

# STATE SUPPORT FOR PERENNIAL PLANTINGS INSURANCE IN KAZAKHSTAN: ANALYSIS OF PROSPECTS, OBSTACLES AND DEVELOPMENT STRATEGIES

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**Abstract.** The purpose of the article is to consider the expediency of Kazakhstan's transition to voluntary agricultural insurance, assess the relevance and readiness of the market, as well as identify obstacles and challenges faced by agricultural producers and insurance companies.

**Methodology:** The study is based on the analysis of the current system of voluntary agricultural insurance in Kazakhstan.

**Originality / value of the study:** This study stands out for its relevance, since it analyzes the prospects of voluntary agricultural insurance in Kazakhstan, which still remains a little-studied topic. Assessment of market readiness and identification of factors influencing the success of this insurance model provide valuable practical recommendations for the development of this area in the country.

**Findings:** At the moment, the transition to voluntary agricultural insurance in Kazakhstan may face significant challenges, including lack of awareness, financial barriers and restrictions on the availability of insurance products. Yet, it also displayed the possibility of this area's development given state support plus product adjustment to meet the unique circumstances faced by agricultural producers.

**Keywords:** agricultural insurance, Kazakhstan, voluntary insurance, agricultural risks, insurance products.

**Аңдатпа.** Зерттеу мақсаты Қазақстанның ерікті ауыл шаруашылығы сақтандыруына көшуінің орындылығын қарастыру, нарықтың өзектілігі мен дайындығын бағалау, сондай-ақ ауыл шаруашылығы өндірушілері мен сақтандыру компаниялары кездесетін кедергілер мен сын-қатерлерді анықтау болып табылады.

**Әдіснамасы:** зерттеу Қазақстандағы ерікті Ауыл шаруашылығын сақтандырудың қолданыстағы жүйесін талдауға негізделген.

**Зерттеудің бірегейлігі/құндылығы:** бұл зерттеу өзектілігімен ерекшеленеді, өйткені ол Қазақстандағы ерікті ауыл шаруашылығы сақтандыруының перспективаларын талдайды, ол әлі күнге дейін зерттелмеген тақырып болып қала береді. Нарықтың дайындығын бағалау және сақтандырудың осы моделінің сәттілігіне әсер ететін факторларды анықтау елде осы бағытты дамыту бойынша құнды практикалық ұсыныстар береді. Зерттеу нәтижелері: қазіргі уақытта Қазақстанда ерікті ауыл шаруашылығы сақтандыруына көшу елеулі проблемаларға тап болуы мүмкін, оның ішінде хабардарлықтың жеткіліксіздігі, қаржылық кедергілер және сақтандыру өнімдерінің қолжетімділігіне шектеулер. Алайда, бұл сондай-ақ мемлекеттік қолдау және сақтандыру өнімдерін ауыл шаруашылығы өндірушілерінің нақты қажеттіліктеріне бейімдеу шартымен осы бағытты дамыту үшін әлеуетті анықтады.

**Түйін сөздер:** агросақтандыру, Қазақстан, ерікті сақтандыру, ауыл шаруашылығы тәуекелдері, сақтандыру өнімдері.

**Аннотация.** Цель исследования заключается в рассмотрении целесообразности перехода Казахстана на добровольное сельскохозяйственное страхование, оценке актуальности и готовности рынка, а также выявлении препятствий и вызовов, с которыми сталкиваются сельхозпроизводители и страховые компании. **Методология:** Исследование основано на анализе действующей системы добровольного сельскохозяйственного страхования в Казахстане.

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Оригинальность/ценность исследования: Данное исследование выделяется своей актуальностью, поскольку в нем анализируются перспективы добровольного сельскохозяйственного страхования в Казахстане, которое до сих пор остается малоизученной темой. Оценка готовности рынка и выявление факторов, влияющих на успех данной модели страхования, дают ценные практические рекомендации по развитию этого направления в стране.

