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РЕЗЮМЕ

Процессы, происходящие сегодня в экономике, предопределяют направления научно-инновационной политики Казахстана и стратегии развития науки. В настоящее время продолжается формирование инновационного общества, основанного на формировании, распространении и использовании знаний, которые в дальнейшем можно рассматривать как интеллектуальный потенциал организации.

Любому предприятию наряду с финансовыми и материальными ресурсами необходимы интеллектуальные ресурсы для обеспечения конкурентных преимуществ в условиях модернизации экономики. Часто размер интеллектуальных ресурсов определяется уровнем квалификации персонала, а также выбором эффективного метода управления, позволяющего раскрыть индивидуальное и коллективное творчество.

Ведь нематериальные, в том числе интеллектуальные, ресурсы организации сегодня являются ведущим производственным ресурсом. Отличительной чертой новой экономики является то, что знания становятся непосредственно производительной силой. Информационные технологии меняют материальную основу современного производства и распространения, а производительность все больше зависит от использования знаний. Современная практика свидетельствует о появлении нового раздела управленческой науки и нового вида управленческой деятельности – управления интеллектуальными ресурсами, отвечающего требованиям экономики знаний.

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INTERNATIONAL PRACTICES FOR IMPROVING FINANCIAL LITERACY

ANNOTATION

The development of digital technologies is becoming increasingly important in the financial sector and they offer a number of benefits. These include easier access to public services for people and businesses, faster availability or exchange of information, new business opportunities, creation of new digital products, and others.

Financial literacy of the population in many countries is mainly associated with low levels of financial knowledge and competence, especially in practice. A high level of financial literacy of the population is necessary, first of all, for the growth of the state economy. Insufficient attention of financial sector entities to the problem of improvement of financial literacy of population leads to increase of information asymmetry and financial risks, limiting the level and quality of financial injections by citizens and strengthening disproportions in development of economy of Kazakhstan.

Financial literacy is a set of knowledge and skills about financial institutions providing financial services, without which life in the age of digitalization is not possible. But it is one thing to know, and most importantly, you need to be able to use the retail products of financial institutions and understand what consequences await in the event of unforeseen situations. It is necessary to be able to manage not only personal or family budget, but also to have a desire to improve your knowledge in finance, namely in banking, insurance products, taxation, investing temporarily free funds, management of pension savings. Special attention should be paid to financial risk management, in those moments when due to insufficient knowledge the population allows delayed payments on loans, taxes, etc.

The urgency of improving financial literacy of population is conditioned by dynamic development of financial market under conditions of rapid implementation of new digital technologies, appearance of on-line retail products in the sphere of financial services. To avoid possible risks the population needs to acquire knowledge and skills in the field of finance, which are necessary for making the right decisions.

Many countries have developed and are implementing programs to improve financial education of the population, but all of them have their own features and differ in the sources of funding.

***Key words*:** financial literacy, population, foreign experience, financial services, financial literacy programs

Introduction. Financial literacy should be seen as an important prerequisite for financial inclusion financial services. A certain level of financial literacy allows the consumer to take an informed approach to the use of financial services. The financial literacy level should be seen as an important prerequisite for expanding financial inclusion and the availability of financial services to the population. A population with a low level of financial literacy is not able to control its expenditures, assess financial risks and cannot foresee the financial consequences of various force majeure circumstances. This has serious negative financial consequences not only at the micro level, but also at the macro level. Besides, lack of knowledge about financial products, services and technologies ultimately holds back development of the retail segment of the financial market.

Materials and methods of research. International experience in the development and implementation of programs to improve financial literacy of the population is reviewed and summarized.

This study was conducted on the basis of the study of the works of authors from near and far abroad. The experience of improving financial literacy in countries with different levels of development is considered.

Results and discussion. Many countries have developed and implemented government programmes for In many countries, government financial literacy programmes are in place. The ultimate goal of these programmes is to increase the financial literacy of the population in order to increase the growth of the country's economy, although these programmes are quite different in their content.

For a more detailed study of foreign experience, let us consider some of them.

In Japan, several such programmes have been adopted.

Financial and Economic Education Programme 2005, contains specific measures to improve financial and economic education for the Japanese population in general. It should be noted that the Central Financial Services Information Council

It is worth noting that the Central Financial Information Council has focused on improving the financial literacy of schoolchildren. The work in this direction was carried out by the established advisory groups and committees. Their tasks boiled down to development of methodological recommendations, seminars and educational materials for teachers, and curricula to improve financial literacy for all levels of school education.

