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ТҮЙІН

2018 жылы Каспий теңізінің құқықтық жағдайы мен мәртебесі нақты және айқын айқындалды, Ресей Федерациясының, Қазақстан Республикасының, Әзірбайжан Республикасының, Түркіменстанның және Иран Ислам Республикасының Каспий маңы мемлекеттерінің басшылары Каспий теңізінің құқықтық мәртебесі жөніндегі халықаралық шартқа қол қойды. Қол қойылған құжатқа сәйкес барлық елдер Егемен және айрықша құқықтарға ие, сондай-ақ Каспий теңізінде өздерінің экономикалық және саяси қызметін бірлесіп жүзеге асырады. Каспий теңізінің экожүйесін қорғаудың құқықтық режимі мәселесі орталық орынға ие болды.

Мақалада Каспий теңізіне, оның суын, түбін, сондай-ақ табиғи ресурстарға бай жер қойнауын қоса алғанда, қол қоюшы мемлекеттердің құқықтары мен міндеттемелері қаралды, Каспий теңізінің акваториясын қорғауға бағытталған Каспий маңы елдерінің қызметіне талдау жасалды. Қазіргі уақытта Каспий теңізі мен жағалау аймағының экологиялық жүйесінің жағдайы қолайсыз деп сипатталады. Мұның себебі Каспий континенттік қайраңындағы мұнай-газ кен орындарын қарқынды игеру болып табылады. Каспий теңізінің экологиялық проблемаларын шешу үшін барлық Каспий маңы елдерінің табиғат қорғау заңнамасын біріздендіру қажет.

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Khazhgaliyeva G. Kh., Candidate of Pedagogical Sciences, senior lecturer, **the main author**,

<https://orcid.org/0000-0002-1406-0173>

NJSC «West Kazakhstan Agrarian and Technical University named after Zhangir khan», Uralsk, st. Zhangir khan 51, 090009, Kazakhstan, khazhg@mail.ru

ORGANIZATION OF LEVEL BASED TEACHING OF FOREIGN LANGUAGES AT THE NON-LINGUISTIC UNIVERSITIES

ANNOTATION

This article deals with the priorities of level based teaching of foreign languages at the non-linguistic universities and contains recommendations for level based learning. Attention is paid to the most urgent problems that require further development. A level approach to foreign language teaching is considered as both a practical strategy in organizing foreign language teaching at the university and a factor that contributes to the development of educational system.

Level based language learning as an important element of general and professional culture and the medium of professional communication has gained special relevance. For students of non-linguistic universities, the study of a professionally oriented language is not only a means of mastering the future specialty, but also the ability to develop competent professional communication in the future and allow them to be easily adapted to the dynamically changing labor conditions. In addition, the emergence of changes in the education system also contributed to the acceleration of the development of society in the conditions of multinational Kazakhstan.

Key words: *level based teaching, international educational standards, learning of foreign languages, level approach, lexical and grammar skills.*

Introduction. Language education is an important component of the higher education system and is formed on the basis of general cultural and professional competencies, contributes to ensuring comprehensive and high-quality training of competitive, highly qualified specialists.

The diversity of languages is a real obstacle in many serious endeavors both at the level of a single country and at the level of various international communities. The search for ways to overcome this obstacle led to the creation of an international standard, which is represented by Common European competences mastering a foreign language. The standard formulates the main components of the modern language learning process, but there is no rigid management of this process [1].

The core of the international standard is level based training, which is described in detail in Common European competencies. The level training is based on an activity approach where the learners are considered as subjects of activity. A description of the learning process in terms of an activity approach involves the use of the following concepts: competences, context, speech activities, types of communicative activities, communicative processes, text, communications, strategies.

Objectives as the unification of language training, the continuity of the learning process at different stages, the continuity of the study of languages are put on to the forehead in level based language training. The implementation of level based training allows you to implement innovative training technologies, improve the organization of independent work on the basis of creating modern educational and methodological support and use modern control tools. There is a system of descriptors (descriptions) of the skills achieved by students at each level in order to characterize language proficiency levels [2].

