

Uganda Agri-Economic Outlook

April 2024

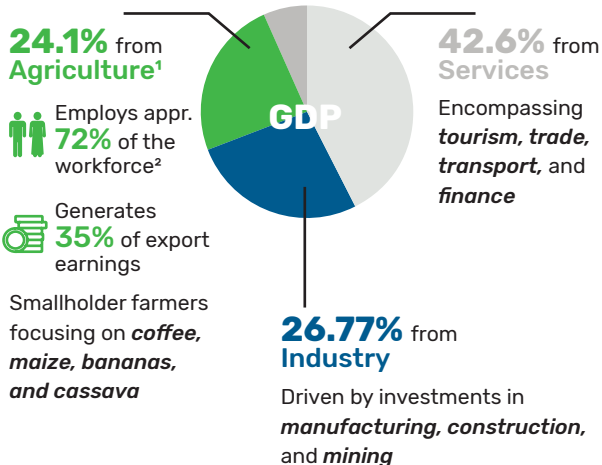
QUICK FACTS

Uganda boasts a market-based economy abundant in natural resources and with one of the world's fastest-growing and youngest populations. Key sectors include agriculture and estimate recoverable oil reserves exceeding 1.4 billion barrels, with initial oil production projected for 2025. Total GDP reached \$49 billion in 2022/23, with the service sector leading at 42.6% and driving a 6.2% growth.

Uganda Economic Structure

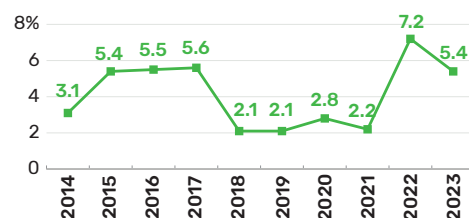
Nominal GDP (2022)	47.6 billion USD
Population (2022)	43.7 million
GDP per capita (2022)	1,089 USD*

*Global average: 10,589 USD

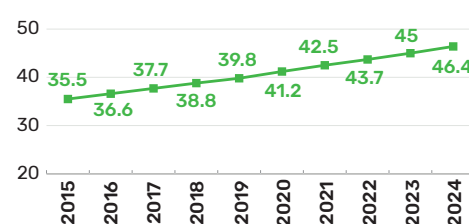


Economical Indicators for Uganda

INFLATION (%)

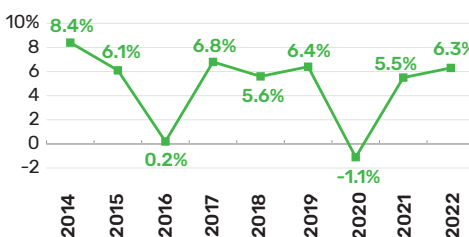


POPULATION GROWTH (million people)



GDP GROWTH RATE (%)

Avg. real GDP growth rate was 4.4% over the past decade



Economic Outlook



OIL AND GAS

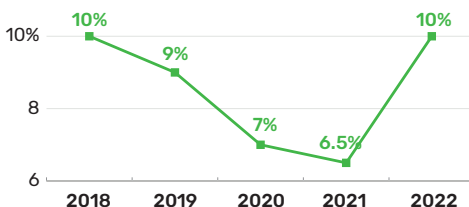
Significant reserves discovered, with production set to commence in 2025.



INFORMATION AND COMMUNICATION TECHNOLOGY (ICT)

Rapid growth facilitated by increased mobile phone and internet usage.

EXCHANGE RATE



Ease of Doing Business Index³

#119 Uganda



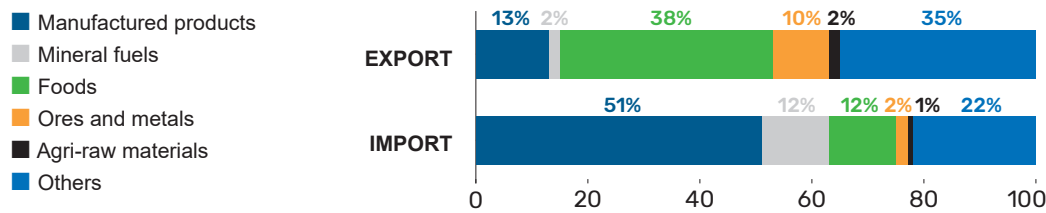
¹ Uganda Bureau of Statistics (2021/2022)

