



Статистика, учет и аудит, 3(94)2024. стр. 82-100

DOI: <https://doi.org/10.51579/1563-2415.2024.-3.07>

Economics and Management

SRSTI 06.77.61

UDC 331.5

PORTRAIT OF THE FREELANCE MARKET IN THE NEW ECONOMY OF KAZAKHSTAN

*D. Abdreissova**, *D. Baitenizov*

M.Kozybayev North Kazakhstan University, Petropavlovsk, Kazakhstan

**Corresponding author e-mail: diana_gmu05@mail.ru*

Abstract. *The current global trends in the rapid development of information technology, in particular the development of Internet marketing, have led to the fact that the bulk of the active population has become independent of a permanent place of work. Flexible forms of employment have become more popular nowadays, as they have allowed the employee to work as efficiently as possible, realize their labor potential and maximize job satisfaction. Modern restrictions associated with the pandemic have further increased the relevance of remote work. The purpose of the article is to study the remote work market in Kazakhstan according to data for 2021, as well as to study self-employed independent freelance professionals as a relatively new layer of the labor market working remotely. To achieve this goal, the work reflects foreign research on the freelance market, analysis of the infrastructure of the Kazakh remote work market, determination of the main characteristics of independent specialists for 2021 based on the author's survey: socio-demographic characteristics, working hours, income level, motivation, etc. The authors used methods of comparative analysis, generalization and systematization in their work, a historical and logical method. As a result, the article presents a portrait of the Kazakhstani freelance market, highlights the main socio-economic parameters of the modern freelance market and suggests reasonable measures for the development of this phenomenon.*

Keywords: *freelance, freelancers, freelance services market, Internet, remote work, labor market, economy.*

Introduction. The transformation of Kazakhstan's market economy has led to the emergence of new non-standard forms of employment. The pandemic and unstable global economy have caused a decline in labor demand, leading to the rise of freelancing as an alternative to traditional employment. Freelancers are specialists who provide services without formal employment contracts, fulfilling specific obligations. The rapidly growing freelance services sector has become an important part of the labor market, with increased competition among both clients and freelancers, and greater awareness of qualified specialists in the global freelance market.

Freelance is an intellectually innovative edge of self-employment and the labor market in general. Freelancers work in various promising sectors of the economy, such as programming, artificial intelligence and design.

Cite this article as: Abdreissova D., Baitenizov D. Portrait of the freelance market in the new economy of Kazakhstan. *Statistics, accounting and audit.* 2024, 3(94), 82-100. DOI: <https://doi.org/10.51579/1563-2415.2024.-3.07>



The study of human resources, knowledge, and intelligence in the context of their impact on economic growth and competitiveness of economic entities is an important area of modern economic research. This is due to the increased importance of the intellectual component of economic development. In the Republic of Kazakhstan, the use of the intellectual potential of citizens to achieve economic results is carried out insufficiently effectively. These circumstances actualize the need to develop new strategies and approaches aimed at improving the efficiency of the use of intellectual capital, turning it into a driving factor of socio-economic development.

Thus, the study of freelancing in the context of the new economic growth of Kazakhstan, including through the export of non-primary products, seems necessary and timely.

In Kazakhstan, the freelance services market is developing quickly, although the concept itself is not widely discussed in academic literature or economic practice. This highlights the need for research and development of the theory and growth of the freelance services market.

This research will contribute to a greater understanding and representation of the freelance market in Kazakhstan for further scientific study of this phenomenon.

Main provisions. The article analyzes scientific research in the field of freelancing, which defines freelancing in modern society. The freelancing market is under-researched in Kazakhstan, including due to the lack of clear and official statistics from government agencies and the legislative framework. In this article, based on the author's survey, a portrait of the freelancing market in Kazakhstan is formed, which takes into account the main characteristics of freelancing: social, gender, economic, geographical, etc. Based on the analysis, using scientific methods, the authors offer recommendations for the development of the freelancing market in Kazakhstan.

Literary review. The research on self-employment's essence and role in the economy highlights the impact of the 2008 financial crisis on self-employment in European countries, as discussed by L. Sharpe and other scholars. Their findings suggest that the crisis prompted people to seek piecework services without formal employment, and these self-employed individuals played a significant role in labor market recovery in the post-crisis period. The authors emphasized the importance of self-employment as a factor of sustainable development and the need for measures to encourage and remove barriers to its growth [1].

Self-employment is a type of work that allows people more freedom, but also comes with higher risk. A.Irmizha, I.Leibus discuss the current policies and actions in European countries that support self-employment. These include financial aid, subsidies, loans or small loans, as well as guidance and suggestions. The authors emphasize that the involvement and support of government authorities is crucial for the growth of self-employment [2].

One of the first interpretations of the term «Freelance» in the Oxford Dictionary stated that freelancers were medieval mercenaries who were professional military, free people and provided services for remuneration to noble people.

A.Shevchuk, J.Benson, M.Brown define freelancing as an independent activity of qualified professionals in creative, managerial, scientific and technical fields [3,4]. American researcher D. Pink classified a wide range of professions as freelancers, namely from intellectual, creative work (programmers, designers, etc.) to representatives of physical labor (builders, etc.) [5].

The research conducted by A. Burke and M. Coulin revealed that companies employing freelance workers can achieve increased sales, with 11% of their freelance workforce contributing to this growth. Additionally, the study analyzed the expansion of the freelance market in developed nations, highlighting the transformative impact of individual entrepreneurs



in this sector. The researchers found that self-employed freelancers have a rising level of education and play a crucial role in driving innovation, entrepreneurship, and job creation [6].

V.Zhuravlev and other authors were engaged in the development of a model of behavior in the freelance market based on the search for possible ways to improve the existing system. In their work, the freelance market is modeled as a continuous process with different agents, which reacts differently to several behaviors of agents (freelancers, customers, etc.). In addition, they present and analyze various strategies aimed at making profit by agents [7].

O. Grimov's research explored freelancing as an unconventional form of employment driven by the information network economy. Freelance work offers freedom, independence, and creativity, and its flexibility allows it to accommodate vulnerable groups like retirees, people with disabilities, and new mothers. The author found that contemporary freelancing aligns with the demands of the modern information-driven society, both for individuals and organizations involved in economic collaboration [8].

S.G.Absalyamova and T.B.Absalyamov, considering the impact of information technologies on the freelance market during the transition to a post-industrial society, came to the conclusion that this gave the development of a virtual space for work, formed an Internet economy corresponding to the development of electronic markets, electronic business. Under these conditions, young people have become an active mobile socio-demographic group considering freelancing as an additional source of income [9]. E.M.Afanaskina agrees with the opinion of these scientists, who noted that freelancers in modern society work remotely, usually using modern information and communication technologies [10]. Baitenizov, D.T. and other researchers described freelancing as a new and improved way of being self-employed. They also identified the trends and potential for the growth of self-employment, considering the processes of globalization and the emergence of a new economy. The authors determined that freelancing encourages the creation and expansion of innovative self-employment [11].

J. Merkel suggests that the increasing prevalence of coworking spaces benefits freelancers. The author describes freelancers as a workforce whose impact is often overlooked and obscured. This group of self-employed individuals lacks the same legislative social security protections and rights as regular employees [12]. There are different points of view that characterize the main factors of freelancing. For example, And. Ssulli-Russ and R. Torroso noted that under the influence of economic, demographic, technological and other factors, the composition and availability of jobs is changing. Their article explores the factors that cause the emergence of freelancing, and explores the new opportunities that the authors offer for employment and income generation. A synthesizing model for the study of human resource development and growth of a freelance for theory and practice is proposed [13]. S.Heuschan examines how various factors (economic, social, political, and regulatory) impact the growth of freelancing. Freelancing exists in a legal gray area, as Europe's regulatory framework struggles to balance the freedom of economic activity with access to social benefits. The challenges faced by freelancers are elaborated on, including inconsistent work, low pay, limited cash flow, and difficulties accessing training and social safety nets, in order to identify potential ways to incorporate freelancers into social protection systems [14].