Level based training involves learning English in mini-groups (up to 10 people) in which students have the same level of English proficiency. Level based training allows the student to feel comfortable in classes, communicating with people who set themselves the same goals in mastering English and whose level of knowledge corresponds to his level. The advantage of this technology is that one can start learning not only from the level A1, but from any other level.

Zhangir Khan West Kazakhstan Agrarian - technical University adheres to the existing scale of English proficiency levels in accordance with the recommendations of the British Council. This scale consists of six levels: Elementary, Pre-Intermediate, Intermediate, Upper-Intermediate, Advanced and Proficiency. After completing each of the levels, student is required to pass the final testing and oral interview, which will determine the level of assimilation of the required speaking skills, perception of listening, reading and writing [3].

Elementary (A1) - at the end of the level, the student will be able to understand the main content of the conversation or text; communicate on household topics; find out and provide brief personal information; make brief messages based on heard or read; understand the main key points of audience; write a postcard or E-mail.

Pre-Intermediate (A2) - at the end of the level the student will be able to understand the content of the message, express his own opinion, make detailed messages based on the heard or read, speak with a clear pronunciation; provide personal and general information; write a postcard and official letters; read adapted literature in English.

Intermediate (B1) - at the end of the level the student will freely understand someone's opinion in conversation, attitude and emotions, and express his own idea with a clear and understandable pronunciation; express emotions and feelings with the help of stress and intonation; master the language in various situations, to go through interviews, prepare a report, to conduct business and personal correspondence, communicate with native speakers, fill in various papers like declaration, questionnaires, etc.

Upper-Intermediate (B2) - at the end of the level the student will be able to provide information under different circumstances; discuss with two people or more; understand the relationship and emotions expressed in the text; follow a telephone conversation; use various styles in writing letters.

Advanced (C1) - the student will be able to use the official styles of communication; talk to various topics; know and be able to apply in practice idiomatic expressions and established phrases; be able to highlight intonation or put a logical stress in accordance with the laws of the language; be able to write official E-mails, as well as show his own feelings and emotions in accordance with the canons of etiquette; compile reports, write short articles and reviews of books, films.

Proficiency (C2) - at the end of the level the student can express his opinion freely, will be able to participate in any dialogue or discussion using idioms, and stylistic figures of speech, read and understand speech without a dictionary.

Level language preparation fully meets the requirements and challenges of time, contributes to the individualization of the educational process characterized by flexibility and variability, which are achieved by forming and implementing modular educational programs [4].

Materials and methods. Level based teaching of foreign languages was introduced through the practice of teaching. Level based training, in our opinion, has a number of attractive features: 1) a clear definition of the final targets for each level of foreign language and the real provision of continuity of education; 2) the use of authentic syllabuses and tests developed for each level; 3) the ability to confirm the level of mastering a foreign language by internationally recognized certificate of the required country [5].

Sometimes the language knowledge and skills of freshmen are insufficient to assimilate more complex material in the framework of the university program of the selected specialty, if, for example, they correspond to the level of Intermediate. In this case inevitably gets up the task of improving the student's knowledge to the average level of Pre-intermediate. In order to tighten the weak students the teacher has to pay less attention to the strongest ones. Because of this the latter reduce the tempo and quality of work [6].

Unfortunately, the number of hours offered by the program and curricula, do not make it possible to reach a sufficiently high level, for example, B2. Reasons for not achieving a high level of proficiency in a foreign language at the initial stage of study at the non-linguistic university, related to school education:

1) insufficient interest in this discipline at school, since when choosing a university, a foreign language is not considered as a profiled subject;

2) a personal factor, expressed in insufficient student motivation to learn a foreign language.

When organizing work on a foreign language in a non-linguistic university, much attention should be paid to the use of authentic level based educational and methodological complexes (Oxford, Cambridge, etc.) in class. Such complexes create good conditions for immersion in the environment of intercultural communication to improve the skills of listening to foreign language speech, and allow diversifying the forms of work in a group [7].

Let's consider each language level separately.