² Ministry of Agriculture Animal Industry and Fisheries (MAAIF) – Sector's Contribution (2022)

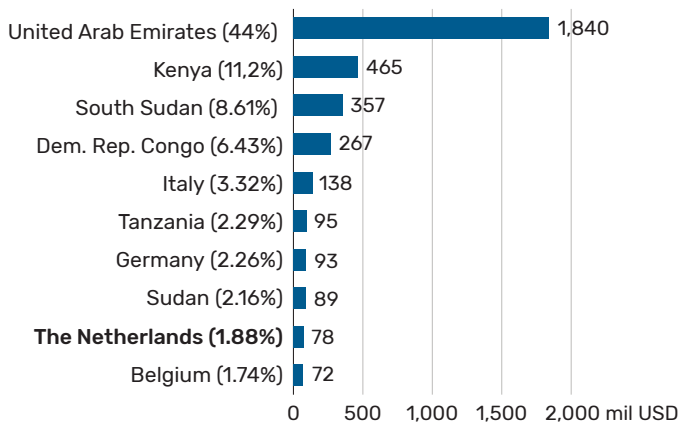
³ World Bank

International Trade

Export and import shares by sub-sectors in Uganda (2020)⁴

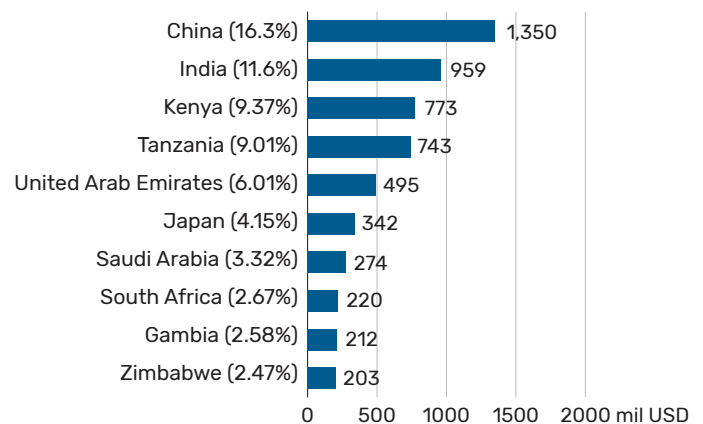


Uganda's top exporting countries⁴



The value of merchandise exports⁵ from Uganda totaled US\$4.14 billion in 2020. Merchandise exports from Uganda increased by 16.4% compared to 2019. Goods exports grew up by US\$585 million in 2020 (the value of merchandise exports from Uganda amounted to US\$3.56 billion in 2019).

Uganda's top importing countries⁴



The value of merchandise imports⁵ to Uganda totaled US\$8.25 billion in 2020. Merchandise imports to Uganda increased by 7.2% compared to 2019. Goods imports grew up by US\$554 million in 2020 (the value of merchandise imports to Uganda was equal to US\$7.69 billion in 2019).

Problematic factors to do business in Uganda



Incentives for investors in the sector

- Access one of the fastest growing regions in the world. Uganda and the East African region are growing steadily in both population and GDP.
- Uganda is the most open country in the region for Foreign Direct Investment (FDI).
- Highly competitive labor costs. Uganda offers the lowest cost workforce in the region and labor costs are forecast to grow more slowly than other EAC country.
- Uganda has a strong natural resource base. Uganda has several unexploited mineral deposits & tourism opportunities.

⁴ <https://oec.world/en/profile/country/uga>

⁵ TrendEconomy - <https://trendeconomy.com/data/h2/Uganda/TOTAL>

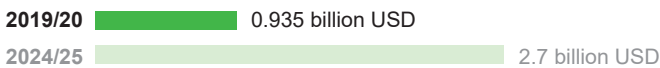
AGRICULTURE IN UGANDA

The Agricultural sector continues to be the most important sector in Uganda; it employs approximately 72% of the population and contributed about 24.1% to the GDP. Important crops in Uganda are coffee, bananas and oil seed crops (sesame, soybean, sunflower etc.), tea, cotton, organic cotton, tobacco, cereals, fresh foods and vegetables, nuts, essential oils, flowers, poultry and freshwater fish.