Результаты исследования: На данный момент переход к добровольному сельскохозяйственному страхованию в Казахстане может столкнуться со значительными проблемами, включая недостаточную осведомленность, финансовые барьеры и ограничения на доступность страховых продуктов. Однако это также выявило потенциал для развития данного направления при условии государственной поддержки и адаптации страховых продуктов к конкретным потребностям сельхозпроизводителей.

**Ключевые слова:** агрострахование, Казахстан, добровольное страхование, сельскохозяйственные риски, страховые продукты.

## Introduction

Agriculture plays an important role in the Kazakhstan's economy and food security. Besides providing the people with food, it also is of help in export earnings and as a means of rural development.

But agriculture faces a number of risk and difficulties which can adversely impact its sustainability or quality. Weather anomalies, including droughts and floods or excessively high temperatures at certain times during the growing season can cause crop losses as well. Epidemics of plant and animal diseases can also attack the profitability of agricultural enterprises. Further, instabilities in world markets for agricultural products will also affect the farmers' and producers' income.

With this in mind, agricultural risk insurance is an important new way of maintaining the viability of agriculture. This permits agricultural producers to secure their crop, livestock and income against environmental factors beyond their control. Insurance redistributes the risk between policy holders and insurers, stabilizing agricultural enterprises 'value added chains and safeguarding their interests.

Thus, in this respect the State's contribution to developing agricultural insurance is a critical one. The state naturally has the role of regulator and may also invest in agricultural risk insurance. Therefore, agricultural risk insurance cannot but be seen as part of the plan to secure a sustainable future for local agriculture and safeguard producers 'interests in Kazakhstan.

The existing policy of voluntary agricultural insurance meets challenges and obstacles that make the transition to voluntary insurance less rational at the moment. This study is aimed at conducting a comparative analysis between

compulsory and voluntary insurance in order to identify factors that make voluntary insurance a less preferred option for Kazakhstan so far.

To overcome the long-term crisis and ensure the sustainable development of Kazakhstan, it is necessary to revise the strategy and tactics of reforms. One of the important aspects of this revision is to strengthen the role of the State in regulating economic and social processes. The successful solution of this task will play a decisive role in shaping the future situation in the country and creating a development model that promotes dynamic and effective economic growth and improving the quality of life.

Insufficient state intervention in the economy has led to an economic crisis and complex social consequences, as well as uneven development of social processes. The lack of a clear strategic orientation, the uncertainty of the goals and priorities of both domestic and foreign policy have seriously damaged the economic security of the country [1].

Insurance is one of the tools whose application complies with the norms of the World Trade Organization (WTO) and can potentially be an effective means of stabilizing the incomes of agricultural producers and the entire rural population. At the same time, it is necessary to take into account a number of important aspects that will play a key role in the successful development and functioning of both the insurance market as a whole and its agricultural sector.

Globalization has stimulated the improvement and expansion of the scope of insurance in agriculture. The experience of developed countries clearly demonstrates that sustainable economic development is achievable if the state actively regulates the reform processes at the transition stage,

and state institutions are able to take scientific opinion into account and strive to achieve real socio-economic results. The shortcomings of economic policy in the last two decades have particularly affected the agricultural sector.

These shortcomings are related both to the peculiarities of the rural sphere itself, and to the more complex starting conditions formed by the time of the beginning of economic reforms. The agro-industrial complex lags behind in key technical, economic and organizational parameters from other sectors of the economy. The shift of economic emphasis from natural resources, which previously had priority in conditions of scarcity, to financial resources, severely limited the access of the agricultural sector to sources of financing. This unresolved issue continues to pose a significant challenge for the agricultural sector, thereby exerting a considerable impact on its developmental dynamics. A crucial factor in overcoming the crisis in the agricultural sector is the establishment of a robust financing system capable of contributing to comprehensive development. This entails ensuring full compensation for both direct and indirect costs associated with agricultural production, covering expenses related to the social development of rural areas.

An effective agricultural financing system should not only foster balanced development in terms of agricultural production but also address the social infrastructure of rural areas. This is imperative to ensure sustainability and enhance the quality of life for the rural population, thereby contributing to the balanced development of the entire country.

The establishment of such a financing system necessitates harmonious collaboration among the state, financial institutions, and agricultural enterprises. It should consider the specific needs and conditions of agriculture while striving to encourage innovation, technological progress, and increased productivity in the rural sector.