The study by R.Remeikiene and G.Startiene examined how institutional factors affect self-employment in economies undergoing transition. They found that simplified business start-up procedures and government support for businesses had a positive influence, prolonging self-employment. Conversely, inequality in social benefits and obstacles to market entry were negative factors. Additionally, frequent changes in tax laws, corruption, and the underground economy had a detrimental effect on the duration of self-employment [15].



The study by K.V.Drokina on the freelance market in Russia categorized the key benefits of freelancing for employers into three main categories: general factors, supply and demand factors. In conclusion, the author highlighted that excessive market freedom without state regulation could result in negative outcomes, such as a rise in self-employment in the informal economy and the lack of social benefits for freelancers, etc [16].

B.Zh.Tagarov's work reflects the factors of the freelance market development in the information economy. The factors are divided into two categories: demand-side factors and supply-side factors. The demand-side factors include the network structure of companies, the project-based nature of work, the high motivation of freelancers to work efficiently, and the potential for cost reduction. The supply-side factors are the increased mobility of the population, the improvement in quality of life, the independence of access to knowledge from geographical location, the lack of jobs and low income in peripheral areas, and the desire for independence from employers, higher living standards through efficient work, and self-realization through acquiring new skills and education. tion [17].

The study by O.V.Poletaeva examines the social factors that influence the presence of freelancers within the employed population. The researcher observes that freelancers are unevenly distributed across different professional, geographic, and socio-demographic groups. In addition to technological factors, such as the integration of information and communication technologies, social factors also contribute to the rise of freelancing. These include employers' need to access specialized freelance talent, as well as demographic trends like population decline and aging [18].

Special attention is also paid to the development of freelancing in the context of the COVID-19 pandemic. In particular, Stephany,F. And other authors analyze OnlineLaborIndex data and interviews with freelancers in the US to reflect the impact of the COVID-19 pandemic on the freelance market. During the pandemic, many employees also went freelance. The authors identified significant differences between countries and professions. Data from interviews and online surveys show that there are fewer and fewer vacancies, despite the fact that more and more people are creating profiles and looking for work on the Internet [19].

Many studies have focused on understanding the nature of freelancing, its requirements, and challenges. However, there is limited research on identifying the factors that shape the freelance services market. There is a lack of comprehensive studies that examine these factors. Therefore, there is a need to systematically analyze the factors and conditions that drive the growth of the freelance market.

Materials and methods. The study was conducted from the position of a structural and functional approach based on methods of analysis and synthesis in the framework of the study of the process of the appearance of freelancers in the structure of the employed population in order to analyze and generalize a sociological survey, identify trends and features of the freelance services market. To achieve the tasks set, such methods of scientific knowledge as comparative analysis of data on freelancers were used, which made it possible to assess the potential of the freelance market of the Republic of Kazakhstan, to make a portrait of a freelancer on Kazakhstani exchanges and the freelance market as a whole; a method of generalization and systematization was used, which allowed to determine their relevance and applicability by field of activity; the historical and logical method gave the opportunity, based on the analysis of the experience and practice of freelance development in Kazakhstan, to substantiate promising directions for the development of the freelance market in Kazakhstan.

The course of the study consisted of the following stages:

1. Based on the generalization of the results of previously conducted research by other scientists, a theoretical framework has been formed, which has been analyzed with the use of



system-logical and comparative research methods to identify the causes of freelancing, problems solved by freelancing.

2. The results of the survey of freelancers were analyzed: place of residence, socio-demographic characteristics, educational and professional characteristics, organizational and labor activity, etc.

3. Based on the results obtained, the authors made the main conclusions about the Kazakhstan freelance market.

The main empirical base of the study was the data obtained during an online questionnaire based on data for 2021. 209 respondents took part in the survey. There were 27 questions in the online questionnaire reflecting the aspects of work and life of Kazakhstan's self-employed. The target group in question is represented by people who, at the time of the online survey, were freelancers whose work brought a certain income. With the help of this method (online questionnaire), we managed to collect the necessary information that we could not get from official sources, and conduct a sociological study.

Results and discussion. Citizenship and residence of freelancers providing services in Kazakhstan. The freelancers who participated in the survey were obtained from various Kazakhstan-based freelance platforms, such as Allfreelance.kz, Ozat.kz, Megamaster.kz, Freelancehunt.kz, and Uwork.kz. Though the freelancers were located across different areas, the majority of respondents were from the Republic of Kazakhstan. The data reveals that all the freelancers involved have citizenship of the former Soviet republics (Figure 1).

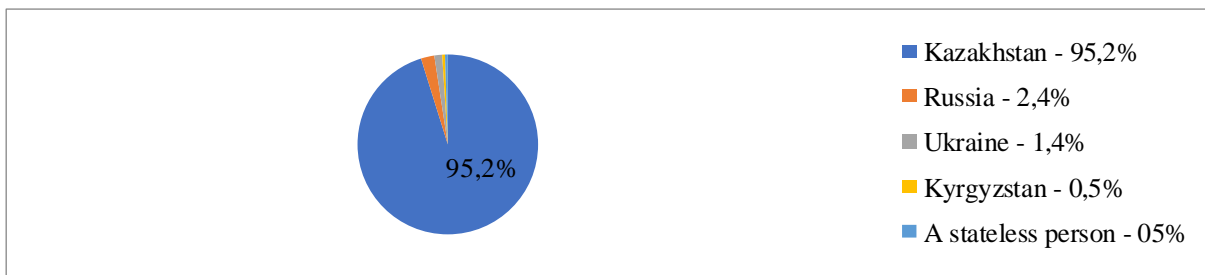


Figure 1 - Citizenship of freelancers working on Kazakhstan freelance exchanges, %

Note: Compiled by the authors based on an analysis of the survey results.

Freelancers have the flexibility to work at any time that suits them, and modern technology enables them to provide their services from anywhere in the world. Since freelancers can work remotely, some specialists live in different countries. For example, a survey of independent specialists with Kazakh passports revealed that 2% (4 out of 199 Kazakhstani citizens) reside in Indonesia, Italy, Russia, and Turkey.

The region of residence of Kazakhstani freelancers. The data shows that the largest concentration of freelancers in our country is in the major cities of Almaty and Astana, which account for over 56% of the total. This is mainly due to the high educational levels and widespread use of computers in these urban areas. Additionally, significant numbers of freelancers are found in the North Kazakhstan, Almaty, and Karaganda regions, comprising 9%, 4%, and 5% respectively. The remaining regions have a more even distribution of independent professionals participating in the remote work market. While Kazakhstan was previously skeptical about this electronic freelance market, it is now present across all regions. Alongside Kazakhstani freelancers, freelancers from other countries also provide their services, comprising 5% of the total surveyed, and having a positive impact on the country's economy.



Gender and age of freelancers. The results of the study reveal that the freelance workforce is predominantly female, with women accounting for 66% of the young freelancers interviewed. The average age of freelancers was 29 years, with the majority (85%) falling within the 19-39 age range. The study also found that the share of women in freelancing has increased recently, in contrast to previous research which showed freelancing to be more typical for men.

