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Recommendations to increase access to passives agricultural building solutions for cooperatives in the frame of Financial Scheme for Passives Innovation in Agriculture project, funded by the Solidarity Fund for Innovative Projects of the French Ministry of Europe and Foreign Affairs

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Value chain strengthening thanks to stronger partnerships / Financial institutions (Banks and NBFI)

## Presentation of the situation and the specific barriers

### From cooperatives

#### **Very high price fluctuations and no guarantee/Market, supply chain and value chain challenges**

Difficulties in marketing and selling their products, access to the market and low prices are the most often mentioned barriers for growers. Access to the market is related to remoteness and high transportation costs. It often results in a high dependence on traders/middlemen, who are not willing to bargain about prices and do not reward product quality. Many small-scale growers think that they sell their products at the lowest price, which prevents them from investing in technology they would like such as passive greenhouses and storage. Supply chain challenges are caused by logistical constraints, such as inadequate transportation and storage facilities. Also, cooperatives are not using their structures to sell collectively

#### **Seasonal revenues**

As many of agricultural activities, the vegetable growers faced the difficulties of a non-constant revenues, seasonal one, which make complicated to proof the incomes, and to repay a fixed monthly amount.

#### **Unclarity on common terms, roles and responsibilities**

Many cooperatives do not clearly understand the terms of their membership and their roles and responsibilities on credit requirements and payments. They have limited knowledge and experience in how to manage collectively any financial risk. In terms of leadership and management of the cooperatives, it is too costly and overambitious to expect that cooperative leaders work full-time voluntarily and unpaid for the sake of cooperative prosperity. One person holds all risks related to the limited participation, disruption of cash flow, and serving the interests of a small number of people.

The absence of effective leadership and management practices can result in poor decision-making, limited strategic direction, and inadequate support for cooperative members. Here the biggest consequences which locked the access to finance for passive agricultural solutions are:

- \*No collateral in the name of the cooperatives
- \*Difficulties to joined the INCOMES and to proof it collectively
- \*No collective savings for the capital investment

### From financial institutions

#### **No HR knowledge in small agribusiness**

Financial institutions experience a shortage of human resources with technical knowledge and expertise in serving small scale agribusiness. Many banks are more familiar with urban and large-scale traditional clients, lacking the skills to assist with the challenges of smallholder borrowers.

#### **Cashflow, repayment schedule**

Banks Financial institutions often use rigid repayment structures that do not align with the seasonal and unstable nature of agricultural income. This mismatch can lead to repayment difficulties for small-scale growers causing risks of credit default.

NBFI is applying a more flexible repayment schedule. For some of them they even proposed a unlimited period of reimbursement, but with the very high interest rate (39% average) the shorter is the best for the finance of the cooperative.

#### **Willingness and risks**

Financial institutions don't support engaging with smallholder agribusiness due to high risks. These risks include fluctuating market prices, unpredictable weather conditions, and the overall instability of small-scale farming operations.

## BANKS

Banks are proposing some loans product with very low risk for them meaning that most of the time cooperatives are not fluffing the requirements. Cooperatives are considered to increase the likelihood of credit default, as they do not own any property to put as collateral to obtain loans from banks and financial institutions.

It's required that the cooperatives can proof sufficient gross margin and/or that its own collateral for the at least the value of the loan. However, the FGD has shown that:

\*The majority of them has net profit under 10M MNT (34%), (38% are not able to answer), provide a proper statement from cooperatives level is challenging, and the incomes is seasonal.

\*The main collateral for the cooperatives. are the land and the equipment, but there are not always on the name of the cooperatives and the equipment undergo an important depreciation. Most of them declare a collateral value asset under 10M MNT.

## NBFI:

Most of the time is When NBFI propose some more flexible loan requirements, for Lendmn is even none. But to compensate for that NBFI apply a very high interest rate (average 39%). Moreover, they required the same Income proof. None of them has been used by cooperatives interviewed in the FDG.

No partnership with suppliers

There is a shortage of partnership-building initiatives between financial institutions, agricultural supplier companies, and growers to support each other's businesses. It leads to missed opportunities for mutually beneficial collaborations that could facilitate the development of credit products specifically designed for purchasing seeds, fertilizers, and equipment, which are crucial for small-scale agribusiness success.

