Agricultural financing is a problem that can not find an integral solution. "Demand exceeds the current formal offer," this is the conclusion reached by leaders, businessmen and authorities during the last meeting of the Rural Dialogue Group. However, the important thing is that creative mechanisms are being sought by the sector to provide financing access for small producers.

Funding will only be viable if it is tied to technology, commercialization and to agricultural insurance. But in this process supplier companies of inputs are essential (in fact they already give credits), as well as the Ministry of Agriculture to provide certified seeds, inputs and technical assistance as part of financing schemes.

A Rimisp analysis determines that only $ 2,400 million a year, including mobilization of crops and infrastructure are needed for small producers. Of 463.7 million granted in 2014, 58% were granted by the Fomento Bank (BNF).

Source: http://expreso.ec/economia/poca-oferta-de-credito-para-el-agro-EY177053