An effective financing system stands as one of the key determinants for the success of the agricultural sector, subsequently influencing the stable development of the country's economy as a whole.

## Literature review

Expansion of insurance for long-term plantations in Kazakhstan underscores the crucial role played by the state, acting as both the landowner and beneficiary, wielding significant influence over the efficiency of agricultural production. D. Kaldiyarov [2] emphasizes the necessity of robust state support for agricultural producers, calling for state regulation that includes the restructuring of insurance mechanisms tailored for perennial plantations.

K. Toleubaev [3] highlights the importance of enhancing the state's involvement in protective measures, extending to providing insurance coverage against pests and diseases affecting perennial plantations. T. Verezubova [4] and Yu. Khan [5] draw attention to the potential use of state assistance in improving insurance coverage for agricultural risks, particularly in the context of perennial plantation crops. Therefore, the state is poised to assume a central leadership role in perennial plantation insurance through responsible regulation, assistance measures, and the formulation of risk management plans in Kazakhstan.

The current transition to the insurance market in Kazakhstan faces several challenges, including issues related to awareness, costs, and constraints on innovation [6; 7; 8]. Compounding these challenges is the underdeveloped state of land markets, with official credit institutions displaying reluctance to consider agricultural land as collateral [6]. Nevertheless, the government's strategy to develop agriculture through subsidized capital raises questions about whether the allocated funds are sufficient to bridge the knowledge gap and expedite sectoral development [7].

It is crucial to note that the imperative for an effective crop insurance system in Kazakhstan is underscored by heightened exposure to natural disasters and limited markets for resources and products [8]. However, the design of crop insurance products must carefully consider the unique characteristics of the transition economy that defines Kazakhstan. In this context, it is critical to formulate tailored insurance strategies that take into account the

nuances of the economic environment and address the specific needs of agricultural producers in the region.

### Materials and methods

The purpose of this research is to analyze the potential transition of Kazakhstan towards voluntary agricultural insurance. Additionally, the article evaluates the market's relevance and preparedness, while pinpointing obstacles and challenges encountered by agricultural producers and insurance companies.

To achieve these objectives, the study employed the content analysis method, enabling the identification of key research themes concerning state support for the agro-industrial complex. Analysis was conducted using articles sourced from the international databases Scopus and Web of Science spanning the years 2019-2023. These databases were selected for their comprehensive coverage of scholarly literature, granting access to the latest advancements in the realm of state support for the agro-industrial complex. This approach ensured the acquisition of pertinent information and encompassed a broad spectrum of scientific inquiry on the subject.

Furthermore, the study incorporated a systematic approach method. This approach facilitated the examination of state support for the agro-industrial complex as a multifaceted system, encompassing various facets such as financial assistance, insurance, subsidies, and other interventions. By employing a systematic approach, the study unveiled the interdependencies within the system and the influence of different elements on each other. It also identified potential enhancements and optimizations for government support processes.

### Main Part

Agricultural insurance systems witnessed significant development in the mid-twentieth century, with the inaugural government-sponsored programs emerging in the United States post the Great Depression. The foundational principles of agricultural insurance saw further refinement after World War II, with notable success observed in programs

implemented in Canada, the USA, and Spain [9; 10]. These programs, operating through public-private partnerships, have maintained their distinct characteristics.

Attempts by certain nations to enforce compulsory crop insurance for all producers have proven ineffective. Presently, a majority of countries prefer a voluntary insurance approach [11; 12; 13].

However, for Kazakhstan, the shift to voluntary insurance remains premature. This is attributed to the existing complexities and challenges within the agricultural sector that necessitate careful consideration and adaptation. The country's agricultural enterprises encounter a multitude of risks, encompassing climate extremes, droughts, and other natural disasters. This underscores the pressing need for resilient and customized insurance mechanisms.

In a period marked by economic challenges for numerous agricultural producers, the introduction of compulsory insurance programs can emerge as a more effective avenue to ensure comprehensive insurance and stability in the agricultural sector. Compulsory insurance not only safeguards the interests of individual farmers but also enhances the resilience of the entire agricultural community against diverse risks.

