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# Credit policies for Kazakhstani agriculture

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## Abstract

This paper reviews the characteristics of the agricultural credit policy in Kazakhstan with a particular focus on emerging rural financial institutions. It is not easy to evaluate the real effect of credit policies due to the limited funds directed at agricultural production. Kazakhstani experience shows that commercial banks are used almost exclusively to provide agricultural producers with credit, while the new specialized credit institutions emerging in the agricultural sector only cater to a very small fraction of the total demand for credit. Presently, there are discussions in Kazakhstan concerning the creation of a specialized agricultural bank; however, this idea has some shortcomings that should be taken into consideration. Lack of credit is one of the main reasons for insufficient investment in agriculture. The underdeveloped land market in Kazakhstan makes formal credit institutions very cautious about accepting agricultural land as collateral.

Keywords:

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## Notes

Such subsidies are quite often accompanied by corruption; typically, farmers might apply for more inputs than they need and, with this approval of their needs from local authorities, they could sell the surplus for profit.

The price support is provided through state-owned Food Contract Corporation, established in 1997 for grain producers, and Mal Onimderi Corporation, established in 2001 for livestock producers.

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