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ТҮЙІН

"2018-2027 жылдарға арналған етті мал шаруашылығын дамыту" ұлттық бағдарламасы ет және ет өңдеу саласындағы бәсекеге қабілетті өнімдердің технологиялық өсуіне және инновациялық дамуына бағытталған.

Елдегі ауыл шаруашылығы өндірісінің оң дамуына ықпал ететін факторларға қарамастан, қазіргі проблемалар тежеуші әсер етеді, сондықтан ауыл шаруашылығының ет секторындағы үрдістерді талдау проблемаларды қарауға және Батыс Қазақстан облысының материалдарында кейбір шешімдерді ұсынуға мүмкіндік береді, сайып келгенде, бұл ішкі ет нарығын отандық өніммен толықтыруға, ет секторындағы жұмыс істеп тұрған кәсіпорындар жұмысының тиімділігін арттыруға, сапа мен бәсекеге қабілеттілікті жақсартуға мүмкіндік береді.

Мақалада статистикалық мәліметтер негізінде Батыс Қазақстан облысының ауыл шаруашылығының ет саласының даму тенденциялары қарастырылып, қазіргі заманғы шаруашылық жағдайларында оны дамытудың перспективалық жолдары нақтыланды.

РЕЗЮМЕ

Национальная программа «Развитие мясного животноводства на 2018–2027 гг. нацелена на технологический рост и инновационное развитие конкурентоспобной продукции мясной и мясоперерабатывающей отрасли.

Несмотря на факторы, способствующие положительному развитию сельскохозяйственного производства в стране, существующие проблемы оказывают сдерживающее влияние, поэтому анализ тенденций в мясном секторе сельского хозяйства позволит рассмотреть проблемы и предложить некоторые решения на материалах Западно-Казахстанской области, в конечном итоге это позволит наполнить внутренний мясной рынок отечественной продукцией, повысить эффективность работы существующих предприятий мясного сектора, улучшить качество и конкурентоспособность.

В статье, на основе статистических данных, рассмотрены тенденции развития мясной отрасли сельского хозяйства Западно-Казахстанской области и конкретизированы перспективные пути ее развития в современных условиях хозяйствования.

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FOREIGN PRACTICE OF LENDING TO AGRICULTURE

ANNOTATION

Against the background of a decrease in the commercial number of fish species in natural reservoirs of Kazakhstan, including carp is one of the priority objects of aquaculture in domestic and foreign food markets, scientific and applied research is carried out to preserve and increase the genetic status of carp / carp in the natural environment and in many fishery enterprises is relevant. The article summarizes the material on the research carried out on the reproduction of juvenile carp (Cyprinus carpio) obtained from heterogeneous broodstock caught from Lake Alakol in the conditions of the Kapshagai spawning-growing farm. A brief description of the key stages in obtaining carp larvae and their stocking in nursery ponds is given. The importance of growing carp in fish farms in Kazakhstan is emphasized in order to sell marketable products and sustainably maintain its commercial population in natural reservoirs, where its number has sharply decreased due to an increase in the fishing load, as well as associated negative environmental factors over the past few decades. To ensure optimal conditions for preserving and strengthening the genetic status of common carp / carp, and in addition, improving its genetic qualities on many farms in the context of two main sources of fish products - fishing and fish farming, a single mechanism of their functioning in modern economic and environmental conditions is considered.

The purpose of the research was to summarize foreign experience in the organization of agricultural lending, in order to achieve this the following tasks were set and solved: the grouping of all countries by the prevailing form of financing the agricultural sector through the mechanism of lending, the characteristic features of each group were revealed and conclusions were drawn.

Key words: *lending, agriculture, foreign experience, credit resources state support.*

Introduction. The current system of concessional lending for agricultural production in Kazakhstan is based on the allocation of state credit resources at a regulated fixed interest rate and is fully managed by the state. State credit organizations are the providers of concessional loans.