Freelancers in Kazakhstan are mostly young people (88%), as they are more skilled with computers and the internet compared to older generations. In developed countries, freelancing has a wider age range due to it being established earlier in those regions. Freelancing allows young and inexperienced individuals to quickly gain the necessary expertise in their field, which can lead to higher compensation and establish them as experienced and skilled professionals in the future.

Marital status. The survey results show that 57% of participants have experienced family life, with 2% being widowed, 8% divorced, 5% in civil marriages, and 42% in registered marriages. The proportion of single and married respondents is equal at 42%. Additionally, 46% of respondents do not have children, which can be attributed to the fact that the majority of freelancers (53%) are young, under the age of 29, and are not yet ready to take on the responsibilities of a family (Table 1).

Table 1 - Marital status of freelancers, 2021

Status	Total respondents		Number of respondents with children	Number of respondents without children	Total children
	N	%			
Widow/Widower	4	2	2	2	4
Not married/single	88	42	21	67	36
Divorced/Divorced	17	8	12	5	20
I am in a civil marriage	11	5	3	8	6
I am in a registered marriage	87	42	74	13	131
Abstained	2	1	1	1	3
total	209	100	113	96	200

Note: Compiled by the authors based on an analysis of the survey results.

More than half of freelancers have experience as parents. Specifically, 54% of respondents have children, with 22% having 1 child, 20% having 2 children, and 13% having large families. The remaining 44% have no children. This indicates that young parents require a flexible work schedule that allows them to balance their professional and family obligations without compromising their family life, or use freelancing as an additional source of income to support their family.

Education level. Freelancers are one of the most educated stratum of independent workers. 83% of freelancers have completed (72%) and incomplete higher education (14%). The share of secondary vocational education is 11% of the total number of respondents surveyed. Only 3% (7 people) are freelancers without education. The share of people with a master's degree and a PhD has a high figure of 21%, which indicates the education of young people in Kazakhstan working in the freelance market.

The field of education. The most common areas of professional education of freelancers were economics – 25% of all freelancers; information technology – 18%; technical and humanities – 16% each; creative and artistic specialties – 11%. At the same time, there are



respondents who are professionals in several fields: in three areas - 1.5%, in two – 16% (Figure 2).

Freelancers with backgrounds in natural and exact sciences are the rarest (3% and 1%, respectively). This is because the modern world's demands shape the requirements for participants in the online job market. Traditionally, freelance platforms highly value IT professionals who can create high-quality digital products using computers or specialized equipment (media, advertising, design). From a gender perspective, women tend to study economics, humanities, and technical fields, while men mostly specialize in information technology.

Specialization of freelancers. The services provided by freelancers in each state are approximately the same. The main condition is the transfer of the result of intellectual and innovative work via the Internet.

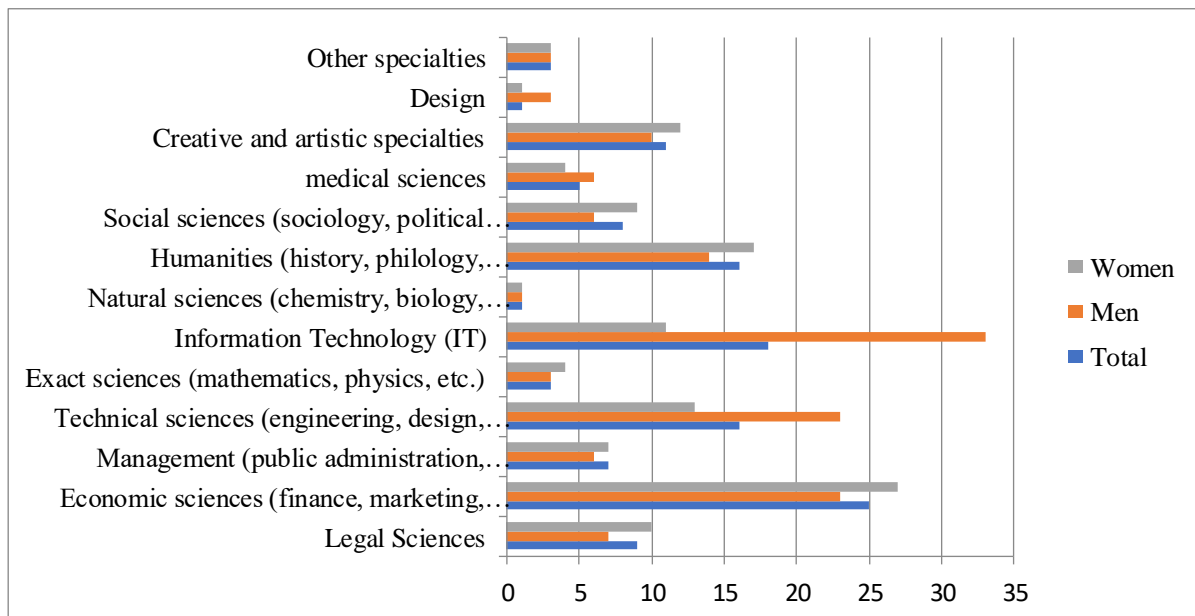


Figure 2 - The field of education of freelancers, depending on gender, for 2021, %

Note: Compiled by the authors based on an analysis of the survey results.

The main freelance areas in 2021 were design/graphics (35%), advertising/marketing/consulting/legal/finance (29%), photo/audio/video (27%), and text/copyright (12%). Only 16% of freelancers worked in education. Engineering and targeting were less common specializations. Women tended to work in advertising/marketing/consulting/legal/finance (32%), design/graphics (30%), and text/copyright (17%), with only 14% in their field of education. Men were primarily in design/graphics (46%), website development (26%), and advertising/marketing/consulting/legal/finance (23%), with 20% in their field of education (Figure 3).

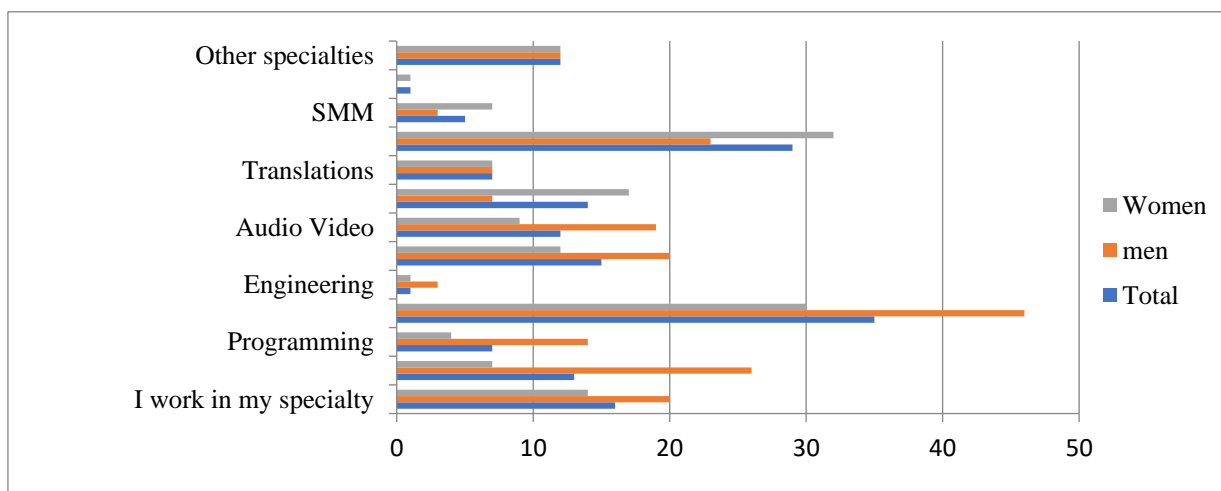


Figure 3 - Specialization of freelancers depending on gender, 2021, %

Note: Compiled by the authors based on an analysis of the survey results.