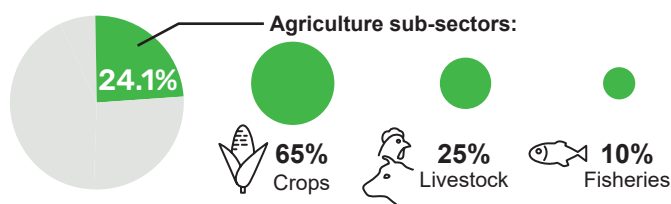
Productivity is limited by reliance on natural weather conditions and the still widespread use of traditional methods and equipment. The Government is pushing for greater commercialization of agriculture by encouraging the use of irrigation and mechanized farming.

Status of agribusiness

Uganda has prioritized import changeover and export promotion strategies to address trade imbalance and accelerate inclusive growth to move the country to middle-income status. The country targets to increase the export value of processed agricultural commodities and their products from US\$ 0.935 billion in 2019/20 to US\$ 2.7 billion in 2024/25.



Overall contribution to GDP



- **Coffee:** Uganda's leading export crop⁶, contributing 12.6% of total exports in 2021 and significant foreign exchange earnings.
- **Tea:** Major export, contributing to industrial sector and generating employment.
- **Sugar:** Growing domestic and regional demand, attracting investment and processing facilities.
- **Food crops:** Staples like cassava, maize, beans, and plantains provide food security and income for subsistence farmers.
- **Cash crops:** Cotton, tobacco, and oilseeds contribute to export earnings and agro-processing.

- **Cattle:** Dairy production is a major source of income for smallholder farmers, with potential for further growth.
- **Poultry:** Increasingly important for meat and egg production, contributing to food security and income diversification.
- **Piggery:** Growing sub-sector with potential for expansion to meet domestic demand and contributing to exports.

- **Inland fisheries:** Significant contributor to food security and income, particularly around lakes and rivers.
- **Aquaculture:** Growing sector with potential for expansion and export, offering income diversification.

Importance of agriculture in Uganda



80% of the total land is arable,
only **35%** is being cultivated

Uganda's fertile agricultural land has the potential to feed 200 million people⁷

Perspectives on Uganda's Agricultural Economy

Primary producers (Farmers)

Many Ugandan farmers face challenges⁸ in accessing crucial agricultural inputs like fertilizers, pesticides, and improved seeds. Additionally, essential infrastructure like irrigation systems and storage facilities remains limited. This scarcity often translates into lower yields and profitability, leading to frustration and a sense of marginalization within the economic system. However, a recent upswing in global coffee prices has instilled cautious optimism among some producers.

Government agencies

The Ugandan government⁹ recognizes the agricultural sector's underperformance and its negative impact on the national economy. Consequently, policymakers are actively exploring strategies to bolster agricultural productivity and entice a younger generation to pursue careers in agriculture. These strategies might encompass investments in infrastructure development, agricultural research initiatives, and the expansion of extension services to bridge the knowledge gap between research and on-farm application.

International organizations

The World Bank¹⁰ and other international organizations acknowledge Uganda's significant unrealized potential within the agricultural sector. They attribute this to the persistently low adoption rates of modern agricultural practices among Ugandan farmers and the need for a more robust support system to address producer challenges. Despite these constraints, international organizations recognize the vast opportunities for growth within the Ugandan agricultural sector. With the implementation of effective strategies, Ugandan agriculture has the potential to become a significant engine of economic development and national prosperity.