It is necessary to improve the system of agricultural lending in the following areas: the development of mechanisms for state regulation and supervision of lending activities, respecting the principle of access to credit for agricultural producers, the use of public funds and the results of the program of lending and subsidizing of agriculture, improving the regulatory and methodological framework that promotes the development of areas and objects of credit.

Materials and methods of research.

Analysis of domestic and foreign research literature, analysis of the system of lending to subjects of agro-industrial complex, foreign experience of lending to agriculture.

The theoretical basis of the study are the works and results of fundamental and applied research of domestic and foreign scientists, leading experts in the field of state support of agricultural enterprises.

Results and discussion. The analysis and synthesis of the literature allows us to conclude that agricultural financing in different countries takes place according to several scenarios. It should be noted that there are no clear boundaries between them, each country has different forms of agricultural lending organization.

Attracting a network of commercial banks to the agricultural sector by issuing state guarantees on bank loans and subsidizing interest rates (UK, Czech Republic, Slovakia, China, Netherlands, Austria). There are no specialized agricultural banks in Great Britain, and the agricultural credit policy is based on the same principles as in other sectors of the economy. The largest commercial banks for agricultural lending are Lloyd Bank, Midland Bank, Barclays Bank. In addition, the financing of investment in agriculture is mainly through a loan, called a fixed loan - the bank and the farmer agree on an annual interest rate, the amount of the loan depending on the economic situation of the farmer.

In addition, non-bank specialized organizations are widespread here. In particular, the British Land Reclamation Company provides loans to farmers for a period of 40 years to pay the cost of property repairs with a fixed interest rate for the term of the loan. The British Dairy Corporation lends money to farmers to buy milk tanks or to buy and rent them to farms. Farmer Meat Corporation makes unsecured loans of up to 1 year to buy feed, raise sheep and their own livestock, which must then be sold to the corporation. Interest on the loan is calculated taking into account the sale price and bank rates [1].

The banking system in China has recently been «commercialized», where a number of banks (Selkhozbank and others) have been transferred to the category of commercial, specialized state banks, successfully implementing the state policy of support and development of agriculture. Placement of funds of this bank is carried out in the following directions:

- loans for the purchase of basic types of agricultural products, their storage, processing, wholesale trade;

- loans to help impoverished rural areas;
- loans for the comprehensive development of agricultural resources [2].

In the Netherlands there is a specialized agricultural bank Rabobank, which provides about 90% of credit financing of agricultural production. Loan conditions are determined by negotiations between the bank and the borrower after analyzing the activity of an agricultural enterprise. The interest rate may change during the term of the loan agreement, and in Kazakhstan the most important participant of credit relations - the agricultural producer - actually does not participate in negotiations on the basic terms of the loan.

The most common type of preferential agricultural credit in Austria is investment agricultural loans, for which the interest rate is calculated based on the interest rate of the lending bank and adjusted several times a year by the Austrian National Bank. The Austrian Ministry of Agriculture and Forestry subsidizes agricultural producers at the rate of 50% of the bank loan rate for agricultural enterprises operating in the mountains, for the construction of greenhouses and 14% for the use of alternative energy sources. The term of the preferential loan is up to ten years, and for the purchase of equipment - six years [3].

Lending to the agricultural sector through the system of cooperative banks is widespread in France, Germany, Japan and Poland. They account for 75% of agricultural loans in France, 44% in Germany and 26% in the USA.

The analysis of the literature shows that the credit operations of cooperative banks include all kinds of loans for different terms issued by modern universal banks. The integrity and efficiency of the system of cooperative crediting is ensured by two factors: the unity of cooperative property relations from the bottom up and the unity of the system of functional relations.

Until 1990, the French agrarian bank Credit Agricole had a monopoly in the field of agricultural lending (it provided up to 90% of agricultural lending). Nowadays, lending to farmers is mainly carried out by cooperative banks. In order to better serve farmers, the state skillfully encourages competition among these banks, thereby suppressing the monopoly of credit services. Only the cooperative bank, which provides farmers with cheaper credit at a reduced interest rate (no higher than the usual rate) and has a good reputation among local farmers, receives a license to provide services.