If voluntary insurance aligns more effectively with the principles of the market system, compulsory insurance deviates from it as it entails the utilization of administrative resources, particularly at the regional level. This is done to attract subsidies to regional budgets for crop support, followed by the subsequent allocation of these funds among the involved stakeholders.

The implementation of compulsory insurance in any country can act as a catalyst for the advancement of the entire insurance sector. Through the issuance of a compulsory insurance policy, there exists the opportunity to present additional, already voluntary forms of insurance to the policyholder.

The decision to transition from voluntary to compulsory agricultural insurance is contingent upon a range of factors and contextual considerations specific to a given country or region.

The implementation of compulsory insurance is contingent upon the existence



of one of the following conditions:

- Voluntary insurance of analogous risks lacks commercial viability for insurers;
- Voluntary insurance proves to be prohibitively expensive for a prospective policyholder;
- The policyholder is insufficiently cognizant of the severity of these risks.

The consensus among experts in finance, insurance, and agriculture is that, given the current economic landscape in Kazakhstan, implementing compulsory insurance for agricultural activities is not practical. Simultaneously, it is acknowledged that the existing agricultural insurance framework fails to fulfill its intended functions and falls short of offering genuine protection for the property interests of agricultural producers.

Primary arguments against the enforcement of compulsory agricultural risk insurance stem not only from its divergence with market system principles but also from the constrained resources of the state, rendering it incapable of facilitating extensive subsidies [14; 15]. Moreover, a substantial contention lies in the perception that the introduction of compulsory insurance amounts to an additional tax, prompting agricultural producers to actively evade participation. Historical evidence indicates that many agricultural producers opt to forego insurance contracts, opting instead to settle fines [16].

## Background

The state financial and credit policy in agriculture is aimed at activating production, adapting agricultural producers to new market conditions and maintaining important sectors, contributing to the sustainable development of agriculture and the creation of competitive conditions in the markets. In this context, the creation of a scientifically based agricultural insurance system is one of the key tools. Already in 1991, Kazakhstan abolished the system of compulsory insurance in agriculture with the intention to switch to voluntary insurance. However, for a number of reasons, such as high insurance rates, lack of state support and financial difficulties of enterprises, voluntary insurance has not become widespread in agriculture.

Since the first years of the country's independence in 1991, insurance in

agriculture has undergone a number of transformations that have made it more modern and adapted to modern challenges and needs (Table 1).

The first important legal act regulating insurance issues in Kazakhstan was the Decree of the President of the Republic of Kazakhstan dated October 3, 1995, which received the force of law and initiated the creation of a legal framework for insurance activities. The 1995 Decree authorized both compulsory and voluntary insurance, and was the first step in establishing the fundamental principles of insurance.

After that, in 1999, Law No. 436 was introduced, establishing compulsory insurance in agriculture. This law covered various aspects, such as crop insurance, perennial plantings, farm animals, movable and immovable property, agricultural products and goods from adverse natural and climatic conditions, epizootics and other natural disasters. These steps established the fundamental principles of compulsory agricultural insurance in the Republic of Kazakhstan.

Nevertheless, despite the efforts in the field of insurance, there were serious problems associated with the shortcomings of legislative acts and the organization of insurance activities. Therefore, the «State Program for the development of insurance in the Republic of Kazakhstan for 2000-2002», approved by the Decree of the President of the Republic of Kazakhstan dated 27.11.2000, was developed. The program included not only the improvement of regulations, but also required the development of accumulative types of life insurance and the annuity system, as well as more detailed regulation of issues related to the practical implementation of certain types of compulsory insurance.

In order to stimulate the insurance sector in agriculture, especially in the field of crop production, Kazakhstan adopted the law «On compulsory insurance in crop production» in 2004 [17; 18]. This law has gained importance within the framework of state measures aimed at ensuring the financial stability of agricultural producers.