The level A1 Criteria: By the end of the level A1, the vocabulary of students will be approximately 400-500 words, in addition, they will be able to:

- use and distinguish properly the difference between indefinite and definite articles in simple grammatical structures;
- distinguish general questions starting with questioning words and questions requiring a single response (yes / no); properly compile and give an answer to some uncomplicated questions using verbs “to be” and “to do”, “to have” and other simple verbs;
- know and use new words on the following topics: professions, food, drinks, casual affairs, home and office, time, leisure, travel, etc.;
- talk about time;
- apply in conversation ordinal and quantitative numerals;
- compile and be able to respond to a number of issues of polite requests using “Do you have” and “Would you like”.
- pronounce correctly plenty of simple and complex words, use simple accent schemes used in allegations and questions.

Grammar Skills: in addition to level A1

- The verbs to be, to have
- The Noun. The Plural form of the nouns
- There is / there are
- The Article (a, an, the)
- The Pronouns
- The Numerals
- The Prepositions and Conjunctions

The level A2 Criteria: By the end of the level A2, the vocabulary of the student will increase to 800 words and he will be able to:

- call all familiar places, shops and buildings in the city
- discuss the events and situations of the past using a variety of regular and irregular verbs.
- write short essays in the past time and use the forms of past time in speech.
- discuss simple current situations and describe events occurring in the picture using the Continuous forms.
- discuss about the future plans, intents, using the structure of the future time “will” and “going to”.
- compare people, activities, objects using comparative degrees of simple adjectives.

Grammar Skills: in addition to level A2

- Word order and WH- questions (where, when, why, etc.)
- Modal verbs. Equivalents of Modal verbs
- Present (Past, Future) Indefinite tense
- Present (Past, Future) Continuous tense
- Present (Past, Future) Perfect tense
- Adjectives. Degrees of Adjective Comparison

The level B1 Criteria. Partially, at the level B1 the students revise grammar themes. There are basic grammar requirements for the level B1:

- The Gerund
- The Infinitive
- The Participle
- Complex Object
- Passive Voice

Lexical skills: at the level of B1 vocabulary increases by another thousand lexical units. The knowledge gained allows students to use English in communication by phone, keep a private correspondence, feel comfortable in foreign trips.

The level B2 Criteria. The student speaks English in various situations (from household to

professional), can communicate with a native speaker without preparation. He can explain his point of view on an important problem, leading arguments for and against. He reads non-adapted literature in English, can retell the content of complex texts [8].

Grammar Skills: in addition to the level B2

- Conditional sentences
- Mixed Conditionals
- Phrasal verbs
- Conditional Clauses
- Indirect (Reported) speech

The level C1 Criteria. A student understands a variety of complicated detailed texts, expresses his opinion without having difficulties in the selection of words. His speech is characterized by a variety of language means and the accuracy of their use in everyday situations and in educational or professional communication. He knows how to make up clear, logically detailed sentences on complex subjects.

Grammar Skills: in addition to the C1 level.

- Construction *Used to*
- Complex Subject
- Subjunctive Mood
- Absolute Participle Construction
- The Past narrative tenses, *used to* & *would*

The level C2 Criteria. Level C 2 allows students to realize such aspects of their future professional activities as acquaintance with the latest technologies, discoveries and trends in science and technology, establishing professional contacts with foreign partners, communicating with foreign colleagues, as well as ensuring an increase in the level of professional competence through reading foreign special literature.

Grammar Skills: in addition to the C2 level.

- Stylistic Inversion
- Inversion in Conditionals
- Causative Form
- Relative Clauses
- Adverbs *lately, nearly, hardly*, etc.

Level based learning is one of the options for differentiated, student-centered learning, and it should be considered as the disclosure of the individual characteristics of students and the choice of the most favorable forms of their development. The introduction of level based textbooks ensures the uniformity of the requirements of all foreign language teachers [9].

While dividing the first year students (2020-2021 academic year) into groups we were guided by the level of training in the framework of the educational subject (students' knowledge, skills, their activity in English). The whole parallel of these students wrote a specially selected test, consisting of 100 questions. According to the results of this test, we defined students to different levels. These groups should be mobile, i.e. there can be a partial displacement between the groups. During the academic year educational process in these groups is monitored in the form of tests and interviews [10].