In Kazakhstan, commercial bank rates are inflated and there are no limiting factors. Even taking into account the state subsidies for agricultural loans, it is difficult to name the current preferential rate.

In France, more than 70% of all soft loans are directed to farm improvement and modernization. The state changes the conditions of concessional lending in accordance with the needs of current economic policy. For young farmers and farms implementing innovations in agricultural production, a special preferential lending regime has been developed [3].

Today Germany is an example of a classical form of agricultural lending, characterized by the work of commercial banks and specialized agencies in the credit market. The majority of loans to farms and agricultural enterprises are provided by cooperative banks (44.1%). Despite the use of preferential lending, interest rates remain relatively stable at 6.8-7.3% per annum.

In addition, Germany has the Agrarian Bank, established in 1949 as the central institution for refinancing the agricultural and food industries under the State Agricultural Bank Act. The long-term lending operations of the State Agricultural Bank were closely linked to government support for investments in agriculture and rural areas. Under the leadership of the Federal Ministry of Food, Agriculture and Forestry, many programs were developed and implemented [1].

The main financial institution in Japan is the Central Cooperative Bank of Agriculture and Forestry. Since the purpose of cooperative credit activities is to co-finance its members, cooperative loans are usually short-term. Long-term lending is mainly provided through government long-term financing programs through the State Agriculture, Forestry and Fisheries Financing Corporation.

In Poland about 90% of loans for the production, processing of agricultural products, trade in agricultural products and related services go through the system of cooperative banks. The functioning of non-bank credit institutions in the agricultural sector (in this case the examples of the USA and Canada are illustrative), as well as the creation of the credit cooperation system for micro-crediting of small family farms (characteristic for central countries) and Eastern Europe). The priority or significant role of the credit cooperation system is explained by the fact that there are practically no conditions for attracting commercial banks to lend to agriculture. At the same time, the state provides direct organizational and financial assistance in some cases to create non-commercial and non-bank credit organizations, using the funds of international organizations that have made proposals to reform the agricultural sector.

One of the main credit agents in the United States is the Farm Credit System. The state played a key role in the creation of this organization. Thus, the Farm Credit System (FCC) was created by the U.S. Congress in 1916 as a state organization aimed at providing agricultural producers with a stable and reliable source of financing of production activities. The initial capital for the creation of the organization was provided by the state, but gradually the system began to operate at the expense of the farmers themselves - FCC members [1].

In the context of the general economic crisis in 1933, a government decree was signed, according to which all the structures of the FSK related to credit for farms were transferred to the Department of Farm Credit, which was an act of strengthening state regulation in the field of credit for agribusiness, ensuring its focused development, sustainability and reliability.

Today, about 90 associations and 5 banks provide $160 billion in loans to farmers, ranchers, villagers, forestry, agricultural organizations, and cooperatives. An agricultural census conducted in 2007 showed that about 93% of all small businesses are debt-free, and more than 60% of the total loans in the association portfolio are to small farmers [4].

In addition to the Farm Credit Administration, the U.S. Department of Agriculture has the Commodity Credit Corporation (TCC), which makes loans to build granaries; the Farm Housing Authority, which makes loans to buy or build farms, buildings; and the Rural Electrification Division advises on electrification with credit.

The backbone of Canada's public agricultural credit system is the Farm Credit Corporation, established in 1959. It provides loans for the purchase of land, construction and renovation of buildings and structures, the purchase of livestock, machinery, equipment and fertilizers, seeds. The term of the loan can be 10-30 years. The amount depends on the economic situation of the borrower [5].

The corporation provides loans secured by land, machinery and livestock. There is a simplified lending procedure for young farmers (not older than 45 years). The corporation also provides loans to farmers' associations (three or more farmers) for the purchase of machinery and equipment.