During the FGD discussion it was highlighted that the biggest expenditures for the cooperatives are Labor, Seeds and Fertilizers and equipment. So indeed, if cooperatives can have support on seeds and fertilizers can make some rooms for others investment costs.

For example, Khan Bank does not have any financial products for greenhouse or crop-producing cooperatives. However, Khan Bank collaborates with the Ministry of Food, Agriculture, and Light Industry to administer government-subsidized loans (annual interest rate 5-6% with 48 months duration) to support investment and working capital of agricultural companies and individuals. Individual growers can apply to this credit scheme, but cooperatives are not eligible to apply.

## Key constraints faced by women

**Unavailability of essential equipment and machinery** - Women need to rent cultivators, tractors and seed planters with high rental costs for open-field farming. Cultivating land for greenhouse production is also requires a lot of manpower, unless it is done by mini-tillers or cultivators. Transportation costs, especially renting trucks, are expensive.

Poor negotiation and bargaining power with wholesalers. (if we have any sources or example to quote)

## The recommendation itself:

To address challenges associated with the supply chain it is required to develop collaboration and coordination among stakeholders along the supply chain

Between input suppliers, growers' cooperatives and collectors, retailers, => to know better the market expectations, addressing prevailing lack of understanding among farmers how to meet market demands & standards and how input suppliers can support to reach quality certification.

Between growers' cooperatives, processors, collectors, retailers and financial institutions => to reduce the financial risks by sharing it, by addressing a common repayment plan and by ensuring minimum revenue for the cooperatives. Indeed, some financial institutions mention that if they have some guarantee for the middle men (minimum quantity and minimum price) then they will be able to give loan, and cooperatives can invest and have some guarantee of incomes. However, need to find what is the added value for middle men => insurance of quantity and quality, preferential loan on the same banks? In consultation with these actors, determine which will notice consumer preferences and expectations to address cooperative's lack of information about what the market requires in terms of their product specifications, such as volume, quality, colour, laboratory tests, and certifications. This should also push the cooperative members to join their sales and work a little bit more together. (Aligned with Food revolution" and the pillars "developing clusters with optimal supply chain and transport logistics", "Improving the legal environment to protect food producers" and "Levering loan, tax, insurance and improving incentive system".)

In this specific case, storage seems a very interesting mechanism from the project findings and other cooperatives initiatives:

- the project highlight that Passive Solar Green House allow with a reasonable investment cost to produce more and for a longer period of time (up to 8 months) and especially allow to sell at better price in spring. But the gross margin is tight (difference between operational cost and incomes) , to be very impactful every cooperative member should have one, and it's required an important knowledge on the usage. However, for the eco-cellar, even if the investment cost is double, the gross margin is more important (the operational cost is similar to PSGH and allow to sell at higher price during all of the off-production season), doesn't required high knowledge to use it, and can be shared between cooperatives members.
- The Warrantage, especially implement in Africa, as shown that storage is an allied to value chain actor partnership. It is a barrier lever for a fairer value chain who benefit to all. We need to explore what could apply for vegetable in Mongolia. Food and Agriculture Organization of the United Nations<sup>1</sup>, like the Center for International Cooperation in Agricultural Research for Development present this system as the as: "A credit-storage system set up by a farmers' organization and a financial institution. It consists of storing part of the cereals for a few months after the harvest in a warehouse in exchange for an individual loan. Without this credit, farmers tend to sell their cereals as soon as the harvest is over to repay debts or meet their needs. As a result, families subsequently have difficulty ensuring the lean season, the transition period between the depletion of stocks and the new harvest, and investing in their agricultural production systems. The impact assessment conducted in western Burkina Faso shows that warrantage increases food availability during the lean season and strengthens agricultural investment and production. For its development to accelerate, three conditions must be met: having suitable storage infrastructure, ensuring the quality of stored products, and establishing close relationships of trust between financial institutions, producer organizations and traders."<sup>2</sup>

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<sup>1</sup> <https://www.fao.org/in-action/kore/good-practices/good-practices-details/en/c/1103340/>

<sup>2</sup> Le Cotty T., Maître d'Hôtel E., Porgo I., Soubeyran R., Subervie J., 2023. Le warrantage, un dispositif pour améliorer la sécurité alimentaire en Afrique subsaharienne. Montpellier, Cirad, Perspective 61. <https://doi.org/10.19182/perspective/37141>

Between growers' suppliers and financial institutions => to have mechanism of guarantee for investment in equipment with shared risks and replanning schedule payment adapted. This should allow most of the cooperatives to invest on the necessary equipment to have a profitable business, moreover for the women who have more needs on machinery. Equipment can be also small process one who can allow to have off season revenues.

