

limited set of issues that directly impact access to finance for entrepreneurial start-ups and financial inclusion of entrepreneurs from various backgrounds.

## 5.2. Policy objectives and policy options

### a. Improve access to relevant financial services on appropriate terms

Many entrepreneurs in developing countries do not have access to the financial services that they need, or only at prohibitively high interest rates and against excessive collateral requirements, even though their business plans and ideas may be viable. This is generally due to market failures such as high costs for lenders to verify financial information, poor infrastructure in rural areas (making it expensive for loan officers to reach widely dispersed clients), problems of contract-enforceability or the inability of entrepreneurs to provide collateral in the face of weak property rights or non-existent land titles. These problems often disproportionately affect specific groups of entrepreneurs such as women, minority, or youth-owned enterprises. In the long term, the most appropriate policy measure to address these problems is to eliminate the underlying market failure. In addition, however, there are some policy tools that policymakers may use to improve entrepreneurs' access to financial services and the terms on which they can be accessed.

The most commonly used method of facilitating access to finance for underserved entrepreneurs is through public credit guarantees. The key features of such schemes—such as eligibility criteria, coverage ratio, fees, and payment rules—vary substantially between schemes. Guarantee schemes may target particular groups of entrepreneurs (such as high-tech start-ups, women, youth or social and micro-enterprises) via strict eligibility requirements, ensuring a high degree of additionality (i.e., restricting guarantees to entrepreneurs who would not have had access to finance otherwise). Moreover, by sharing risk, credit guarantees limit the uncertainty entrepreneurs and start-ups face, thereby reducing the precautionary motive for holding large cash balances and releasing savings into the formal financial system, where they can become available for further intermediation.

Public credit guarantees may be supplemented by private mutual guarantee associations (MGAs). Mutual guarantee associations have a more market driven

approach than public guarantee schemes, replacing missing collateral by acting as intermediaries between banks and their members. MGA guarantees are usually counter-guaranteed by public authorities thus creating a public-private sector partnership. Governments that enter into such partnerships can thus expand the national guarantee activity at modest cost.<sup>18</sup>

In addition, promoting FDI in financial services can improve access to credit for local entrepreneurs. Financial sector FDI from well regulated source countries can help developing countries improve the mix of financial services and risk management tools. With the expansion of cross-border activities by small and medium sized firms from the South, developing country-banks are also playing a growing role because they are willing to penetrate markets where other banks are reluctant to go, providing an important new source of external finance for developing countries and economies in transition. Promoting financial sector FDI should, however, be accompanied by improved regulation and supervision.

Another proven means of increasing access to finance for entrepreneurs that are active as suppliers to larger firms in the value chain is the use of various forms of "factoring," and "leasing." For example, a supplier could obtain a loan by providing a signed purchase order from its large buyer as collateral. The large buyer then pays the invoice for the goods directly to the lending institution, which remits the payment to the supplier net of the loan principal and interest. This effectively transfers credit risk from the lender to the large buyer, leaving the risk that the supplier will not deliver the ordered goods (which is mitigated by the large buyer's screening of the suppliers it chooses to work with). This kind of supply chain finance is a tool that policymakers could promote to improve access to finance for entrepreneurs in developing countries where financial information is weak, enabling suppliers to borrow based on their buyer's credit rating, which, especially in the case of large domestic companies and multinational enterprises, is usually vastly superior to that of the small entrepreneur.

Leasing provides financing of assets, such as equipment, machinery, vehicles for a set period of time. Leasing institutions, companies or equipment producers purchase the assets, usually as selected by the lessee, who makes periodic payments at an agreed interest rate. At the end of the lease period, the equipment can be purchased, returned, discarded or sold by the lessee. Developing the leasing sector increases

# Entrepreneurship Policy Framework Ii And Implementation

**Guillaume Favre**



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