According to the survey data, only 16% of freelancers work in the field they were educated in, while the remaining 84% work in a different specialization. The reasons for this discrepancy between freelancers' education and their actual work in the online market may vary. For men, it could be a desire to earn more money as the primary earners and providers for their families. They may have to adapt to the conditions set by the online market, leading them to change their field of work. For women, the arrival of children in the family could be a contributing factor. In such cases, women may seek jobs that allow them to combine childcare with income-generating work, often leading them to choose freelancing.

Work experience as a freelancer. Survey data showed that the majority of freelancers are young people. Most of them have not yet managed to accumulate the experience of an independent employee.

A quarter of freelancers (26%) are beginners with a year or less of experience. 31% have 3 to 5 years of experience, 13% have 6 to 10 years, and 6% have 11 years or more. Freelancers from former Soviet republics are younger than those from Western countries, influencing their experience and payment for services. As a result, international clients are seeking experienced freelancers who offer their expertise at a lower cost.

Depending on the type of employment, all freelancers were divided into the following groups:

- «pure freelancers» are specialists for whom employment in the freelance market is the only occupation that brings income;
- «part-timers» are specialists who have a permanent place of work and, for personal reasons, take freelance projects to earn additional income;
- «entrepreneurs» are specialists who have their own business, but continue to work as a freelancer additionally»;
- «students» are freelancers who combine freelancing with training»;
- «housewives» is a category of women who combine child care with freelance projects in order to generate income.

The most numerous groups among the respondents surveyed are «pure freelancers» and «part-timers» (45% and 40%, respectively). The share of entrepreneurs in the total structure of



the status of freelancers is 12%. And the share of students and housewives made up an insignificant percentage.

Socio-professional characteristics by type of employment. The types of freelancers' employment differ according to various criteria: gender, age, education and specialization (Table 2).

The data shows that women dominate across all employment categories. The proportion of women and men is almost equal in the «entrepreneurs» category, with a slight majority for women (54% and 46%, respectively). Only women are included in the «housewives» category. The average age of freelancers in each category is similar to the overall average of 29 years, except for the «students» category, where the age is naturally lower.

Table 2 - Socio-demographic and vocational-educational characteristics by type of employment, 2021

Characteristic	Employmenttype					Total
	PureFreelancers	Entrepreneurs	part-timers	students	Housewives	
Numberofrespondents	94	26	83	3	3	209
gender						
men	21	12	36	0	0	69
Women	72	14	46	3	3	138
abstained	1		1			2
Averageage	28,9	30,5	29,9	23	32	29,2
Higher education (bachelor and above)	64	20	61	2	3	150
Specialization						
Websitedevelopmentandsupport	15	4	9			
Programming	6	2	7			
Design/graphics	34	7	32			
Engineering	2	1	0			
A photo	14	6	15			
AudioVideo	11	6	9			
Texts/Copyright	10	4	14		1	
Translations	7	0	8			
Advertising/Marketing/Consulting/Legal/Finance	28	11	19		2	
SMM	4	1	5		1	
Targetologist	2				1	
Other	11	3	8	3		
Averagefreelancetime	3,2	2,7	4,6	1,3	1,7	3,7
Note: Compiled by the authors based on an analysis of the survey results.						

More than 68% of freelancers in each category have a bachelor's degree or higher education. All the freelancers in the «housewives» category have higher education. Additionally, 66% of the «students» category are also educated, as they are currently undergraduates or doctoral students. The specialization indicators for freelancers in different employment types clearly reflect the essence of independent workers' activities.

The media industry is the primary focus for most respondents in the «pure freelancers» and «part-timers» categories, with 24% and 25% respectively specializing in design and graphics. The «housewives» category is distinguished by their expertise in areas like



advertising, marketing, consulting, legal services, finance, writing, and social media management. Approximately 18% of «pure freelancers» and «part-timers» work in the media industry, while for «entrepreneurs» it's around 27%. In terms of average freelance experience, «part-timers» are the most seasoned, with an average of 4.6 years, while «students» have the least experience at 1.3 years.

Freelancers' career plans. To find out the future plans of freelancers, we added to the questionnaire a question about future plans, how they imagine their professional future for the near future. Based on the provided information, it appears that 30% of respondents prefer to have a stable income as a full-time employee while also engaging in freelance work. Additionally, most of the «pure freelancers» plan to transition to the «entrepreneurs» category in the future, as the data shows that 12% currently work solely as freelancers, while in the future, this category is expected to increase to 41%. The «entrepreneurs» category currently makes up 12% of the entire freelancer sample. The gender breakdown of freelancer preferences for the future generally corresponds to the overall sample. The data suggests that freelancers in the Kazakhstan freelance market, due to their youth, have not yet had the opportunity to accumulate significant work experience. These individuals possess a combined work history of fewer than two years.

Reasons for choosing a freelance career. The primary reasons respondents chose freelancing were their hobby turning into work and the need for additional income. Many freelancers also preferred freelancing over traditional employment. Respondents were divided into three groups based on their motivations: voluntary decisions, forced measures, and mixed motives. The voluntary decision group, which included 41% of respondents, chose freelancing due to hobbies becoming work, a desire to gain professional experience, or not wanting traditional employment. The forced measures group, comprising 30% of respondents, freelanced due to needing additional earnings, losing a job, being unable to find a job, or having to care for a child at home. The remaining 21% of freelancers had a mix of voluntary and forced reasons for choosing freelancing. A small proportion, around 5%, of self-employed individuals cited various other motivations for pursuing freelance work.

Working week duration. Freelancers have a consistent routine and can independently manage their workday. Contrary to the stereotype that freelancers are lazy, they are able to earn a living, and as the analysis shows, they earn as much as, or more than, full-time employees in certain roles.

Table 3 - Number of working hours per week, 2021

Employment (days per week)	Number of freelancers, %	Freelancers with no time limits, %	Average number of hours per week, hour.
1	8	2	3
2	9	0,5	10
3	18	2	16
4	6	0,5	22
5	21	2,4	29
6	10	2	40
7	28	10	48
TOTAL	100	19	168

Note: Compiled by the authors based on an analysis of the survey results.

Around 19% of freelance workers surveyed do not have clearly defined temporary work boundaries. When asked about their weekly work hours, they reported the maximum number of



hours they work independently. This group prefers to work without a set schedule. A quarter of all freelancers surveyed (28%) are willing to work 7 days a week, 7 hours per day. 10% of respondents work 6 days a week, and only 21% follow a standard 5-day work week with 2 days off. The data shows that 40% of freelancers can manage to work less than 22 hours per week (Table 3).

The data shows that the average working time varies among different types of employment. Freelancers in the sample work an average of 27 hours per week. Students spend the most time, around 45 hours, fulfilling orders. This can be explained by the fact that students are not yet established professionals in the freelance services market, so they have to work harder to improve their skills and find their place among professionals. «Pure freelancers» can typically work around 7 hours per day, 5 days a week, although their working week often exceeds 60 hours. Part-time workers, who have a regular 8-hour work schedule, also spend an additional 18 hours per week as freelancers, resulting in an average working week of around 60 hours (Table 4).