We needed to divide the first and second year students into two parallel groups to organize the level educational space in English. How does this work at the Zhangir Khan West Kazakhstan Agrarian - technical University? For this in September each new group was given lexical and grammatical tasks of different levels [11].

As practice shows the number of people in the group may be unequal. The most numerous are the groups of the Pre-Intermediate level, the Elementary group has, as a rule, a small number of people (7-9 students), in the Intermediate group, the number of people varies from 12 to 15. Classes in these groups are carried out simultaneously.

To determine the result of the experimental work at the end of the semester, diagnostic work is carried out on the principle of international examinations with four types of speech activities (reading, speaking, listening and writing). (Table 1, Figure 1)

According to the results of this diagnostic work, the necessary rearrangements are made in the groups or the entire group is renamed to the status of the upper level.

Table 1 – The results of final examinations of the second year students (level B1) on the discipline «Foreign language2»

Groups	Number of students	Excellent	Good	Satisfactory	Unsatisfactory
1	15	7	7	1	-
2	15	7	8	-	-
3	15	10	5	-	-
4	15	8	6	1	-

We also conducted a survey among the students of Zhangir Khan WKATU, the purpose of which was to improve the methodology for introducing level based teaching of foreign languages at the non-linguistic university.

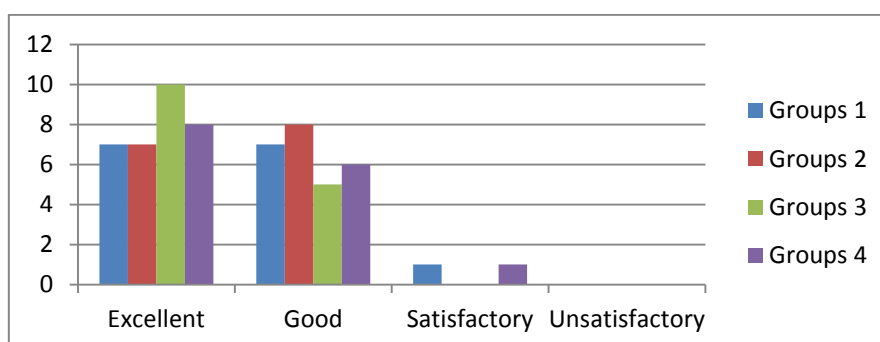


Figure 1 – The results of final examinations of the second year students (level B1) on the discipline «Foreign language2»

The object of our research was the process of level based teaching of foreign languages at the non-linguistic university, namely the students of the 1st and 2nd courses. The relevance of the proposed topic is associated with the realities of modern life, multicultural educational environment, globalization processes in education, the introduction of authentic textbooks and teaching aids in the Kazakhstani educational process.

Results and Discussions. Thus, the practice of teaching a foreign language in the non-linguistic universities of Kazakhstan that has been developed over the years is characterized by:

- firstly, the continuity of teaching foreign languages between the levels of education (school and college, school and university, college and university) is not fully ensured. According to state regulations in the field of education, the continuity of teaching foreign languages at various levels of education should be achieved through the system of level based teaching of foreign languages in accordance with the European system for assessing the level of proficiency in a foreign language. Accordingly, foreign language education in schools and colleges in Kazakhstan presupposes proficiency in a foreign language at the B1 level, and in the framework of higher professional education - at the B2 and C1 levels. However, there is a discrepancy between the required and actual starting levels of foreign language proficiency for school and college graduates;

- secondly, the purpose of teaching foreign languages at the university is to train specialists who master the language as a tool for communication in future professional activities. However, the achievement of this goal is hampered by the amount of study time allocated for teaching foreign languages at the non-linguistic university. As a result, due to the low starting level of foreign language proficiency, the majority of school and college graduates have to attend additional language disciplines due to the variable component of the curriculum;

- thirdly, the problem with the educational and methodological provision of the process of teaching a foreign language with literature is caused by the lack of systematic work on the development of appropriate textbooks, educational and teaching aids. Today the development of educational and methodological literature on a foreign language has a local character and is carried out on an initiative basis of various universities in Kazakhstan, while it seems more expedient to coordinate this field of work by a single specialized body [12].

