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[home](#) [page](#) [about us](#) [contact](#)

[US](#)

Table of Contents

IN PRESS

**AGRICECON
2014**

**AGRICECON
2013**

**AGRICECON
2012**

**AGRICECON
2011**

**AGRICECON
2010**

**AGRICECON
2009**

**AGRICECON
2008**

**AGRICECON
2007**

AGRICECON

2006
AGRICECON
2005
AGRICECON
2004

AGRICECON
2003

AGRICECON
2002

AGRICECON
Home

Editorial
Board

For Authors

- **Authors Declaration**
- **Instruction to Authors**
- **Guide for Authors**
- **Copyright Statement**
- **Submission**

For
Reviewers

Guides for

Reviewers
Reviewers
Login

Subscription

Agric. Econ. Czech

A. Trzeciak-Duv

Agriculture financial and credit infrastructure – conditions, policies and channels

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Agriculture, like all sectors of the economy, needs credit for its development. This paper demonstrates that in a competitive financial environment, profitable agricultural production is hindered by the difficulties faced by farmers in transition economies in obtaining access to credit. The paper calls upon member and transition experts to reflect upon the issues at stake and to propose effective practices in the field of agricultural finance and credit infrastructure. This paper builds on the author's past work on this subject, including some observations from the Czech experience. The paper discusses the essential framework conditions for access to credit; the role of government policies; and the possibilities for financing the agriculture and rural sectors. The paper then briefly suggests some conclusions that may be drawn between the EU enlargement and these three themes.

Keywords:

European agriculture, agricu
agricultural credit, sustainab
banking, EU enlargement

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