⁶ Uganda Bureau of Statistics (UBOS) – Monthly Merchandise Trade Statistics Bulletin 2021. https://www.ubos.org/wp-content/uploads/publications/07_2021Trade_Bulletin_June_2021_RELEASE.pdf

⁷ UN's Food and Agriculture Organization (FAO)

⁸ IGC (International Growth Centre) – Transforming Uganda's agricultural sector for sustained economic growth

⁹ ITA (International Trade Administration). <https://www.trade.gov/country-commercial-guides/uganda-agricultural-sector>

¹⁰ World Bank – Closing the potato-performance divide in Ugandan Agriculture (Fact Sheet)



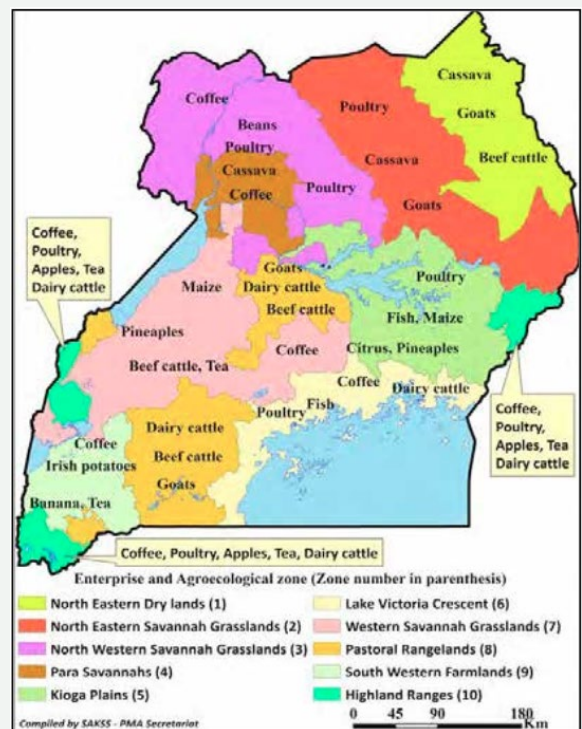
Economic growth and poverty move with the fortunes of Uganda's agriculture sector, which, in turn, depends on the whims of the weather. Farmers will not invest in commercial agriculture while counterfeit and poor-quality inputs dominate the market. They need to be able trust the distribution system and have tenure security and access to finance. This requires effective policies and regulations, and that politics steers clear of the agriculture sector."

Christina Malmberg Calvo, World Bank Country Manager for Uganda

Ugandan agroecological zones

Uganda is divided into nine agro-ecological zones, each with its own unique climate, soil types, and agricultural characteristics. These zones are:

1. **LAKE VICTORIA CRESCENT:** This zone covers areas around Lake Victoria and experiences a tropical rainforest climate. It is characterized by high rainfall and fertile soils, suitable for growing crops like bananas, coffee, tea, and cocoa.
2. **CENTRAL 1:** Located in the central part of the country, this zone experiences a bimodal rainfall pattern with two distinct rainy seasons. It is suitable for growing a wide range of crops including maize, beans, bananas, and coffee.
3. **CENTRAL 2:** Like Central 1, this zone also experiences a bimodal rainfall pattern. It is suitable for growing crops like maize, beans, bananas, and coffee.
4. **EASTERN:** This zone covers the eastern part of Uganda and experiences a bimodal rainfall pattern. It is suitable for growing crops like maize, millet, sorghum, and beans.
5. **WEST NILE:** Located in the north-western part of the country, this zone experiences a unimodal rainfall pattern with a single rainy season. It is suitable for growing crops like maize, sorghum, millet, and groundnuts.
6. **NORTH-EAST:** This zone covers the north-eastern part of Uganda and experiences a semi-arid climate with low and unreliable rainfall. It is suitable for growing drought-resistant crops like sorghum, millet, and groundnuts.
7. **WESTERN:** This zone covers the western part of Uganda and experiences a bimodal rainfall pattern. It is suitable for growing crops like bananas, coffee, tea, maize, and beans.
8. **SOUTH-WEST:** This zone covers the southwestern part of Uganda and experiences a bimodal rainfall pattern. It is suitable for growing crops like bananas, coffee, tea, maize, and beans.
9. **NORTHERN:** This zone covers the northern part of Uganda and experiences a unimodal rainfall pattern with a single rainy season. It is suitable for growing crops like sorghum, millet, and groundnuts.



PRIORITIES IN UGANDA'S AGRICULTURE

Uganda's agricultural sector presents a wealth of opportunities for investors and entrepreneurs alike. With its fertile land, favorable climate, and abundant rainfall, Uganda has the potential to be a major producer of food and cash crops.



