

Agricultural Finance for Smallholder
Farmers : Rethinking Traditional
Microfinance Risk and Cost
Management Approaches

Agricultural Finance For Smallholder Farmers
Rethinking Traditional Microfinance Risk And Cost
Management Approaches University Meets Microfinance

Charles Britt Moss



Agricultural Finance For Smallholder Farmers Rethinking Traditional Microfinance Risk And Cost Management Approaches University Meets Microfinance:

Agricultural Finance for Smallholder Farmers Daniela Roettger, 2015-08-01 Even though traditional microfinance has successfully paved the way for offering financial services to low income populations without traditional collateral many microfinance institutions MFIs are still reluctant to move into rural areas and agricultural finance due to the perceived high risks and costs Daniela Roettger's research demonstrates how MFIs can mitigate risks and costs of lending to smallholder farmers by using a combination of proven traditional microfinance mechanisms while adapting specific loan features and lending mechanisms to the particularities of smallholder agriculture She systematically compares traditional microfinance risk management mechanisms with agricultural microfinance approaches and identifies successful strategies For this purpose eight MFIs providing agricultural finance to smallholder farmers in four countries in East and West Africa Uganda Kenya Benin Cameroon were interviewed and their loan features and agricultural lending mechanism were analyzed The study shows that MFIs can successfully serve smallholder farmers in rural areas However the extent of adaptations is reason enough not to commit to such an endeavor lightly A strong commitment combined with sound in house knowledge of agricultural value chains and the flexibility to adapt loan terms and lending procedures to the particularities of agriculture are needed to successfully develop and sustain agricultural microfinance

Finance for Food Doris Köhn, 2014-02-19 This book reflects the current state of discussion about agricultural and rural finance in developing and transition countries It provides insight into specific themes such as commodity value chains farm banking and risk management in agricultural banking structured finance crop insurance mobile banking and how to increase effectiveness in rural finance Case studies illustrate various aspects of agricultural and rural finance in developing economies The book is based on one of the yearly financial Sector Development Symposia held by the KfW Development Bank

A technical review of select de-risking schemes to promote rural and agricultural finance in sub-Saharan Africa Szebini, A., Anyango, E., Orora, A., Agwe, J., 2021-09-23 In recognition of the well understood challenges with promoting rural and agricultural finance the need for a more systemic approach to promoting financial inclusion is gaining traction in the thinking and programming approaches of the community of practice Within this system level view the concept of de-risking the overall operating environment of agricultural value chains is recognized as a critically important factor Accordingly numerous project based and stand alone de-risking arrangements have recently been launched or are at various stages of design throughout sub Saharan Africa The generation of evidence of performance impact and cost effectiveness is critical to validating the relevance of these types of schemes as well as to informing design improvement and implementation for the sake of scalability and replicability This study takes stock of these experiences in an effort to contribute to building up the evidence base to help inform the future strategy and design of similar programmatic interventions

The Triangle of Microfinance Manfred Zeller, Richard L.

Meyer,2002-01-01 Since the 1980s when the microfinance revolution began much has been accomplished but the field became more refined in the 1990s as a result of shifts in paradigms strategies and development practices This volume addresses the three policy objectives that now occupy those who wish to use credit as a development tool financial sustainability of microfinance institutions outreach to the poor and welfare impact Inevitable tradeoffs exist among these objectives and the book advances an analytical framework that assists students of and experts in microfinance to identify the tradeoffs and synergies at the institutional level and in the policy environment The book features a wealth of empirical data and innovative analytical studies and critically discusses the role of public support for microfinance institutions MFIs in light of the social costs and benefits generated by such financial systems The book is organized into five parts The first discusses the demand for and access to financial services by the poor emphasizing that demand oriented pro poor financial services are crucial in reaching the poor The second is concerned with two of the criteria used to evaluate MFIs outreach and financial sustainability The third features innovative econometric studies seeking to evaluate the impact of MFIs at the household level The fourth looks at the role of both public and private sector institutions in developing sustainable financial systems And the fifth summarizes implications for policy and research Given the lack of sound empirical literature on microfinance this volume is sure to advance knowledge and research methodology in the field Microfinance and Financial Inclusion

Eugenia Macchiavello,2017-07-20 Following the recent global financial crisis there is a growing interest in alternative finance and microfinance in particular as new instruments for providing financial services in a socially responsible way or as an alternative to traditional banking Nonetheless correspondingly there is also a lack of clarity about how to regulate alternative financial methods particularly in light of the financial crisis lessons on regulatory failure and shadow banking s risks This book considers microfinance from a legal and regulatory perspective Microfinance is the provision of a wide range of financial services particularly credit but also remittances savings to low income people or financially excluded people It combines a business structure with social inspiration often resorts to technological innovations to lower costs Fintech e g crowdfunding and mobile banking and merges with traditional local experiences e g financial cooperatives and Islamic finance this further complicating the regulatory picture The book describes some of the unique dimensions of microfinance and the difficulties that this can cause for regulators through a comparative analysis of selected European Union EU countries regimes The focus is in fact on the EU legal framework with some references to certain developing world experiences where relevant The book assesses the impact and validity of current financial regulation principles and rules in light of the most recent developments and trends in financial regulation in the wake of the financial crisis and compares microfinance with traditional banking The book puts forward policy recommendations for regulators and policy makers to help address the challenges and opportunities offered by microfinance **Challenges and Approaches on Risk**

