

# Agricultural financing and its challenges

By [Annelie Coleman](#)

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The drastic increase in the cost of agricultural inputs, among others, has resulted in an increased demand for alternative production finance, according to Prof Sanlie Middelberg, associate professor at North-West University's Potchefstroom campus's School of Accounting Sciences. Annelie Coleman asked her about the provision of production finance in the sector.



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**Please explain the process and sources available for the financing of commercial grain and livestock farmers in South Africa.**

All agricultural financiers have to manage their credit risk. The four credit assessment criteria that financiers, especially commercial banks, usually apply when evaluating a farmer's credit application are...

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