It also seems necessary that work in this direction should be carried out in accordance with the approved unified requirements for the development of such educational and methodological literature. The listed number of problems, of course, can be continued and affects not only the sphere of technical education, but also all other areas of training. We have noted the most significant of them that require an initial solution, since the consequence of the listed problems is a situation when graduates of the technical specialties of the university, even with a sufficiently high level of knowledge of a foreign language, experience difficulties in the process of professional communication with specialists from other countries due to the lack of formation of the language skills for special purposes, multicultural worldview, ability for intercultural professional communication, personal behavioral qualities [13].

As mentioned above, the ability of students to study English is not the same as well as the degree of their preparedness. Therefore, a special attention in teaching foreign languages should be paid to an individual approach to students. Moreover, the individual approach is successfully combined with group classes [14].

Now let's consider the survey results. 85 full-time students of the 1st and 2nd courses of the Bachelor's degree of the Polytechnic Faculty (Zhangir Khan WKATU) were interviewed. The question "Do you like the distribution of students into groups according to the level of foreign language proficiency?" was answered in the affirmative by 78 students; 3 are not satisfied with the level based approach to teaching foreign languages; 4 students found it difficult to answer the question; (Table 2).

Table 2 – "Do you like the distribution of students into groups according to the level of foreign language proficiency?"

Answer options	Yes	No	It is difficult to answer	Total
Number of respondents	78	3	4	85

We can conclude that the majority of students like the level based distribution in the groups according to the level of foreign language proficiency.

When asked about authentic textbooks, 70 students expressed a positive attitude towards them; 7 respondents found it difficult to answer; 8 do not like authentic textbooks (Table 3).

Table 3 – "Do you like working with authentic textbooks?"

Answer options	Yes	No	It is difficult to answer	Total
Number of respondents	70	8	7	85

Since most of the students answered yes to this question, we can conclude that the majority of students approve of level based authentic educational complexes.

71 students spoke positively about the need to use texts on general scientific and special topics at the university; 5 people think that there is no need to use them and 9 people found it difficult to answer. In their opinion, the texts should be in every lesson, but their complexity should directly correspond to the student's level of education (Table 4). As we can see, along with an authentic textbook, the majority of students are in favor of the obligatory use of texts in their specialty. They understand the necessity of mastering the skills of reading professionally oriented foreign language texts in the future [15].

Table 4 – "Do you think that texts on general scientific and special topics should be offered in foreign language classes at the university?"

Answer options	Yes	No	It is difficult to answer	Total
Number of respondents	71	5	9	85

Consequently, students came to the conclusion that with more time and effort, their level of language proficiency can be improved. Speaking about the reasons for the insufficient preparedness in

foreign languages at the university, one should also dwell not only on the technical equipment of the educational process of the university. It has already been said about the textbook, as well as about insufficient diligence, missing classes for no reason, etc. These are not all factors that hinder the progress of a student in the field of mastering a foreign language. Only the level based approach allows you to organize a foreign language learning process according to the competences that a specific student owns (Table 5).

In order to test the effectiveness of the English language level system at the University, we have chosen the most independent experts in this area - Cambridge exams.

Table 5 – “What prevents you from studying a foreign language well at university?”

Answer options	Insufficient technical base	Insufficiently thoughtful choice of textbook	Personal factors	Total
Number of respondents	38	22	25	85

Cambridge English Exams – make it possible to get the most authoritative certificates in the world confirming language qualifications. Cambridge ESOL exams are developed and coordinated by the Cambridge Assessment – a non-commercial examination subdivision of the University of Cambridge, which is the largest organization in Europe assessing the level of language proficiency. All Cambridge Exams in English correspond to a Common European Framework of Reference for Languages (CEFR) [17].

