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Les causes du faible taux de financement de l'agriculture au Bénin

By Biaou Elie Ayelesso

Editions Universitaires Europeennes EUE Apr 2015, 2015. Taschenbuch. Book Condition: Neu. 220x150x5 mm. This item is printed on demand - Print on Demand Neuware - Depuis le début des années 90, on a assisté à la libération du secteur financier à l'instar d'autres secteurs de l'économie béninoise. Malgré le grand nombre de structures de micro finance qui ont vu le jour, les services financiers en direction de l'agriculture sont assurés seulement par un effectif réduit d'IMF. La présente recherche s'est fixée alors comme objectifs d'identifier les facteurs qui sont à l'origine du faible contribution des institutions de microfinance au financement du secteur agricole au Bénin. Ce diagnostic a permis de déboucher sur des propositions visant l'amélioration de la contribution des IMF au financement de l'Agriculture. Les résultats obtenus montrent que les stratégies de minimisations des risques mises en uvre par les IMF expliquent leur faible contribution au financement de l'agriculture. Par ailleurs, le caractère très sélectif des conditions d'accès aux services financiers des IMF est à l'origine du faible niveau de leur utilisation par les producteurs agricoles. Enfin, la non disponibilité de ressources financières à long terme au niveau des IMF conduit à une inadéquation des services qu'elles offrent par rapport aux besoins...



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