostanay	23,221	5,019	18,142	0	60
Kyzylorda	495	254	209	31	0
Mangystau	505	10	364	83	49
Pavlodar	10,318	1,011	8,912	0	396
N.K.	7,165	1,976	5,061	0	128
S.K.	1,848	306	1,542	0	0
Almaty	130,134	5,874	110,539	2,554	11,167
Astana	264,979	28,515	90,541	33,374	112,548

The city of Astana has 86,1 % of the market share for the long-term loans in the foreign currency, for the short-term loans in the foreign currency — 89,55 % of the market share, for the short-term loans in the national currency — 55,76 % of the market share. The above table shows that the highest share of the agricultural loans belongs to the city of Astana — 54,97 %, which is more than the half of the market share. The second place is given to the city of Almaty — 27 %. The third position belongs to Kostanay province — 4,82 %. In addition, cities of Almaty and Astana together own more than the four fifth of the market share regardless of their small area compared to any province in the Republic of Kazakhstan — around 81,97 % of the market share. The last place for agricultural loans for the 1<sup>st</sup> of May 2015 belongs to Kyzylorda province — 0,10 %.

The leader of the market for the 1<sup>st</sup> of April 2015 is the city of Astana, which owns 55,39 % of the market share. The city of Almaty takes the second position — 26,16 %. Kostanay province owns the third place — 4,52 %. Moreover, the two biggest cities of Kazakhstan together, Almaty and Astana, control 81,54 % of the market. Also, it demonstrates that the highest rate of the change in the volume of loans between the 1<sup>st</sup> of May 2015 and the 1<sup>st</sup> of April 2015

occurs in Kostanay province — 108,19 %. The second place in the monthly change rate belongs to Akmola province — 108,12 %.

The decrease in the monthly volume of agricultural loans happen in Mangystau, Pavlodar and South Kazakhstan provinces. The highest rate of decrease in the volume of the loans for the agriculture between May and June takes place in Pavlodar province — fall by 32,34 %. North Kazakhstan economic zone is the third attractive destination for agricultural loans — 13,01 % of the market share. The least attractive destination for agricultural loans is Central Kazakhstan economic zone — only 0,6 %.

Finally, research demonstrates that cities of Almaty and Astana hold the highest potentials for further expansion of the agricultural loans market. In conclusion, three provinces have both long-term and short-term agricultural loans in the foreign currency less than one million tenge for the 1<sup>st</sup> of May 2015: Almaty, Karagandy, South Kazakhstan. The highest market share in the 1<sup>st</sup> of May 2015 and the 1<sup>st</sup> of April 2015 belong to cities of Almaty and Astana. Finally, the agricultural loans market have high potentials for further expansion, especially in the urban areas of Almaty and Astana cities.

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### **ПОКАЗАТЕЛИ МОНИТОРИНГА РАЗВИТИЯ СЕЛЬСКИХ ТЕРРИТОРИЙ**

При проведении региональной политики и мониторинга развития сельских территорий важно учитывать динамику показателей. Наиболее важными в данном случае являются, помимо традиционных показателей (уровень жизни, безработица и их динамика), также структурные показатели (структура экономической активности, аграрного производства, занятости) и их динамика. Анализ динамики структурных показателей экономики должен находиться в центре исследования причин тех или иных изменений в экономическом положении села.

Часто для мониторинга социально-экономической ситуации на селе используются следующие показатели развитости и благополучия: уровни ВВП на душу населения, среднедушевых доходов, безработицы и сальдо миграции. В идеальном варианте эти показатели отражают уровень материального благополучия населения в том или ином районе, их шансы найти применение своим навыкам на рынке труда, а также «голосование ногами», т.е. реакцию на происходящее в районе посредством миграции.