Management for Smallholder Farmers and Communities ,2014 *Agricultural value chain finance innovations and*

lessons Food and Agriculture Organization of the United Nations, African Rural and Agricultural Credit Association, 2021-07-22 Value chain finance arrangements and related innovations hold great potential for financial inclusion in agriculture and food systems particularly in the context of tight value chains and for addressing the short term financial needs of the various actors These can also contribute to linking financially excluded actors with financial institutions in the formal sector This publication makes an important contribution to the expanding literature on agricultural value chain financing approaches by providing an overview of innovations and best practices from across Sub Saharan Africa through 22 case studies The chosen cases are of varying length and complexity The emphasis is on learning from the practices which are presented The synthesis document included within the publication is designed to introduce the cases provide comparisons and discuss lessons learned It is hoped that this publication will become a useful reference material for trainers and practitioners interested in the diverse experiences and latest innovations in business models approaches instruments and arrangements that contribute to improving access to finance for a host of agrifood value chain actors including small farmers women and youths in Africa *The Economics of Microfinance, second edition* Beatriz Armendariz, Jonathan

Morduch, 2010-04-23 An accessible analysis of the global expansion of financial markets in poor communities incorporating the latest thinking and evidence The microfinance revolution has allowed more than 150 million poor people around the world to receive small loans without collateral build up assets and buy insurance The idea that providing access to reliable and affordable financial services can have powerful economic and social effects has captured the imagination of policymakers activists bankers and researchers around the world the 2006 Nobel Peace Prize went to microfinance pioneer Muhammed Yunis and Grameen Bank of Bangladesh This book offers an accessible and engaging analysis of the global expansion of financial markets in poor communities It introduces readers to the key ideas driving microfinance integrating theory with empirical data and addressing a range of issues including savings and insurance the role of women impact measurement and management incentives This second edition has been updated throughout to reflect the latest data A new chapter on commercialization describes the rapid growth in investment in microfinance institutions and the tensions inherent in the efforts to meet both social and financial objectives The chapters on credit contracts savings and insurance and gender have been expanded substantially a new section in the chapter on impact measurement describes the growing importance of randomized controlled trials and the chapter on managing microfinance offers a new perspective on governance issues in transforming institutions Appendixes and problem sets cover technical material *Agricultural Finance Review* ,

Innovations in Rural and Agriculture Finance Renate Kloeppinger-Todd, Manohar Sharma, 2010-01-01 Everywhere in the world small agricultural producers are entrepreneurs traders investors and consumers all rolled into one In all these roles small agricultural households constantly seek to use available financial instruments to improve their productivity and secure the best possible consumption and investment choices for their families But the package of financial services available to

small farmers in developing countries is severely limited especially for those living in remote areas with no access to basic market infrastructure

Microfinance in Developing Countries J. Gueyie, R. Manos, J. Yaron, 2013-01-17 Microfinance in developing countries is a collection of studies by leading researchers in the field of microfinance. It discusses key issues that the rapidly growing microfinance industry currently faces and offers interesting views and analysis of topical matters concerning the microfinance realm

Microfinance, Financial Innovation, and Sustainable Entrepreneurship in Economics Alhassan, Yahaya, Bellamy, Lawrence C., Nwagbara, Uzoechi, Mawutor, John Kwaku Mensah, 2025-02-03 The use of microfinance as a strategy for improving the socio-economic wellbeing of beneficiaries in developing countries has been extensively reported. However, how microfinance institutions have used financial innovation to promote sustainable entrepreneurship particularly in developing and emerging economies is not well understood. Financial innovation allows time and resources for creating and adopting new business models to develop products, services, and finding a niche market as well as enhance a learning organization, entrepreneurial resilience, and sustainable entrepreneurship. Microfinance, Financial Innovation, and Sustainable Entrepreneurship in Economics analyzes the influence of microfinance and financial innovation on sustainable entrepreneurship through a different thematic lens. It investigates how microfinance institutions through financial innovation help the poor to start and sustain their businesses, foster sustainable entrepreneurship, empower women, promote sustainable entrepreneurship, and reduce poverty. Covering topics such as income distribution, financial inclusion, and digital payment trends, this book is an excellent resource for finance professionals, economists, entrepreneurs, researchers, professionals, scholars, academicians, and more.