Table 4 - Number of working hours per week depending on the type of employment, %, 2021

Number of working hours per week	Employmenttype					Total
	PureFreelancers	Entrepreneurs	part-timers	students	Housewives	
20 orless	26	27	58		33,3	38
21-35	18	19	13			16
36-45	17	12	10	33,3		13
46-60	5	0	0		33,3	3
Over 60	15	8	1			8
Notimelimit	19	34	18	66,6	33,3	22
Total	100	100	100	100	100	100
Average working hours per week	35,6	26,3	17,9	45	40	27,3

Note: Compiled by the authors based on an analysis of the survey results.

Working hours during the day. Since a freelancer can afford to work at any time, regardless of the time of day, we divided the day into 8 groups of 3 hours each. This is done so that you can clearly see at what time the respondents work as freelancers (Figure 4).

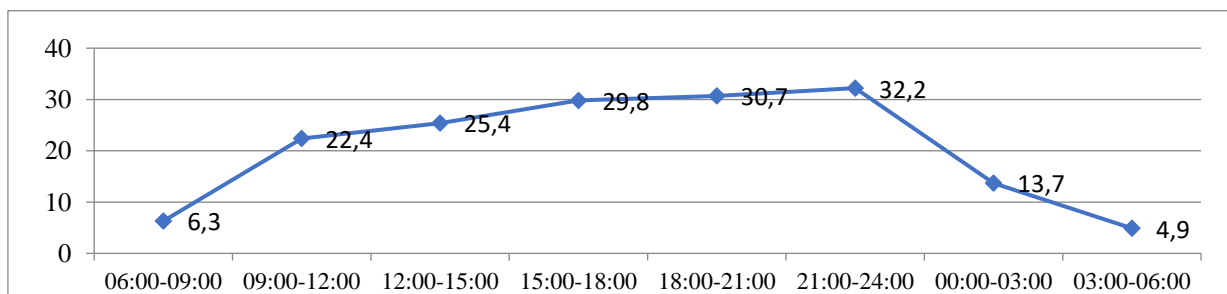


Figure 4 - Freelancer's working time during the day, %, 2021

Note: Compiled by the authors based on an analysis of the survey results.



As can be seen from Figure 4, most freelancers prefer to work in the afternoon and in the evening (more than 90%), and a smaller number of them prefer to work at night (19%). The time from 15:00 to 24:00 is the most optimal time interval for freelancers to fulfill their obligations to customers. More than 30% of all respondents prefer to work from 18:00 to 24:00. Only 15% of freelancers work at night.

Table 5 - Working hours of freelancers during the day, depending on the type of employment, %, 2021

Timeperiods	Employmenttype					Total
	PureFreelancers	Entrepreneurs	part-timers	students	Housewives	
00:00-03:00	12	8	17	33	33	14
03:00-06:00	5	4	5		33	5
06:00-09:00	6	8	6			6
09:00-12:00	28	19	17			22
12:00-15:00	32	19	20			25
15:00-18:00	40	27	17		33	29
18:00-21:00	26	38	31	33		29
21:00-24:00	20	19	43	33	33	30

Note: Compiled by the authors based on an analysis of the survey results.

The text suggests that freelancers have varied working schedules based on their type of employment. Full-time freelancers typically adhere to a traditional 9 AM to 6 PM workday, with some also working in the evenings and even overnight. Part-time freelancers tend to do the majority of their work in the evenings, from 6 PM to midnight. Entrepreneurs have the longest workdays, from 9 AM to midnight. Students and homemakers often work at night and in the evenings, likely due to their other commitments during the day. Overall, freelancers can be found working at various hours, from 9 AM to midnight, with a small percentage preferring overnight shifts (Table 5).

The number of customers during 2021. When asked about the number of customers over the past year, 18% of respondents said they do not keep records and cannot provide an approximate number due to the large number of customers. The remaining 82% were divided into five groups. The majority of respondents (20%) had between 11 and 30 customers, as well as 20% who had between 3 and 5 customers. The smallest group (13%) had between 1 and 2 customers. Only 14% of freelancers had more than 31 customers per year. The number of customers does not necessarily affect a freelancer's income, as many are willing to work with regular customers and on long-term projects, and can earn a decent fee for their intellectual and creative work.

This group also contained 23% of part-time workers. It's noteworthy that part-time workers had the highest percentage of respondents who had between 1 to 2 customers in the previous period. The small number of customers can be attributed to the fact that part-time workers are primarily full-time employees in the organization, and freelancing is a secondary part-time job for them. Considering the entire sample, more than half of all respondents had between 3 to 30 customers, and 14% of freelancers had more than 31 customers.

Number of projects during 2021. The survey divided freelancers into four groups based on the number of projects they participated in. 17% of freelancers were unable to provide an exact count due to the large number of completed projects. About 34% of respondents had



completed between 1 to 5 paid projects in the previous period. The remaining groups had a similar distribution, with around 16% in each group.

The majority of «pure freelancers», «entrepreneurs», and «part-timers» (over 30% in each group) had between 1 to 5 projects in 2021. However, nearly a quarter of «pure freelancers» had the most projects (31 or more). Most housewives (66%) had between 1 to 10 projects per year, while the remaining 33% had more than 31 projects. 66% of students reported a large number of both customers and projects (Figure 5).

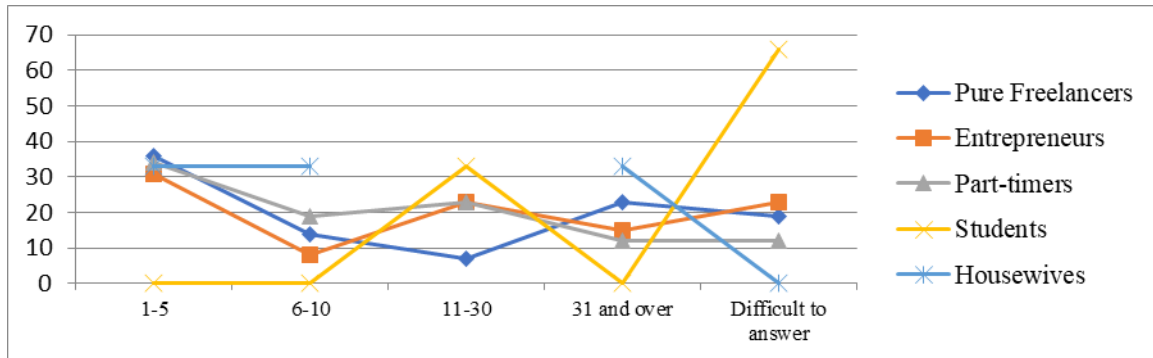


Figure 5 - Number of projects for 2021, depending on the type of employment, %

Note: Compiled by the authors based on an analysis of the survey results.

Ways of customer search. Freelancers differ from full-time employees as they independently search for projects, with their income depending on the number or volume of these projects. Freelancers must stay informed about current trends to quickly find and connect with customers. They register on various freelance platforms and create social media profiles to advertise their work. However, Kazakhstani freelancers rely more on social networks than remote freelance platforms. 59% of them work primarily with regular customers and through referrals from past clients. 41% of freelancers receive project offers based on recommendations from friends and acquaintances. Only 15% use remote work exchanges to find projects. Freelancers often get hired due to their reputation and connections on social networks, with around 35% using personal blogs or social media pages to search for remote work. The least popular method is «cold» outreach, such as sending messages to potential customers, at only 4.4%.

Freelancers utilize various strategies to find clients. The most common approach, used by over 50% of freelancers (except housewives), is to work with regular customers and seek referrals from previous clients. Other popular social methods include searching for recommendations from friends and acquaintances, which is used by 28% to 42% of different freelancer types, and having their own online presence, such as a website or social media page, which over 30% of freelancers (except part-timers) utilize for advertising and client acquisition. The least used method is «cold» outreach, such as calling potential clients or sending emails, which is employed by only 2% to 4% of freelancers.