The Law was approved on March 10, 2004 and entered into force on April 1, 2004. The main purpose of this law is to protect the property interests of agricultural producers, especially in cases of partial or complete loss of crops due to the effects of

natural disasters. To achieve this goal, insurance payments are provided in accordance with the conditions and procedure established by this law.

According to the Resolution of the Government of the Republic of Kazakhstan No. 997 dated September 29, 2004, the Joint-Stock Company «Fund for Financial Support of Agriculture» was appointed by

the competent authority to manage budgetary funds allocated from the republican budget for the purpose of state support of compulsory insurance in crop production. This included conducting financial transactions to reimburse fifty percent of insurance payments to insurers for insured events related to natural phenomena [19].

**Table 1 – Agricultural policy trends of Kazakhstan**

Period	Broader framework	Changes in agricultural policies
Prior to 1992	Soviet era Closed economy	<ul style="list-style-type: none"> <li>- Government control of the agricultural economy through regional trade controls, input supply controls, and the continuation of soft budget constraints</li> <li>- Taxation of the agricultural sector to support the industrial sector</li> <li>- Tariffs</li> <li>- Low administrated prices on energy and transport</li> </ul>
1992-1997	Initial structural reforms towards an open economy	<ul style="list-style-type: none"> <li>- Price liberalisation of agricultural products and inputs</li> <li>- Emergence of new policy institutions</li> </ul>
2003-2015	Agriculture as part of economic diversification	<ul style="list-style-type: none"> <li>- Price support</li> <li>- Support for import-competing products</li> <li>- Tariff protection for meat</li> <li>- Taxation of agricultural exports</li> </ul>
2015-present	Reforms to trade liberalisation	<ul style="list-style-type: none"> <li>- WTO accession 2015</li> <li>- EAEU membership in 2015</li> <li>- Elimination of payments per hectare for priority crops</li> <li>- Promotion of agricultural co-operatives</li> <li>- Increase in land tax rates</li> <li>- Debt restructuring programme</li> <li>- Introduction of investment subsidies</li> <li>- Introduction of interest concessions</li> <li>- Agricultural insurance reforms</li> </ul>

*Note – from the source [20; 21]*

This concise exploration of the history of agricultural insurance underscores the utilization of compulsory insurance formats in situations demanding the resolution of strategic tasks with economic, social, or political implications.

So, until 2020, agricultural insurance in Kazakhstan was compulsory, and in the event of an insured event, farmers were required to provide evidence to receive insurance payments, which often included inviting specialists and conducting additional inspections. This previous system of agricultural insurance had its drawbacks and led to significant administrative costs.

With the introduction of voluntary insurance in Kazakhstan, all insurance

procedures have become available to farmers online, using the system «QALQAN» (qalqan.kezekte.kz). Now there is no need for trips and additional paper forms. As part of this digital system, farmers have the opportunity to get acquainted with digital data about their fields, including information about the type of crops and their volume in the current season. They can also choose which specific aspects of their agricultural activities they wish to insure and for what amount, all this online. This allows farmers to significantly simplify and speed up insurance procedures, making them more convenient and efficient. This approach ensures a high degree of objectivity and transparency in the process of insurance

indemnity payments. The automated system, based on modern technologies and data, allows you to accurately and reliably determine the level of damage, which in turn contributes to a fair and prompt solution of insurance issues for agricultural enterprises.

### **Results (classification)**

The novel approach facilitates the attraction of a larger pool of policyholders and the establishment of an insurance reserve. In the agricultural and industrial domain, characterized by elevated risks, even governmental involvement in payouts fails to incentivize insurers. Opting for the voluntary insurance of orchards and apple yields represents a market-driven strategy that heightens the accountability of policyholders. Nevertheless, given the current economic volatility and meager profits in this sector, premature implementation is cautioned against. Exploring the adoption of comprehensive insurance products, akin to those in Canada and Spain, where financial assistance hinges on insurance coverage, warrants consideration. This model can be localized to the regional level, fostering collaboration among all stakeholders: businesses, authorities, insurers, and the Agricultural Credit Corporation. Ensuring transparency and accessibility of information regarding the allocation of public funds remains imperative at the regional scale. Socio-economically, akimats must devise strategies for implementing such initiatives and establish benchmarks for sustainable growth, encompassing wage projections and tax revenues. Disseminating information on implemented measures and participation criteria should be accessible to all potential stakeholders. The establishment of new ventures with state funding on cooperative principles has the potential to foster partnerships and attract private investments. Cumulatively, these measures can engender an environment conducive to the sustainable development of enterprises, augmented revenue streams, the proliferation of insurance literacy, prudent utilization of public funds, bolstered confidence in governmental entities, and the innovation of novel avenues for state backing.