CROP PRODUCTION

According to Food Business Africa¹¹, Uganda is one of the major producers of coffee in Africa, ranking at 2nd place in Africa, with Ethiopia ranking number one. Uganda also produces tea, cotton, maize, cassava, and bananas. There is potential to increase production and productivity of these crops, as well as to diversify into new crops such as fruits, vegetables, and oilseeds.

FRUITS AND VEGETABLES: The East African market for fruits and vegetables is expected to reach US\$1.3 billion by 2025, with Uganda well-positioned to contribute significantly and this growth is projected to continue to increase further in the coming 10 years.

OILSEEDS: The global market for oilseeds is projected to reach US\$630 billion by 2027, with Uganda having the potential to export products like sunflower seeds and sesame seeds.



LIVESTOCK PRODUCTION

Uganda has a large livestock population¹², including cattle, goats, sheep, and pigs. There is potential to increase production and productivity of these animals, as well as to develop the dairy, meat, and leather industries.

MILK: Uganda's dairy industry has the potential to reach US\$1.5 billion by 2025, with increased production and processing capabilities.

MEAT: The African meat market is expected to reach US\$128 billion by 2030, offering export opportunities for Ugandan beef and poultry.



AQUACULTURE

Uganda has a long coastline and plenty of freshwater resources, making it ideal for aquaculture. There is potential to develop the production of fish, shrimp, and other aquatic products.

FISH: Fish production is projected to increase steadily, reaching an estimated 1,700,000 metric tons¹³ by 2025, catering to both domestic and regional demand. Fish and fish products are the third highest value exports after gold and coffee, with a target of reaching US\$698 million in exports by 2024/25.



AGRIBUSINESS

There is a growing demand for agricultural inputs such as seeds, fertilizers, and pesticides in Uganda. There is also potential to develop the agro-processing industry, adding value to agricultural products before they are sold.

The market size for agricultural inputs in Uganda is estimated to be around US\$1 billion, with potential for significant growth as the sector modernizes.



FOOD PROCESSING

Uganda has a large and growing population, creating a demand for processed food products. There is potential to develop the food processing industry, creating jobs, and adding value to agricultural products.

The Ugandan food processing industry is expected to reach US\$10.6 billion by 2027, driven by the growing demand for processed and convenient food products.

EXISTING PROBLEMS

PRODUCTION AND PRODUCTIVITY

- **Low adoption of modern farming practices:** there is limited use of quality seeds, fertilizers, and irrigation techniques leads to low yields and vulnerability to climate shocks.
- **Land tenure issues:** Complex land ownership and access systems hinder investment and long-term planning.
- **Post-harvest losses:** Inefficient storage, handling, and transportation contribute to significant food waste.
- **Limited access to finance:** Farmers struggle to access affordable credit for inputs and equipment, hindering growth.

LIMITED ACCESS TO FINANCE AND RELIANCE ON INFORMAL SOURCES

- **Limited financial literacy among farmers** can hinder their understanding of financial products and services.
- **Lack of infrastructure and digital connectivity** in rural areas can pose challenges for accessing and utilizing financial services.
- **Tailoring financial products to the specific needs of smallholder farmers** is crucial for improving access and impact.

MARKET AND VALUE CHAINS

- **Limited market access:** Smallholder farmers often lack connections to lucrative markets, leading to low prices and income instability.
- **Weak farmer organizations:** Ineffective producer groups limit farmers' bargaining power and access to resources.
- **Poor infrastructure:** Lack of all-weather roads, storage facilities, and processing plants hinders efficient distribution and value addition.
- **Limited compliance with standards:** Difficulty meeting sanitary and phytosanitary standards restricts export opportunities.

CROSSCUTTING CHALLENGES

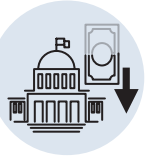
- **Climate change:** Increasing droughts, floods, and erratic weather patterns threaten agricultural production and livelihoods.
- **Gender inequality:** Women farmers often face limited access to land, resources, and decision-making power.
- **Youth unemployment:** Lack of attractive opportunities in agriculture discourages young people from joining the sector.