Using the "Remote Transaction" server. Kazakhstani freelancers primarily rely on informal connections with clients, which exposes them to greater risks. When questioned about their use of the «remote transaction» feature on freelance platforms, the findings show that 75.6% of freelancers do not utilize this function at all. The data further reveals that only 10% of self-employed professionals take advantage of the «remote transaction» server function on



freelance platforms. Consequently, approximately 90% of freelancers face the risk of not receiving their payment.

Payment methods. The number of freelancers is increasing, and the freelance market is growing, both in terms of the number of freelancers and the number of customers. Independent specialists receive payments for their work in various ways, including using e-wallets and cards from foreign customers. This is one of the fastest and cheapest methods of receiving payments, and 60% of freelancers use these cards and wallets, indicating that freelancers have a considerable number of foreign customers. However, for Kazakhstani freelancers, a large proportion of them (79%) use the Kaspi Gold card, which is the fastest and cheapest way to receive payments in Kazakhstan. It's worth noting that Kazakhstani freelancers, who may not actively work with freelance exchanges, do not use the «secure transaction» function, which is a guarantee that the freelancer will receive payment. This puts them at risk of not being paid by unscrupulous customers for their work.

Level of well-being. The earnings of freelancers are a significant issue currently, as this group of independent workers is quite diverse. While some are «pure freelancers», others combine traditional employment with freelance work in the freelance services market. Of the total freelancers surveyed, 45% are pure freelancers, which is higher than the 64% in the international market. The income of net freelancers shows that more than half earn up to \$550 per month, 35% earn between \$550 and \$2,300, 6% earn over \$2,300, and 4% declined to share their income, considering it personal. Additionally, a large group of 40% are freelancers who combine their work with employment in an organization. The pandemic and the rise of remote work have contributed to the increase in this group of specialists, as modern post-pandemic society has become more accepting of remote employment or the combination of freelancing with office work.

Comparing the salaries of employees and freelancers, we can see that their difference is relatively small. This suggests that freelance work is more profitable than full-time office employment combined with freelancing. While office employees work a minimum of 8 hours per day, freelancers only work on their freelance projects. As a result, freelancers can earn the same monthly income with less time spent working. Of course, there may be other factors involved, such as the enjoyment of the work, the challenges of transitioning to full-time freelancing, and the level of expertise required for pure freelancing.

Freelancers who run their own businesses are in the most advantageous position, making up 13% of respondents. In this group, 24% earn less than \$550, 65% earn \$550 to \$2,300, 8% earn over \$2,300, and 3% did not provide their income.

The group with the lowest incomes is freelancers who combine study and childcare, which makes up 3% of the total. This group is likely to have lower monthly incomes due to their focus on studying or caring for a child.

Freelancer experience significantly impacts their income. Freelancers with less than 1 year of experience have earnings less than \$70 for a quarter of them. Those with 5 to 10 years of experience have less than 7% earning less than \$70, and specialists with over 11 years of freelance experience have incomes of at least \$240.

The more experience a freelancer has, the higher their level of professionalism, and consequently, the higher the cost of their services. Additionally, young people today are aiming to obtain higher education, as employers in the current world prioritize the availability of education over its quality.

Conclusion. Freelancing has allowed independent professionals to move away from the traditional form of employment to electronic employment, which does not depend on territorial and national borders. Since this type of employment is relatively new for Kazakhstan, it is not



reflected in official statistics. In this regard, problems arise in its study, analysis and forecasting. Conducting an online survey is one of the most optimal methods of obtaining at least some information about this unofficial Kazakh labor market. Our research allows us to summarize the following conclusions:

- the majority of freelancers who work on Kazakhstan freelance platforms are citizens of Kazakhstan. 2% of whom live and work abroad. the focus on Kazakhstan freelance exchanges mainly of citizens of Kazakhstan can be explained by the fact that these platforms are not yet particularly well known on the world wide internet;
- a large number of freelancers are concentrated in such megacities as Almaty and Astana (66%). the remaining share of freelancers is relatively evenly distributed by region;
- the share of women predominates in the socio-demographic structure of freelancers (66%). the Kazakhstan freelance market employs mainly the younger generation, whose average age is 29 years. in addition, more than half of the respondents (57%) have experienced family life. 54% of respondents have children: 22% have 1 child; 20% have 2 children; 13% have large families. 44% have no children;
- high educational level of Kazakhstani freelancers: 83% of freelancers are educated independent specialists, 21% of freelancers have a master's degree and a phd, and only 3% are freelancers without education. women receive education in the field of economics, humanities and technical sciences, while men are mainly specialists in the field of information technology in their specialty. and only 16% of all respondents work in the freelance market by their education, and the remaining 84% of freelancers are forced to work in another specialization;
- freelancers of the Kazakhstan freelance market are quite young, so they have not yet accumulated significant experience. only 6% of freelancers have more than 11 years of work experience, while 48% of respondents have up to 2 years of experience;
- 42% of freelancers aim to develop their business in the relevant field and legalize it, which will have a positive impact on the economy of Kazakhstan, as these freelancers will come out of the shadow economy and will pay tax payments to the country's budget;
- when analyzing the reasons for joining freelancing, it was revealed that 41% of respondents became freelancers voluntarily, that is, they continued their favorite business, or wanted to gain certain knowledge, and 30% came to the freelance market forced, in search of earnings;
- the average length of the working week as a freelancer in the sample as a whole was 27 hours per week;
- the most optimal time interval for freelancers to fulfill their obligations to customers is the time interval from 15:00 to 24:00, and 15% of the self-employed prefer to work at night;
- 34% of freelancers in 2021 had up to 5 paid projects. and 14% of freelancers in the reporting year had the opportunity to work with 31 and above customers;
- more than 60% of freelancers use informal social networks when searching for customers in most cases (they work mainly with regular customers and on the recommendation of former customers, clients and on the recommendations of friends, acquaintances, etc.). and only 15% use remote work exchanges to search for orders;
- freelancers almost do not use the server function of freelance exchanges «remote transaction», due to the fact that only a small part of freelancers (15%) use remote work exchanges to search for orders. accordingly, about 90% risk being left without remuneration;
- since today the use of Kaspi Gold cards is the fastest and cheapest way to receive payments for Kazakhstan, 79% of all independent specialists choose this method of calculation;



– the income of freelancers is mainly higher for those who combine their main work in the organization with freelancing: 24% have an income below \$ 550, 65% - from \$ 550 to \$ 2,300, 8% - over \$ 2,300. and those with the lowest incomes are freelancers who combine study and child care.

The electronic self-employment market is also characterized by negative aspects that can negatively affect both the moral and psychological health of independent specialists. Among them are the high length of the working week, social isolation, inconstancy in income, low social insecurity, etc.

Summing up, it should be noted that freelancing is a new form of labor relations, it should be recognized that its scale is growing, and the world economy is transforming into the fact that subjects no longer want to work for the common good, but pursue their individual (personal) goals. Freelancing is an opportunity to earn extra money by doing a lot of work at a time convenient for a freelancer, not of very high quality. The lack of a legislative framework at the same time stimulates shadow employment. Meanwhile, freelancing is able to significantly reduce the employer's costs, increase labor productivity and employee satisfaction, etc. Thus, we can say that Kazakhstan needs fundamental changes at the legislative level for the effective development of freelancing.