All of this business partnership will also support financial institutions to have a better understanding of the challenges of small agribusiness.

Cooperative members who are united in their sales pay adequate attention to the maintenance and management of the infrastructure they own. Thus, expectations and responsibilities among cooperative members will be clarified to implement collective actions.

### How this recommendation is supporting a gender approach

The business partnership establishment between growers, suppliers and financial institutions => to have mechanism of guarantee for investment in equipment with shared risks and replanning schedule payment adapted. This will address specifically the women specifics equipment.



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Support the access to finance through the umbrella secondary cooperatives/  
International organizations - NAMAC

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#### **No knowledge about financial products**

Many cooperative members lack knowledge about credit systems which demonstrates their poor financial literacy such as their understanding of interest rates, repayment terms, associated costs, and loan management. Lack of such knowledge limits growers' ability to accurately identify their needs for financial products and manage associated risks. In the long run, it would negatively affect their agribusiness's financial stability and growth potential. Moreover, than the entire finance schemes will check the bad loan history before to disbursing the loan. So, a first bad experience for cooperatives can close their eligibility for almost all of the finance possibilities. Meaning also that cooperatives don't understand why tracking all the expenditures, and incomes by types of products and market sales channels and so don't do it and are not able to make any investment decision.

### From financial institutions

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## **From Government**

### **Insufficient Training and Capacity Building:**

For the movement mentioned above, the Government institutions such as aimag and Soum administrations, did not provide adequate training and capacity-building programs for cooperative members on their agribusiness initiatives. Without proper education and skills development farmers/growers may struggle to efficiently utilize the loan and adopt required best practices to access markets and manage their operations effectively.

Indeed, if we have a look at the Selenge database of SMEs disbursed loan :

\* 334 on 540 are considered as bad loans and it has a dangerous impact on the sustainability of this fund and its capacity to support SMEs in long terms. Indeed, SMEs development fund is working as rolling funds. The payback of the loan by the previous cooperatives acquitted by a SMEs development funds loan, should allow to fulfill the fund again and allow new disbursement of loan to new cooperatives the next years.

\* However, Selenge is a historical agriculture aimag, not even 10% of this fund is dedicated for the vegetable production and only 5 of the 23 cooperatives interviewed in the FGD have applied and have been selected for it.

### Key constraints faced by women

**Unavailability of essential equipment and machinery** - Women need to rent cultivators, tractors and seed planters with high rental costs for open-field farming. Cultivating land for greenhouse production is also requires a lot of manpower, unless it is done by mini-tillers or cultivators. Transportation costs, especially renting trucks, are expensive.

**Conflict (time availability) between caring for family, caring for greenhouse production and marketing.** (NAMAC sources, example of the fair, where the women can not be present to the booth because has to take care of the harvest, and example of group of women initiated by NAMAC and their network women activities who started to take turn to take care of the kids of each other)

### The recommendation itself:

Equipment and passive solutions are too much expensive for the individual members and not accessible for Cooperatives most of the time, so one solution could be the Secondary cooperative who buy the necessary equipment and build the passive agricultural solutions and put them in rent to the cooperatives of members. It levers the barriers of:

Market access: They can be a very good intermediary for market access: either from middle men, Seasonal revenues and cash flow schedule repayment: For renting equipment could be on the spot, but for renting annually passive solar greenhouses and eco cellar, cooperatives can pay yearly payments when they have the cash flows that will remove the constraints of seasonality for the cooperative to pay, and the cash flows schedule for the Soum to reimburse its own loan

We have seen that similar existing structures still required some support on the establishment of a common financial management (ownership, incomes and savings) but in certain sense at least the new acquisition will be own by the secondary cooperative and will be provisioned to the members.

The cooperative doesn't need to have high knowledge on finance to have access to it. But They can be the focal point of NAMAC and be trained by them on market, sales, finance for efficient capacity building and be the trainers for primary cooperatives.

