

Financial Inclusion for the Smallholders



by Myint Kyaw, LIFT

- **Financial Inclusion: Promoting responsible financial access, affordability, appropriateness, usage, quality to the financially excluded including the poor landless and smallholders**
- **Agri Loan vs Agri Financing: Importance of understanding supply, demand and markets**
- **Opportunities: (Maximizing returns through market expansion and sharing risks) and Challenges: (technology, entry to the market)**
- **Way forward:**
 - **Work with the Government for policy development and enabling legal environment**
 - **Encourage private sector engagement e.g., downscaling bank's services, contract farming,**
 - **Support to the microfinance organizations/institutions and Coops for upscaling financial services**