ҚАЗАҚСТАННЫҢ ЖАҢА ЭКОНОМИКАСЫНДАҒЫ ФРИЛАНС НАРЫҒЫНЫҢ ПОРТРЕТИ

Д.Ж. Абдреисова, Д.Т. Байтенизов*

М.Қозыбаев атындағы Солтүстік Қазақстан университеті, Петропавл, Қазақстан

Түйін. Ақпараттық технологиялардың, атап айтқанда интернет-маркетингтің қарқынды дамуының қазіргі әлемдік тенденциялары белсенді халықтың негізгі бөлігі тұрақты жұмыс орнынан тәуелсіз болуына әкелді. Жұмыспен қамтудың икемді түрлері қазіргі уақытта танымал бола бастады, өйткені олар қызметкерге мүмкіндігінше тиімді жұмыс істеуге, өзінің еңбек әлеуетін іске асыруға және еңбек қызметін барынша қанағаттандыруға мүмкіндік береді. Пандемияға байланысты заманауи шектеулер қашықтан жұмыс істеудің өзектілігін одан әрі арттырды. Мақаланың мақсаты-2021 жылға арналған деректер бойынша Қазақстандағы қашықтан жұмыс істеу нарығын зерделеу, сондай-ақ қашықтан жұмыс істейтін Еңбек нарығының салыстырмалы түрде жаңа қабаты ретінде өзін-өзі жұмыспен қамтыған тәуелсіз фрилансер мамандарды зерделеу. Қойылған мақсатқа жету үшін жұмыста фриланс нарығының шетелдік зерттеулері, қазақстандық қашықтан жұмыс нарығының инфрақұрылымын талдау, авторлық сауалнама негізінде тәуелсіз мамандардың 2021 жылға арналған негізгі сипаттамаларын анықтау көрсетілген: әлеуметтік-демографиялық сипаттамалар, жұмыс уақыты, табыс деңгейі, мотивация және т. б. авторлар өз жұмыстарында салыстырмалы талдау, жалпылау және жүйелеу әдістерін қолданды, Тарихи-логикалық әдіс. Нәтижесінде мақалада қазақстандық фриланс нарығының портреті ұсынылған, қазіргі фриланс нарығының негізгі әлеуметтік-экономикалық параметрлері көрсетілген және осы құбылысты дамыту үшін негізделген шаралар ұсынылған.

Түйін сөздер: фриланс, фрилансерлер, фрилансерлік қызметтер нарығы, Интернет, қашықтан жұмыс істеу, еңбек нарығы, экономика.

ПОРТРЕТ РЫНКА ФРИЛАНСА В НОВОЙ ЭКОНОМИКЕ КАЗАХСТАНА

Д.Ж. Абдреисова, Д.Т. Байтенизов*

Северо-Казахстанский университет имени М. Козыбаева, Петропавловск, Казахстан



Резюме. Современные мировые тенденции стремительного развития информационных технологий, в частности развития интернет-маркетинга, привели к тому, что основная часть активного населения стала независимой от постоянного места работы. Гибкие формы занятости в настоящее время стали более популярными, поскольку они позволяют работнику работать максимально эффективно, реализовать свой трудовой потенциал и максимально удовлетворить трудовую деятельность. Современные ограничения, связанные с пандемией, еще больше повысили актуальность удаленной работы. Цель статьи - изучить рынок удаленной работы в Казахстане по данным на 2021 год, а также изучить самозанятых независимых специалистов-фрилансеров как относительно новый слой рынка труда, работающий удаленно. Для достижения поставленной цели в работе отражены зарубежные исследования рынка фриланса, анализ инфраструктуры казахстанского рынка удаленной работы, определение основных характеристик независимых специалистов на 2021 год на основе авторского опроса: социально-демографические характеристики, рабочее время, уровень доходов, мотивация, и т. д. Авторы в своей работе использовали методы сравнительного анализа, обобщения и систематизации, историко-логический метод. Как результат, в статье представлен портрет казахстанского рынка фриланса, выделены основные социально-экономические параметры современного рынка фриланса и предложены обоснованные меры для развития данного явления.

Ключевые слова: фриланс, фрилансеры, рынок фриланс-услуг, Интернет, удаленная работа, рынок труда, экономика.

Literature cited

1. Sharp, L., Torp, S., Van Hoof, E., de Boer, A G E M Cancer and its impact on work among the self-employed: A need to bridge the knowledge gap // European journal of cancer care. - 2017. - № 26(5). – p.12-46. DOI: 10.1111/ecc.12746.
2. Irmeja, A., Leibus, I. State aid for self-employed persons in Latvia and other European union member states // Economic science for rural development (Latvia). – 2012. - № 28. – p.187-193. DOI: 10.22616/ESRD.2022.56.045.
3. Шевчук А.В. Самозанятость в информационной экономике: основные типы и понятия // Экономическая социология. – 2008. - № 9(1). – с.51-64.
4. Benson, J., Brown, M. Knowledge workers: What keeps them committed; What turns them away? // Work, employment & society. – 2007. - № 21(1). - p.121-141. DOI:10.1177/0950017007073623.
5. Pink, D. Free agent nation: The future of working for yourself./ D.Pink. - New York, NY: Warner Books, 2002. - 400 s.
6. Burke, A., Cowling, M. The relationship between freelance workforce intensity, business performance and job creation // Small Business Economics. – 2020. - № 55(2). - p.399-413. DOI: 10.1007/s11187-019-00241-x.
7. Zhuravlyov, V., Matrosov, A., & Rutko, D. Behavior pattern simulation of freelance marketplace. Trends in practical applications of agents and multiagent systems // Part of the series advances in intelligent and soft computing. – 2012. - №15. - p.157-164.
8. Grimov, O. Main features of freelancing as a non-standard form of employment // Economic Annals-XXI. – 2016. - №157(3-4). - p.79-81. DOI: 10.21003/ea.V157-0024.
9. Absalyamova, S.G., Absalyamov, T.B. Remote employment as a form of labor mobility of today's youth // mediterranean journal of social sciences. – 2015. - № 6(1S3). - p. 227-231. DOI: 10.5901/mjss.2015.v6n1s3p227.
10. Афанаскина Е.М. Фрилансеры как двигатели виртуальной занятости // Горизонты экономики. – 2015. - № 5 (24). – с. 101-105. DOI: 10.18334/et.3.3.36892.
11. Baitenizov, D.T., Dubina, I.N., Campbell, D.F.J., Carayannis, E.G., Azatbek, T.A. Freelance as a creative mode of self-employment in a new economy (a literature review) // Journal of the knowledge economy. – 2019. - №10 (1). - p. 1-17. DOI: 10.1007/s13132-018-0574-5.
12. Merkel, J. Freelance isn't free. Co-working as a critical urban practice to cope with informality in creative labour markets // Urban Studies. – 2018. - №56(3). - p. 526-547. <https://doi.org/10.1177/0042098018782374>.
13. Scully-Russ, E., Torraco, R. The changing nature and organization of work: An integrative review of the literature // Human resource development review. – 2020. - №19(1). - p. 66-93. DOI:10.1177/1534484319886394.
14. Heusch, S. de The blurring of employment boundaries: A social economy perspective. The deconstruction of employment as a political question: employment' as a floating signifier // Springer verlag. - 2018. - p. 179- 198. https://doi.org/10.1007/978-3-319-93617-8_8.



15. Remeikiene, R., Startiene, G. The structure of the model of self-employment factors in the country with transition economy: Lithuanian case // *Transformations business & economics*. – 2013. -№2(29). - p. 184-196. DOI:10.3846/20294913.2012.763073

16. Дрокина К.В. Факторы влияющие на развитие рынка фриланса в России // *Вектор экономики*. – 2021. - № 3(57). DOI 10.51691/2500-3666_2021_3_8.