Differentiation by level of language development has positive and negative aspects in modern linguistics [16]. (Table 6)

Table 6 – Positive and negative aspects of students' level differentiation

Level differentiation of students	
Positive aspects	Negative aspects
- Unnecessary and impractical equalization and averaging of students are excluded. - The teacher has the opportunity to help weak students and pay attention to the strong ones. - The absence of lagging in the group relieves the need to reduce the general level of teaching. - It becomes possible to work more effectively with "difficult" students who are poorly adapting to public standards. - Strong students are faster and deeper advanced in education. - The level of the “I – Concept” increases, as a result, "strong" students prove their abilities, “weak” students get the opportunity to get rid of the complex of inferiority. - The learning motivation level in the "strong" groups increases. - It is easier for a student to learn in the group where all students have the same level.	- The division of students according to their levels of development is inhumanely. - Socio-economic inequality is highlighted. - "Weak" students are deprived of the opportunity to reach for "strong" students, to receive help from them, compete with them. - The transition to the "weak" groups is perceived by students as humiliation of their dignity. - Sometimes the imperfection of the diagnosis leads to the fact that inordinate students are transited into the category of “weak”. - The level of the “I – Concept” is reduced: the illusion of exclusivity, the egoistic complex arises in the "elite" groups; and in the “weak” groups the level of self-assessment is reduced. - The level of learning motivation in weak groups is reduced. - Re-creation destroys the team.

In 2019 - 2020 at the Zhangir Khan West Kazakhstan Agrarian-technical University 167 students underwent independent Cambridge certification and passed the exams. Thus, the practice has shown the results of distribution of levels by the years of study and today we can already sum up our experiment:

1) the transition to the level based training in foreign languages entailed significant

transformations in the content, technologies and learning means;

2) carrying out the current and final control on the material and within the framework of international exam requirements made it possible to improve significantly the quality of learning English at the non-linguistic university;

3) the use of textbooks and examination materials, unified for the international educational space, made it possible to organize training in foreign languages by the levels recognized by more than 50 countries of the world, and conduct international certification of quality learning;

4) The transition to a level based language learning opens up new horizons in the method of teaching foreign languages, allows improve the quality of learning by determining the exact number of levels for each educational institution [18].

Conclusion. The authors studied the positive and negative aspects of teaching foreign languages in mixed multi-level groups, where teachers focused on the "average" student, losing the motivation of the advanced and weak learner. One of the positive features of teaching in mixed groups is the objectivity of the assessment of the knowledge gained. At the same time, when moving to different levels in teaching, problems arise in assessing the knowledge, skills, and abilities of students, since quantitatively equal indicators obtained at different levels of education are not equal in terms of language proficiency. However, the positive aspects of level based teaching are dominant, primarily due to high-quality authentic educational and methodological complexes based on the formation of communicative competence [19].

As a result, level based teaching a foreign language at the non-linguistic university should become unified, purposeful and specially organized, which can be achieved through:

- unification of the goals, objectives of foreign language training of students, the main goal of which should be the improvement of professional and communicative competence in the subject area of the specialty corresponding to the level B2-C1;

- organization and centralized coordination of systematic work on educational and methodological support of level based teaching of foreign languages at the non-linguistic university.

Thus, only a comprehensive solution of the abovementioned problems will make it possible to develop an effective technology for level based teaching of a foreign language at the non-linguistic university.

Actually the level concept of language training is very convincing and fruitful in case of clear organization of the process of linguistic education. At the same time, it imposes great responsibility on its organizers demanding high professional competence. This system is based on the principles of the sequence, gradual complication of the problems of all the aspects of speech activities. The implementation of the qualitative level based language training in accordance with the aforesaid criteria is possible only under the condition of a carrying out a large organizational work of the educational process [20].

First, students who entered the first course have to pass the introductory test on the results of which groups in the amount of 8-10 students with the same level of linguistic competence are formed.

Secondly, students who entered the first course with a low level of language training that do not appropriate the level of Intermediate, must undergo special training at the preparatory courses organized by the department of foreign languages so that students will be ready to study on the university program.

Thirdly, all textbooks and training manuals should be aimed at creating communicative competence.

Fourth, the new educational paradigm puts forward high demands on the level of qualification of the teaching staff. Regular qualification advanced training, retraining of teachers must be obligatory at the department of foreign languages.

And fifth, students should be able to realize the effectiveness of their linguistic training in practice, in real life. This can be achieved by organizing conferences and seminars in a foreign language, meeting with the native speakers, the participation of students in various debates and round tables in English, etc.