¹¹ Food Business Africa - <https://www.foodbusinessafrica.com/22-african-countries-dominate-top-fifty-coffee-producers-globally-led-by-ethiopia-world-population-re-view-report-of-2023/>

¹² FAO. Africa Sustainable Livestock 2050 – The future of livestock Uganda Opportunities and challenges in the face of uncertainty – <https://www.fao.org/3/ca5420en/CA5420EN.pdf>

¹³ NaFIRRI (National Fisheries Resources Research Institute, Uganda)

Opportunities for investment exist in Agriculture



INCENTIVES FOR INVESTORS IN AGRI-SECTOR

The Ugandan government offers a number of incentives to attract investment in the agriculture sector, including:

TAX BREAKS: Investors in agriculture can benefit from a number of tax breaks, including:

- Duty-free import of plant and machinery
- Training and scientific expenditure can be deducted from taxable income at a rate of 100%
- Capital allowances on plant and machinery of 50% to 75%
- Depending on the investment location, there might be a 10-year income tax holiday.



NON-TAX INCENTIVES: The government also offers a number of non-tax incentives to support agricultural investors, such as:

- Assistance with securing land for agricultural development
- Support with obtaining permits and licenses
- Access to government-funded research and development programs.

These incentives are designed to make Uganda a more attractive destination for agricultural investment and to help the sector grow and develop.



BOOST PRODUCTIVITY AND ADDRESS YIELD GAPS

Uganda's agricultural production remains below its potential due to factors like limited access to quality seeds, fertilizers, and extension services. Investments in improved inputs, research on climate-resilient varieties, and efficient irrigation practices are crucial.



ENHANCE EXTENSION SERVICES AND KNOWLEDGE SHARING

Farmers Uganda often lack access to information on best practices, crop management, and market trends. Strengthening extension services, utilizing digital tools for information dissemination, and promoting farmer-to-farmer learning are essential.



PRIORITIZE VALUE ADDITION AND MARKET ACCESS

A significant portion of produce is lost due to inadequate storage, processing, and transportation facilities. Uganda envisions to attract investments in value addition infrastructure, farmer cooperatives, and market linkages will improve income and reduce losses.



PROMOTE DIVERSIFICATION AND CLIMATE RESILIENCE

Reliance on rain-fed agriculture: Irrigated land in Uganda ranges between 0 and 1%. According to both Ministry of Agriculture through National Irrigation Policy. Unpredictable weather patterns pose significant risks. There is a need to encourage diversified cropping patterns, promoting drought-resistant varieties, and adopting climate-smart practices are crucial for long-term sustainability.



EMPOWER WOMEN AND YOUTH IN AGRICULTURE

Over 70% of Uganda's rural population is engaged in agriculture, and women make up the majority at around 80% yet face limited access to resources and decision-making power. Youth unemployment in Uganda is around 60%, and agriculture is seen as a potential source of income and employment. Improve women's land tenure, access to credit, and participation in agricultural decision-making as well as attracting and supporting young people in agriculture through training, access to finance, and innovative technologies are essential.



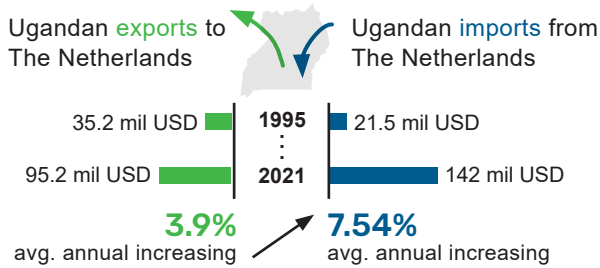
EMPOWERING FARMERS THROUGH LITERACY, INFRASTRUCTURE, AND TAILORED PRODUCTS

Only 6% of small-scale agribusinesses have access to formal loans or credit lines. Over 90% of rural Ugandans report borrowing from informal lenders or family and friends, often at high-interest rates and unfavorable terms.



BILATERAL TRADE RELATIONS NL-UGA

The Netherlands-Uganda trade relations¹⁴



Dynamic trade relationship characterized by consistent growth.











While The Netherlands holds a trade surplus, both nations benefit from the exchange of goods and services.



The Netherlands-Uganda Trade and Investment Platform (NUTIP) plays a critical role in developing and promoting trade between the two nations.