In Kazakhstan, agricultural producers exhibit inadequate interest in insuring perennial plantations. Global experience indicates that government-sponsored insurance programs can be costly and may not consistently yield effectiveness in the realm of agricultural policy, both in developed and developing countries [8; 22; 23]. An examination of the terms of numerous proposed insurance schemes highlights the potential for misuse and exploitation by both insurance companies and participating farmers.

### **Discussion and conclusions**

Insurance theory has consistently viewed compulsory insurance as a tool to fulfill specific state objectives within its economic policy. The challenge over the years has been aligning the goals of insurance with government support in the realm of agricultural risk insurance, particularly within its primary sectors. Currently, the primary objective of state support for crop insurance is recognized as safeguarding the property interests of agricultural producers against potential losses resulting from natural climatic risk factors.

Evidently, this definition prompts several clarifying questions. For instance, to what extent is the state prepared to reimburse 80% of the cost of subsidizing insurance premiums for all producers, or could the allocated state financial resources in the form of subsidies fall short for everyone? Moreover, will the aggregate of collected insurance premiums, inclusive of government support, be adequate to offset all potential losses in a year marked by widespread crop failures during a crisis scenario?

We posit that the compulsory form of insurance can serve as a tool specifically for the prompt establishment of a reserve fund intended to offset losses resulting from catastrophic events. In simpler terms, the primary objective of compulsory insurance in the agricultural sector should be the creation of such a fund. The implementation of this system necessitates several conditions.

Firstly, the compulsory insurance framework should be introduced for a defined period, allowing for the complete formation of the specified reserve fund.

Secondly, coverage should encompass all crop acreage without exception. Thirdly, the reserve fund should be utilized solely for compensating insurance claims in instances of complete crop loss throughout its existence. Fourth, the obligation for insurance premiums should be coupled with the requirement to replenish the reserve fund through insurance subsidies under the state's agriculture development program. Fifth, the state must rigorously oversee the security and allocation of the reserve fund in lucrative assets, as well as the procedures for scrutinizing insurance claims. Lastly, a timeframe is essential for modifying the regulatory framework.

In conclusion, the adoption of a novel insurance approach within agriculture and industry facilitates the attraction of a broader base of policyholders and the

establishment of an insurance reserve. The market-driven strategy of voluntary insurance for orchards and apple crops enhances policyholders' accountability. However, the cautious implementation of this approach is warranted given the economic volatility and constrained profits prevalent in the industry. Exploring the viability of comprehensive insurance products, akin to those successfully utilized in developed countries, holds promise. Adapting such models regionally, with the engagement of all stakeholders, can foster sustainable development and bolster insurance literacy. Moreover, fostering partnerships and incentivizing private investment with governmental backing can augment revenue streams and foster innovative forms of government support.

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**ҚАЗАҚСТАНДА КӨПЖЫЛДЫҚ ЕКПЕЛЕРДІ САҚТАНДЫРУДЫ МЕМЛЕКЕТТІК ҚОЛДАУ: ПЕРСПЕКТИВАЛАРДЫ, КЕДЕРГІЛЕРДІ ЖӘНЕ ДАМУ СТРАТЕГИЯЛАРЫН ТАЛДАУ**

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**ГОСУДАРСТВЕННАЯ ПОДДЕРЖКА СТРАХОВАНИЯ МНОГОЛЕТНИХ НАСАЖДЕНИЙ В КАЗАХСТАНЕ: АНАЛИЗ ПЕРСПЕКТИВ, ПРЕПЯТСТВИЙ И СТРАТЕГИЙ РАЗВИТИЯ**

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