The forms of lending to agricultural producers in Eastern Europe are similar:

- In Lithuania, 12 credit unions were established on a cooperative basis. The state was directly involved in developing a unified system of accounting, management and marketing, exempting them from income tax;
- Union of Savings and Credit Services of Slovenia;
- In Estonia 11 savings and credit unions were created by 2000 with state financial support, united in the Central Union;
- With the financial support of the European Union, Bulgaria has established a mutual credit system for small farmers. The funds allow farmers to receive loans of up to 15 times the amount of their contributions;
- In 1997, with the financial support of the government and the World Bank, a rural microcredit system was formed in Moldova, consisting of savings and credit unions [3].

The dynamic development of modern credit cooperatives and their banks is also taking place in developing countries: Thailand (Bank of Agriculture and Agricultural Cooperatives), Indonesia (Rakyat Banks - The Village Banks (Unit Desa) Bank Rakyat Indonesia), Bangladesh (Grameen Bank .). They also have a scheme of lending to the rural sector by pooling their own funds, providing government guarantees for some of their liabilities. It should be noted that it is a great success in different countries.

Conclusion. Of course, the peculiarity of agriculture is the active participation of the state in financial support. A wide network of commercial, cooperative and specialized banks, insurance companies, savings banks and other credit institutions provides financial services to farmers in different countries. Various forms of non-bank lending are widely developed in a number of countries, through which directed lending is carried out. It should be noted that there is a developed system of credit cooperatives, whose members are united by common interests and joint cooperative property.

The banking system in the agro-industrial complex of foreign countries is a complex mechanism, and almost every country has its own characteristics in the organization of financial resources of agricultural enterprises. For example, in France, Japan, the Netherlands and Israel most financial transactions in the agro-industrial complex are carried out through one or two large specialized banks. In the United States and Germany the financial system of the agro-industrial complex includes various financial institutions.

According to the results of the study of bank lending to the agricultural sector in foreign countries we can make the following.

The organization of bank lending in different foreign countries has its own characteristics. Lending to subjects of the agricultural sector is carried out by specialized and commercial banks. Targeted lending by non-bank financial institutions is widespread in foreign countries.

Analysis of foreign practice of providing subjects of the agricultural sector with credit resources allows us to highlight the specifics of lending.

- In some countries, for example in Germany, Japan, Poland, and France, credit resources to agricultural producers are provided by cooperative banks;

- in the U.S. and Canada, credit support for the agricultural industry is provided by non-bank lending institutions;

- commercial banks of Great Britain, Brazil, China, Austria lend to the agricultural sector by providing state guarantees for bank loans and subsidizing interest rates.

Active participation is needed to ensure the availability of agricultural credit state in providing credit resources to agricultural producers sectors of the country's economy.

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ТҮЙІН

Мақала коммерциялық банктердің ауыл шаруашылығы саласында жұмыс істейтін субъектілерімен несиелендіру бөлігінде өзара әрекеттесу тәжірибесін зерттеуге арналған. Шет мемлекеттерде, сондай-ақ Қазақстанда ауыл шаруашылығы саласын қолдаудың негізгі бағыттары қарастырылған.

Шетелдік тәжірибені жалпылау шетел мемлекеттеріндегі ауыл шаруашылығын несиелендіру аграрлық секторды дамытудың маңызды элементі болып табылатынын көрсетеді. Дамыған елдердің ауыл шаруашылығында несиені пайдаланудың өсуі ауыл шаруашылығы капиталының қарқынды жинақталуына және осы процестің негізінде жүзеге асырылатын ауыл шаруашылығы өндірісін индустрияландыруға негіз болды.