A year later, the next national financial education programme was adopted, the aim of which was to create a financial culture at all levels of education, including parents and teachers.

The main objective of the Financial Literacy Map, which was adopted in 2015, was to improve financial literacy, but the Japanese population was divided into age groups. Learners who were taught at all levels of education, the programme included training in:

- personal budget management;

- planning their income and expenses;
- theoretical and practical basics of finance.

The programme for people aged over 25 years provides an increase in financial literacy to a level which is necessary for making the right decisions when choosing

The programme is designed to increase financial literacy to the level needed to make the right decisions when choosing economic products, increasing income and reducing risks in financial transactions.

Also in 2015, another "Financial Education Programme" is adopted, focusing on four main areas:

-Family Budget Management;
-Personal financial planning;
-financial knowledge, understanding of financial and economic conditions,
choosing and using appropriate financial products;
- consultation with financial experts.

Ultimately, the objective of the Japanese government programme is to teach its citizens to manage their personal finances, i.e. to manage the income and expenditure of the family budget. This goal is the initial stage of financial literacy in general [1].

The first national strategy on financial literacy in the United States was adopted in 2006, at a time when the country was facing a financial crisis whose effects were hindering the development of the country's economy. This programme outlined the main lines of action needed to develop

The programme outlined the broad lines of action necessary to promote a financial culture among the general public. The implementation period of the program lasted three years, from 2006 to 2009.

At the end of the term of the program, a working group was created, which was given the task to develop a "National strategy of financial literacy 2011".

National Strategy on Financial Literacy 2011" was created.

The essence of this strategy was to create financial benefits, financial security and stability for all segments of the US population.

The main goals of this strategy were:

- financial education opportunities and access to financial education sources;
- to know the basic financial competencies of specific individuals, to identify a list of knowledge and skills needed to make decisions in certain economic situations;
- improving the conditions for exchange of financial information;
- establishment of bases for the transfer of practical experience in the field of finance, research and development of new financial products.

On 21 July 2010, the Consumer Financial Protection Bureau was established.

For financial consumer protection was created. The Bureau's activities were to help the public to achieve financial goals with the resources available, as well as to develop methods to improve financial literacy. A Client Protection Fund was established to finance financial sector initiatives.

In 2016, the US adopted a new National Financial Literacy Strategy. Its aim is to create an enabling environment to prepare young people for a successful life in society. This focus is chosen because of the learnability of young people, their activity in the financial sphere. By acquiring the necessary knowledge in the field of finance, the young generation will be able to apply it, ensuring a successful career in professional and economic activities.

The UK decided in 2006 to introduce a government programme called Financial Literacy UK: Time for Change to improve financial literacy.

Financial Literacy in the UK: Time for Change. The period of implementation of this programme was 2006 - 2011. This program is based on measures to increase the level of financial literacy of the population.

In 2005, the low level of financial knowledge and high debt of university students caused the development and implementation of the "Money Doctors" programme. For the economically active population in the UK, the programme "Get the most out of money" was developed. Its content consisted of trainings, seminars, lectures and methodological developments. Following the results of the study of the level of financial literacy of the population of the country, where a slight shift was recorded, the work on the development of a new national strategy to improve financial literacy was resumed [3].

A national financial literacy programme was adopted in 2011, but a new strategy was adopted three years later in response to changes in the global economy. The range of issues addressed by this strategy is:

-involving academics in delivering lectures, trainings;

-the use of reliable sources for reliable information;

-development and implementation of various courses;

-In order to avoid duplication, linkages should be established between financial institutions.

In order to achieve the set goals, information websites were created, paid and free courses in the field of financial and economic education were significantly increased, a new position - financial literacy ombudsman - was created, and "Financial Planning Week" was held annually. It should be noted that every citizen has a right to get free consultation on financial issues through the portal "Emergency Help". [1].

The level of financial literacy in India is very low. Therefore, the development and implementation of a financial literacy programme is an important avenue to improve the well-being of life. The main objective of this programme, adopted in 2013, is to reach over 500 million people. It is envisaged for the youth, people of retirement age and the non-working population.