17. Тагаров Б.Ж. Факторы развития рынка фриланса в информационной экономике// *Креативная экономика*. – 2018. - № 12(10). – с. 1703-1713. DOI: 10.18334/ce.12.10.39450.

18. Полетаева О.В. Социальные факторы появления фрилансеров в структуре занятого населения // *Общественные науки. Социология*. – 2017. -№1(41). – с.119-129. DOI: 10.21685/2072-3016-2017-1-12.

19. Stephany, F., Dunn, M., Sawyer, S., Lehdonvirta, V. Distancing bonus or downscaling loss? The changing livelihood of us online workers in times of COVID-19 // *Tijdschriftvooreconomischeensocialegeografie*. – 2020. - №111(3). - p.561–573. <https://doi.org/10.1111/tesg.12455>.

References

1. Sharp, L., Torp, S., Van Hoof, E., de Boer, A G E M Cancer and its impact on work among the self-employed: A need to bridge the knowledge gap. *European journal of cancer care*, 2017, 26(5), pp. 12-46. DOI: 10.1111/ecc.12746.

2. Irmeja, A., Leibus, I. State Aid for Self-Employed Persons in Latvia and Other European Union Member States. *Economic Science for Rural Development (Latvia)*, 2012, 28, pp. 187-193. DOI: 10.22616/ESRD.2022.56.045.

3. Shevchuk, A.V. Samozanyatost' v informacionnojekonomike: osnovnyetipyiponyatiya [Self-employment in the information economy: basic types and concepts]. *Economic sociology*, 2008, 9(1), pp. 51-64 (in Russian).

4. Benson, J., Brown, M. Knowledge Workers: What Keeps Them Committed; What Turns Them away? *Work, Employment & Society*, 2007, 21(1), pp. 121- 141. DOI:10.1177/0950017007073623.

5. Pink, D. *Free agent nation: The future of working for yourself*. New York, NY: Warner Books, 2002. 400 s.

6. Burke, A., Cowling, M. The relationship between freelance workforce intensity, business performance and job creation. *Small Business Economics*, 2020, 55(2), pp. 399–413. DOI: 10.1007/s11187-019-00241-x.

7. Zhuravlyov, V., Matrosov, A., & Rutko, D. Behavior pattern simulation of freelance marketplace. Trends in Practical Applications of Agents and Multiagent Systems. *Part of the series Advances in Intelligent and Soft Computing*, 2012, 15, pp. 157–164.

8. Grimov, O. Main features of freelancing as a non-standard form of employment. *Economic Annals-XXI*, 2016, 157(3-4), pp. 79–81. DOI: 10.21003/ea.V157-0024.

9. Absalyamova, S.G., Absalyamov, T.B. Remote employment as a form of labor mobility of today's youth. *Mediterranean Journal of Social Sciences*, 2015, 6(1S3), pp. 227–231. DOI: 10.5901/mjss.2015.v6n1s3p227.

10. Afanaskina, E.M. Frilanserykakdvigatelivirtual'nojzanyatosti[Freelancers as engines of virtual employment]. *Economic horizons*, 2015, 5 (24), pp. 101-105. DOI: 10.18334/et.3.3.36892.(in Russian).

11. Baitenizov, D.T., Dubina, I.N., Campbell, D.F.J., Carayannis, E.G., Azatbek, T.A. Freelance as a Creative Mode of Self-employment in a New Economy (a Literature Review). *Journal of the Knowledge Economy*, 2019, 10 (1), pp. 1-17. DOI: 10.1007/s13132-018-0574-5.

12. Merkel, J. Freelance isn't free. Co-working as a critical urban practice to cope with informality in creative labour markets. *Urban Studies*, 2018, 56(3), pp. 526-547. <https://doi.org/10.1177/0042098018782374>.

13. Scully-Russ, E., Torraco, R. The Changing Nature and Organization of Work: An Integrative Review of the Literature. *Human Resource Development Review*, 2020, 19(1), pp. 66–93. DOI:10.1177/1534484319886394.

14. Heusch, S. de The blurring of employment boundaries: A social economy perspective. The Deconstruction of Employment as a Political Question: Employment' as a Floating Signifier. *Springer Verlag*, 2018, pp. 179– 198. https://doi.org/10.1007/978-3-319-93617-8_8.

15. Remeikiene, R., Startiene, G. The structure of the model of self-employment factors in the country with transition economy: Lithuanian case. *Transformations Business & Economics*, 2013, 2(29), pp. 184- 196. DOI:10.3846/20294913.2012.763073.

16. Дрокина, К.В. Факторы, влияющие на развитие рынка фриланса в России [Factors influencing the development of the freelance market in Russia]. *Economy vector*, 2021, 3(57). DOI 10.51691/2500-3666_2021_3_8 (in Russian).

17. Тагаров, Б.Ж. Факторы развития рынка фриланса в информационной экономике [Freelance market development factors in the information economy]. *Creative economy*, 2018, 12(10), pp. 1703-1713. DOI: 10.18334/ce.12.10.39450 (in Russian).



18. Poletaeva, O.V. Social'nyefactorypoyavleniyafilanserov v structure zanyatogo naseleniya [Social factors of the emergence of freelancers in the structure of the employed population]. *Social sciences. Sociology*, 2017, 1(41), pp. 119-129. DOI: 10.21685/2072-3016-2017-1-12 (in Russian).

19. Stephany, F., Dunn, M., Sawyer, S., Lehdonvirta, V. Distancing Bonus Or Downscaling Loss? The Changing Livelihood of Us Online Workers in Times of COVID-19. *Tijdschriftvoor Economischeen Sociale Geografie*, 2020, 111(3), pp. 561–573. <https://doi.org/10.1111/tesg.12455>.

Авторлар туралы ақпарат:

Абдрейсова Диана Жақсылықовна* – М. Қозыбаев атындағы Солтүстік Қазақстан университетінің ғылыми-әдістемелік бөлімінің әдіскері, автор-корреспондент, Петропавл қ., Қазақстан Республикасы, e-mail: diana_gmu05@mail.ru.

Байтенизов Данияр Тюлюгунович – PhD, М.Қозыбаев атындағы Солтүстік Қазақстан университетінің «Қаржы және менеджмент» кафедрасының доценті, Петропавл қ., Қазақстан Республикасы, e-mail: baitenizov84@mail.ru.

Информация об авторах:

Абдрейсова Диана Жақсылыққызы* – методист научно-методического отдела Северо-Казахстанского университета имени М. Козыбаева, автор-корреспондент, Петропавловск, Республика Казахстан, e-mail: diana_gmu05@mail.ru.

Байтенизов Данияр Тюлюгунович – PhD, доцент кафедры «Финансы и менеджмент» Северо-Казахстанского университета имени М. Козыбаева, Петропавловск, Республика Казахстан, e-mail: baitenizov84@mail.ru.

Information about author:

Diana Zh. Abdreissova* – methodologist of the scientific and methodological department of the M.Kozybayev North Kazakhstan University, corresponding author, Petropavlovsk, Republic of Kazakhstan, e-mail: diana_gmu05@mail.ru

Daniyar T. Baitenizov - PhD, Associate Professor of the Department of Finance and Management at the M. Kozybayev North Kazakhstan University, Petropavlovsk, Republic of Kazakhstan, e-mail: baitenizov84@mail.ru.

Received: 11.07.2024

Accepted: 12.08.2024

Available online: 30.09.2024