Ал экономикалық әдебиеттерде несиенің ауыл шаруашылығына кері әсері туралы айту мүлдем заңды емес. Біздің ойымызша, өндіріс мерзімі ұзартылған және ауыл шаруашылығы өндірісін қаржыландыру үшін бос меншікті қаражаттың үнемі жетіспейтін саланың ерекшелігі, ауыл шаруашылығы ұзақ мерзімді және орта мерзімді меншікті капиталдан айырылады, сондықтан ол техникалық және технологиялық қайта қаруландыруды жүзеге асыру үшін несиеге жүгінуге мәжбүр.

Зерттеудің мақсаты ауыл шаруашылығын несиелендіруді ұйымдастырудың шетелдік тәжірибесін жалпылау болды, оған қол жеткізу үшін келесі міндеттер қойылды және шешілді: барлық елдер аграрлық секторды несиелік механизм арқылы қаржыландырудың басым нысаны бойынша топтастырылды, сипаттамалық ерекшеліктері бойынша топтардың әрқайсысы ашылып, қорытындылар жасалды.

РЕЗЮМЕ

В данной статье рассмотрен опыт взаимодействия коммерческих банков с субъектами агропромышленного комплекса в рамках предоставления кредитных ресурсов. Рассмотрены основные направления поддержки аграрного сектора в зарубежных странах.

Обобщение зарубежного опыта свидетельствует о том, что сельскохозяйственный кредит в зарубежных странах является важным элементом развития аграрной отрасли. Рост использования кредита в сельском хозяйстве развитых стран послужил базой для интенсивного накопления аграрного капитала и для осуществляющейся на основе этого процесса индустриализации сельскохозяйственного производства.

На наш взгляд, специфические особенности отрасли, где растянут период производства, и имеет место постоянный недостаток свободных собственных денежных средств для финансирования сельскохозяйственного производства, аграрный сектор лишен долгосрочного и среднесрочного собственного капитала, следовательно, вынужден прибегать к кредиту с тем, чтобы осуществлять техническое и технологическое перевооружение.

В целях обобщения организации кредитования сельскохозяйственных товаропроизводителей в зарубежных странах проведена группировка всех стран по преобладающей форме финансирования аграрного сектора через механизм кредитования, раскрыты характерные особенности каждой из групп, сделаны соответствующие выводы.

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ВЛИЯНИЕ ВОДНОГО БАССЕЙНА РЕКИ УРАЛ НА МЕНЕДЖМЕНТ ПЕРСОНАЛА СЕЛЬСКОХОЗЯЙСТВЕННОГО ПРЕДПРИЯТИЯ
INFLUENCE OF THE WATER BASIN OF THE URAL RIVER ON THE MANAGEMENT OF THE PERSONNEL OF AN AGRICULTURAL ENTERPRISE

Аннотация

В статье рассмотрены актуальные вопросы влияния водного бассейна реки Урал на менеджмент персонала сельскохозяйственного предприятия. Наглядно показана динамика численности работников крестьянского хозяйства во временном разрезе в зависимости от обеспеченности водой населения и домашнего скота, определен образовательный уровень сотрудников. Установлено, что чистой пресной воды на планете минимальное количество, и требуется рационально управлять водными ресурсами, чтобы их хватило на удовлетворение всех потребностей. В научной работе демонстрируется цифровое обучение граждан основам предпринимательства и ведения бизнеса в сельской местности, абсолютно точно выведены основные цифровые индикаторы рынка труда Западно-Казахстанской области. В статье приведена статистическая цифровая информация о получении микро кредитов физическими лицами для дальнейшего ведения бизнеса на селе, об уровне выделяемых финансовых средств обеспечения населения производственными ресурсами, в том числе и чистой питьевой водой. Авторами по результатам проведен стандартный цифровой рейтинг легкости ведения бизнеса по регионам Республики Казахстан. Показано совершенствование водного бассейна реки Урал на менеджмент персонала сельскохозяйственного предприятия агропромышленного комплекса, определено управленческое решение насущных проблем развития предпринимательства на селе с помощью элементов цифровизации.