The main areas of the Programme are:

-theoretical foundations of credit and savings;

-Theoretical foundations of credit and savings;

-Money transfer activities; -Family budgeting;

-Family budgeting; -Pension savings mechanisms;

- mechanisms for the creation of pension savings;

- ways to manage debt obligations;

-Studying the principles of investing;

- starting your own business and its successful promotion.

This strategy was implemented by the following actors: Reserve Bank of India, Securities and Exchange Board of India, Commercial Banks and Other Financial Intermediaries, Insurance Supervision and Development Authority, Pension Fund Regulatory and Development Authority.

A wide range of activities have been undertaken under this programme: screening of educational films, conduct of trainings, seminars, distribution of guidance materials, establishment of centres to assist citizens, awareness about pension savings, various types and modes of insurance. The implementation of this program had a positive effect - the government of India managed to improve the situation of the level of financial literacy. [2].

Kazakhstan pays enormous attention to improving the financial literacy of the population. The Program on Improvement of Investment Culture and Financial Literacy of Population of the Republic of Kazakhstan for 2007-2011 operated in 2007-2011, which made a certain contribution to improvement of financial literacy of population. The Regional Financial Center of Almaty was the operator of the given program. The centre carried out considerable work to improve the financial literacy of population. Over five years of implementation of this Program, various free training workshops, provision of free handouts (brochures. diskettes, magazines and newspapers, etc.), use of mass media tools, and many other activities were carried out. [1].

The financial literacy programmes considered aim to teach citizens how to manage their budgets effectively, and this will happen if every citizen starts to -study thematic books; -attend various courses or seminars on the subject of finance:

-to study thematic books, and to attend various courses or seminars on the subject of finance;

-keeping records of income and expenditures, which helps to analyse how much money is spent and makes it possible to identify the goods and services that can be saved;

-Set aside up to 30% of your income per month and the savings you have saved can be invested in the future;

-Set a goal of earning the most money at the least cost;

-To communicate with people who are financially independent and competent in the matter, as this will help to gain reliable practical knowledge.

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РЕЗЮМЕ

Развитие цифровых технологий приобретает всё большую значимость в финансовой сфере и они предоставляют ряд преимуществ. Это упрощение доступа населения и бизнеса к государственным услугам, ускорение получения или же обмена информацией, появление новых возможностей для ведения бизнеса, создание новых цифровых продуктов и другие.

Финансовая грамотность населения во многих странах в основном связана с низким уровнем финансовых знаний и компетенций, особенно на практике. Высокий уровень финансовой грамотности населения необходим, в первую очередь, для роста экономики государства. Недостаточное внимание субъектов финансового сектора к проблеме повышения финансовой грамотности населения приводит к увеличению информационной асимметрии и финансовых рисков, ограничивая уровень и качество финансовых вливаний со стороны граждан и усиливая диспропорции в развитии экономики Казахстана.

Актуальность повышения финансовой грамотности населения обусловлена динамичным развитием финансового рынка в условиях стремительного внедрения новых цифровых технологий, появление on-line розничных продуктов в сфере финансовых услуг. Чтобы избежать возможных рисков населению необходимо приобретать знания и навыки в области финансов, которые нужны для принятия правильных решений.

Многими странами разработаны и реализуются программы повышения финансового образования населения, но все они имеют свои особенности и различаются по источникам финансирования.

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STATE OF ANIMAL HUSBANDRY DEVELOPMENT AT THE LOCAL LEVEL

ANNOTATION

The purpose of this article is to analyze the current state of animal husbandry at the local level and identify the reasons that hinder the development of this industry. In the process of writing the article, analysis, synthesis, as well as statistical and economic methods were used.

Data on the livestock industry in the West Kazakhstan region over the past ten years were collected: indicators of livestock production, the number of livestock and poultry raised, the volume of breeding farms, changes in the productivity of livestock products were analyzed, and the amount of funds provided by the state for the development of the agricultural sector was indicated.

Based on the data on the industry, the main restraining factors in the prosperity of the livestock industry at the local level were identified: the production of small goods, the availability of imported livestock products to the household population of the region, the need to improve state subsidies, weak veterinary control, dependence on the import of livestock products, etc. The development of innovative technologies is of great importance for the development of this industry and increasing its competitiveness. This will reduce material costs in the course of agricultural development at the local level, effectively allocate resources.

Key words: *Agriculture, Animal Husbandry, cattle breeding, dairy, meat, subsidies, state support.*