Each level has its own goals and objectives, a set of educational and communicative competencies for each aspect of speech activity. Moreover, the level approach allows us to formulate unified requirements for each aspect of speech activity and evaluate the criteria that will be the basis

for the transition to the next level, which contributes to the solution of one of the main tasks facing modern education - quality assurance and measurement of its results.

Summarizing all the abovementioned, we should note that for level based learning of foreign languages, it is necessary to develop new typical and working programs, Syllabus and teaching complexes for each level separately. It should be emphasized that methodological programs can vary in different ways depending on the needs of students, from the creative approach and the potential of the English teacher.

In conclusion, it should be said that the educational paradigm is focused on the development of the personality of the student based on his potential. The provisions formulated in the article contribute to the organization of the educational process to improve the quality of language preparation and development of the personal potential of the student.

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Мақалада тілдік емес жоғары оқу орындары студенттеріне шетел тілін деңгейлеп оқыту ерекшеліктері туралы айтылған. Сонымен қатар мақалада ағылшын тілін деңгейлеп оқытудың өзекті мәселелері, тіл үйренуге қойылатын талаптар мен ұсыныстар көрсетілген. Шетел тілін деңгейлеп оқыту тілдік білім беруді ұйымдастырудың практикалық стратегиясы және жалпы білім беру жүйесінің даму факторы ретінде қарастырылған. Тілдік емес жоғары оқу орындары студенттері үшін шетел тілін оқу болашақ мамандықты меңгеру құралы ғана емес, сонымен қатар сауатты кәсіби қарым-қатынасты дамыту мүмкіндігі және ұдайы өзгеріп отыратын қоршаған ортаға бейімделу құралы болып табылады. Сонымен қатар білім беру жүйесіндегі оң өзгерістер көпұлтты Қазақстан жағдайында қоғамның қарқынды дамуын жеделдетуге ықпал етуде.

РЕЗЮМЕ

В статье обсуждаются основные стратегии организации уровневой языковой подготовки студентов в неязыковых вузах. Предложены рекомендации для реализации уровневого обучения английскому языку; обозначены актуальные проблемы, которые требуют дальнейшей разработки. Уровневый подход к обучению иностранному языку рассматривается как практическая стратегия организации языковой подготовки и как фактор развития образовательной системы в целом.

Для студентов неязыковых вузов изучение иностранного языка является не только средством овладения будущей специальностью, но и возможностью выработать в будущем грамотное профессиональное общение и позволить легко адаптироваться в динамично меняющейся окружающей среде. Кроме того, положительные изменения в системе образования также способствовали ускорению развития общества в условиях многонационального Казахстана.

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Abdeshova A.Sh., Master of Economics, Senior Lecturer, **the main author**, <https://orcid.org/0000-0003-3294-3698>

NJSC «West Kazakhstan Agrarian and Technical University named after Zhangir khan», Uralsk, st. Zhangir khan 51, 090009, Kazakhstan, alberta_alberta81@mail.ru

THE STATE OF REMOTE BANKING IN COMMERCIAL BANKS

ANNOTATION

The article examines the importance and current state of distance banking services provided by second-tier banks in the country. The author gives a diagram of the types of remote banking services used in the banking system. Types of remote services by mode of delivery, operating principle and customer segment are given. Because of the COVID-19 incident worldwide, remote banking productivity among commercial banks has begun to skyrocket. A comparative analysis of the volume of non-cash payments, the number of cardholders and active cardholders of the country for the last three analyzed years has been carried out. In addition, the number of map users by region is considered. The state of the payment card market in the Republic of Kazakhstan is compiled by regions and cities. The number of terminals, ATMs, enterprises and retail outlets was taken into account. The dynamics of the use of remote banking services, namely: Internet banking and mobile banking, which are widely used by second-tier banks in the country, have been studied. Banks of the second level were identified, which are divided into groups for the provision of remote banking services. The advantages and disadvantages of remote banking services for consumers are presented and ways to eliminate these disadvantages are proposed.

Key words: credit, bank card, remote service, internet banking, mobile banking.