Top traded products UGA-NL in 2021 (Value in million US\$)

UGA exports to NL		NL exports to UGA	
 Flowers and cuttings	33.1	#1  Animal food	152
 Cocoa beans	18.6	#2  Pharmaceutical products	9
 Fish products	5.7	#3  Machinery and mechanical appliances	5
 Oilseeds	4.3	#4  Laboratory reagents	5

¹⁴ International Trade Data – <https://www.trademap.org/>

Beyond trade: The Dutch government actively supports sustainable private sector development in Uganda through various initiatives, aiming to create a mutually beneficial economic partnership.



DUTCH PRIVATE COMPANIES' INVESTMENT AREAS

TECHNOLOGY AND INNOVATION

- **Precision agriculture:** Dutch companies with expertise in precision agriculture *technologies like drones, sensors, and data analytics* can help Ugandan farmers optimize resource use, improve yields, and reduce waste.
- **Climate-smart agriculture:** Dutch companies can invest in developing and disseminating technologies and practices that help Ugandan farmers *adapt to climate change and mitigate its impact*. This could include drought-resistant seeds, water-saving irrigation systems, and sustainable land management techniques.
- **Post-harvest handling and processing:** Dutch companies with expertise in *storage, processing, and packaging technologies* can help Ugandan farmers *reduce post-harvest losses and add value* to their products. This could involve investments in storage facilities, processing equipment, and packaging solutions.



AGRIBUSINESS AND SUPPLY CHAIN MANAGEMENT

- **Production inputs:** Dutch companies can invest in the production and distribution of *high-quality seeds, fertilizers, and other agricultural inputs* needed by Ugandan farmers. This could involve establishing local production facilities or partnering with existing Ugandan businesses.
- **Logistics and supply chain management:** Dutch companies with expertise in *logistics and supply chain management* can help improve the efficiency of transporting and marketing Ugandan agricultural products. This could involve investments in cold chain infrastructure, transportation solutions, and market access initiatives.
- **Financial services:** Dutch companies can invest in providing *financial services* to Ugandan farmers and agribusinesses, such as *microloans, crop insurance, and access to financial markets*. This can help farmers overcome financial constraints and invest in growth.

KNOWLEDGE SHARING AND TRAINING

- **Capacity building:** Dutch companies can partner with Ugandan institutions to provide *training and capacity building programs* for farmers, extension workers, and agribusiness professionals. This could involve sharing knowledge on best agricultural practices, financial literacy, and business management skills.
- **Research and development:** Dutch companies can collaborate with Ugandan research institutions to *develop new technologies and solutions* that address the specific challenges faced by Ugandan agriculture. This could involve joint research projects and technology transfer initiatives.



Annex

List of all projects from RVO and the Netherlands Ministry of Foreign Affairs in Uganda since 2020