The Economics of Microfinance Beatriz Armendáriz, Jonathan Morduch, 2007 An assessment of the microfinance revolution from an economics perspective that draws on lessons from academia and international practice to challenge conventional assumptions

Agricultural Finance and Opportunities for Investment and Expansion Ejiogu, Augustine Odinakachukwu, 2018-04-06 In the modern globalized economy, it is important for businesses of all sizes to take advantage of the opportunity to enter diverse markets around the world. Through an international presence, organizations can remain competitive. *Agricultural Finance and Opportunities for Investment and Expansion* provides emerging research on the sources and profitable uses of funds in agricultural enterprises and sustainable agricultural production. While highlighting topics such as agricultural credit, enterprise expansion, and risk management, this publication explores the theoretical applications of agriculture through a business perspective. This book is an important resource for managers, academics, researchers, scholars, and graduate-level students seeking current research on the implementation of agriculture as a means of improving society and economy.

Microfinance to Combat Global Recession and Social Exclusion Ramesh Chandra Das, 2022-07-18 The book focuses on how microfinance institutions can be the alternative way to supply funds to combat different phases of global economic recessions. Also, it emphasizes upon their capabilities in reducing poverty and inequality as the countries of the world today aim to attain the goal of sustainable

development The book further deals with the challenges that the micro financial institutions may face while sustain in the competitive and vast changing global business environment Finally the book analyses the effectiveness of micro financial services for the emergence of micro small and medium enterprises with new technology and innovations which in turn can be instrumental in ensuring new relocation of global supply chains

Agricultural Finance John B. Penson, David A. Lins, 1980 Scope of agricultural finance Farm financial management Design of a farm financial accounting system Analysis of farm financial statements Organization and growth of the farm Time value of money and capital budgeting Accounting for risk in investment decision making Strategies for reducing risk The cost of capital and the optimal capital structure Legal considerations in agricultural finance Farm business organization Income tax management Disinvestment and estate planning Agricultural and the macroeconomy Design of a financial accounting system for agriculture Analysis of financial statements for agriculture Capital intensification and capital utilization in agriculture Aggregate investment and financing behavior National economic policy instruments Effects of change in national economic policy Financial intermediaries serving agriculture Commercial banks and farm lending Farm credit system Government lending agencies serving agriculture Other financial intermediaries Evaluation of financial intermediation in agriculture

[Understanding microfinance interest rates in agrifood](#) Hollinger, F., 2024-07-12 Interest rates have been a contentious issue in microfinance for many years While higher interest rates for microloans are often justified by the underlying costs of making small loans in rural areas this is not always the case Furthermore this issue is especially relevant to the impact investors such as impact investment funds and development finance institutions that fund microfinance institutions MFI to expand lending to smallholder farmers and other micro borrowers in the agrifood system Questions about the adequacy of interest rates charged by MFIs targeting farmers often arise during the due diligence DD process and can provoke animated discussions during investment committee meetings The frequency and intensity of these debates at multiple investment committee meetings of impact investment funds co financed by the European Commission actually prompted the idea to produce this technical guide This toolkit provides guidance on how to analyse interest rates of MFIs from a responsible lending perspective and how to strengthen responsible lending practices more broadly It is mainly targeted at impact investors and other financiers with a double bottom line investing in MFIs as part of their broader development and impact mandates It may also be useful for a broader audience concerned with micro and agricultural finance and rural development including international financing institutions IFIs and other development practitioners This publication is part of the Investment Toolkits series under the FAO Investment Centre's Knowledge for Investment K4I series

Innovative risk management strategies in rural and agriculture finance Food and Agriculture Organization of the United Nations, 2018-08-10 The regional study collects and analyzes recent innovative risk transfer and sharing strategies used by private or public financial institutions and enterprises leading agricultural investments in Asia It makes an illustration of the channels through which recent strategies overcome obstacles

for the delivery of various financial services to agribusinesses such as long term loans savings insurance hedging instruments and leasing An explanation of the context in which these strategies seem to work is be provided in addition to those constraints that currently limit further outreach to the agribusiness sector specially to smaller agro enterprises with growth potential where poorer rural households participate Agricultural Finance Charles Britt Moss,2013 This textbook integrates financial economics and management in the area of agricultural finance The presentation of financial economics discusses how the credit needs of farmer borrowers are met by depositors through commercial banks The financial management content presents methods used to make farm financial decisions including farm accounting capital budgeting and the analysis of risk The textbook begins by developing the farm financial market focusing primarily on the market for debt Next the textbook presents an overview of accounting concepts important for the credit market The accounting section provides a detailed discussion of the Farm Financial Standards Council s suggestions for agricultural financial statements Following the financial accounting the book presents the use of ratio analysis applied to the farm firm Next the text describes capital budgeting followed by an introduction to risk analysis Finally the book presents the effect of debt decisions on the farm firm In addition to the primary topics the textbook includes a discussion of agricultural banking and monetary policy and an analysis of the choice of historical cost and market valued accounting methodologies on the farm debt decision

Microfinance, Risk-taking Behaviour and Rural Livelihood Amit K. Bhandari,Ashok Kundu,2013-08-15 This book offers an in depth analysis of borrowing and risk taking behavior of rural people with the aim of designing effective financial products and service delivery in the rural market Includes analysis of government schemes to promote rural development

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