NO	PROJECT NAME	END YEAR	BUDGET (USD)
Active Projects			
1	Harvest Money Expo Scoping Study	2025	25,703
2	Impact cluster dairy Uganda	2025	493,591
3	Best Farmers Training II	2025	29,986
4	Uganda coffee communities: promoting child education	2025	515,644
5	Harvest Money Expo 2024	2025	42,183
6	Centre for the Promotion of Imports from developing countries (CBI), 2019–2025	2025	16,400,609
7	Potato trials guidance	2025	18,784
8	KAM The Inclusive Dairy Enterprise –TIDE	2025	17,152,192
9	KAM – HortiMAP	2025	12,165,566
10	KAM – SAY	2025	18,170,012
11	PoultryTechUganda	2025	508,677
12	Potato Value Chain	2025	2,792,163
13	LAND-at-scale: Knowledge Management for Equitable and Sustainable Land Governance: Supporting the LAND-at-scale Knowledge Management Strategy	2025	1,067,669
14	LAND-at-scale Uganda: Scaling up community-based land registration and land use planning on customary land	2025	3,838,326
15	Building Inclusive Value Chains for Organic Cotton, Sesame and Shea	2025	2,714,137
16	Netherlands - MENA Partnership (Shiraka) – Phase 1	2025	0
17	Netherlands - MENA Partnership (Shiraka) – Phase 2	2025	0
18	Improving children's education and youth employment	2025	503,255
19	LAND-at-scale (LAS)	2025	0
20	Sustainable farming for a climate resilient livelihoods for cocoa farmers in Uganda	2025	503,255
21	Rwenzori Education, Livelihoods and Gender Project	2025	485,480
22	KAM Dairy & Horticulture Credit Fund	2025	6,356,913
23	KAM AGRIP	2025	29,358,764
Completed Projects			
1	PSD Toolkit – Phase 2	2023	0
2	Best Farmers Mission 2023	2023	98,620
3	Access to finance for horticulture farmers (PCB23UG01)	2023	62,824
4	Private Sector Investment programme (PSI)	2023	0
5	Best Farmers Study Visit Uganda	2023	42,129
6	Best Farmers Incoming Study Visit	2023	32,416
7	Vegetable circular fertilizers Uganda	2023	82,411
8	Harvest Money Expo local costs	2023	43,705
9	Best Farmers Training I	2023	23,074
10	East-South Africa Agriculture Forum	2023	38,153
11	Phytosanitary requirements Fruit & Veg.	2023	236,787
12	Fund for Responsible Business (FVO)	2022	0
13	Access to finance for horticulture farmers	2022	60,765
14	KAM REACH	2022	13,783,952
15	Harvest Money Expo	2022	57,877
16	SunCooler: Off Grid Cool Storage for Uganda	2022	74,605
17	ISSD Plus	2022	11,521,232
18	Potato Study	2021	41,302
19	KAM Support Fund FS	2021	1,375,740
20	Project in Uganda	2021	2,409,645

NO	PROJECT NAME	END YEAR	BUDGET (USD)
Active Projects			
21	Fund against Child Labour (FBK)	2021	0
22	Orange Agriculture Landing Site	2021	36,771
23	Nutrition and Income Generation Interv.	2021	1,800,224
24	Youths Employment in Agri	2021	10,185,621
25	SDG Partnership Facility (SDGP)	2020	0
26	PASIC POLICY AGRO INTENSIFICAT	2020	5,707,689
27	Sustainable and Secure Smallholder Systems @scale	2020	6,965,685
28	Piggery & poultry road map Uganda	2020	45,058
29	Outgoing mission Harvest Money Expo	2020	87,600
30	The Inclusive Dairy Enterprise	2020	13,504,440
31	Farming crickets for food and business	2020	1,370,194
32	Impala Feeds	2020	937,291
33	Best farmers' mission	2020	5,299
34	SOLAR FOR FARMS	2020	3,385,731
35	Prototype Development of ecosystem kickstarter, Phase II	2020	148,919

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2. Uganda Economic Outlook. African Development Bank. <https://www.afdb.org/en/knowledge/publications/african-economic-outlook>
3. The Economy – Uganda National Web Portal. <https://www.worldbank.org/en/country/uganda/overview>
4. Investment climate: International Trade Administration. <https://www.trade.gov/country-commercial-guides/uganda-market-challenges>

Agricultural Specific Sub-sectors:

1. Coffee: <https://www.worldbank.org/en/country/uganda/overview>
2. Tea: <https://www.worldbank.org/en/country/uganda/overview>
3. Sugar: <https://www.theeastafrican.co.ke/tea/business/uganda-frets-over-sugar-duty-remission-plan-4202550>
4. Food crops: <https://www.worldbank.org/en/country/uganda/overview>
5. Cash crops: <https://www.worldbank.org/en/country/uganda/overview>

6. Livestock: <https://www.worldbank.org/en/country/uganda/overview>
7. Fisheries: <https://www.worldbank.org/en/country/uganda/overview>

Opportunities in Agriculture:

1. Ministry of Agriculture (through National Irrigation Policy). [https://www.mwe.go.ug/sites/default/files/library/Uganda National Irrigation Policy.pdf](https://www.mwe.go.ug/sites/default/files/library/Uganda%20National%20Irrigation%20Policy.pdf)
2. UN Women Africa: <https://africa.unwomen.org/en/digital-library/publications/2021/10/opportunities-for-youth-in-rural-business-and-entrepreneurship-in-agriculture>
3. Understanding Smallholder Access to Finance - USAID. https://pdf.usaid.gov/pdf_docs/PA00ZD8Q.pdf
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