The Secondary cooperative as interlocutor with financial institutions is considered as less risky than primary cooperatives. Moreover, if they are back-up by international organizations or the NAMAC for a first acquisition. For the next they can use the first one as collateral.

But attention needs to be paid to the installation, we have seen that the greenhouses and storage can be really wrong design and finally not efficient and not profitable. An example of the agro park of Mandal soums were not design.

Once again, the eco-cellar represents a better opportunity. (cf recommendation1).

### How this recommendation is supporting a gender approach

And it makes the equipment more accessible for women who need it the most.

It's not reducing the fact that women are not quoted are owner of they own land or house, but at least they don't need to have it nay more to have access to passives agricultural solutions.

Secondary cooperative is also a very strong way to propose different service than with a primary one specially for women: child care, health check-up (specially gynecologist one), etc.

Extra the majority of these lever barriers is also actionable also by the Soum itself investing in a kind of AgroPark.



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## Improving the vegetable growers' cooperatives governance and structuring by Applying herders' cooperatives good practices / MoFALI and/or the Small and Medium Enterprise Government agency

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## **From Government institutions**

### **Undervalue the complexity and challenges of the cooperative dynamics**

The Government designs and implements policies and programs without fully understanding the needs and challenges of agricultural cooperatives. This lack of understanding results in inadequate support and resources that do not address the real issues faced by the cooperatives.

For example, the Government of Mongolia announced the "New Cooperative" (2024-2029) preferential credit schemes were launched in May 2024 to support the development of cooperatives to build their livestock and non-livestock raw material value chain and trade. The "New Cooperative - Prosperous Herder" National Movement has budgeted of 5 billion MNT in loans to cooperative member-herders at an interest rate of 6% through the Mongol Central Bank and seven commercial banks. It's a concessional loan with a back guarantee system supported by the government. It could be a good initiative in paper to extend to vegetable grower but it's only for new cooperatives and the loan is on the name of cooperatives members. When we know that long terms established cooperatives have difficulties in financial common management it's seems a very dangerous approach.

Another example is the concessional loan from MoFALI through commercial banks with a subsidies interest rate (6% instead of 16%). with quite high amount (up to 5000M MNT) and long terms repayments (10 years). These is well matching with the needs, but these loans are not accessible to vegetable growers' cooperatives who are not matching banks requirements.

The SMEs development funds and Cooperatives development funds seems more adequate to vegetables growers' cooperatives. Indeed, the requirements are less importante (especially in collateral), with a very competitive interest rate (3%).

However for the maximum amount for cooperative development funds loan is 20M MNT which is not enough

For SMEs development funds the amount could be important (up to 2 500M MNT), only the duration of the reimbursement is quite short (5years). This mechanism is adequate for small investments like equipment's but not for passive solar construction. Indeed:

-Most of the loan disbursed have an amount above 10M MNT (for example in the Selenge data, on 540 loans disbursed for SMEs since 2011,369 are above 10M)

-The passive agricultural solutions are quite high investment (from 25M for a passive solar greenhouse self-built to 100M MNT for an Eco cellar build by a company), with the specificity of a gross margin not enough for PSGH to reimburse the loan in a short period of time (additional 6M MNT per years)

### Key constraints faced by women

**Unavailability of essential equipment and machinery** - Women need to rent cultivators, tractors and seed planters with high rental costs for open-field farming. Cultivating land for greenhouse production is also requires a lot of manpower, unless it is done by mini-tillers or cultivators. Transportation costs, especially renting trucks, are expensive.

**Ownership** The women faced another barrier regarding collateral since the ownership certificate of house or land is the most often only on the name of the family head, meaning the husband. Which can push them more for NBFi who requires less collateral but with very high interest rate. They don't have always a bank account in their name neither.

**Conflict (time availability) between caring for family, caring for greenhouse production and marketing.** (NAMAC sources, example of the fair, where the women cannot be present to the booth because has to take care of the harvest, and example of group of women initiated by NAMAC and their network women activities who started to take turn to take care of the kids of each other)

### The recommendation itself:

Although they are different, herders and vegetable grower's cooperative shared a lot of common challenges and especially in terms of establishment and running healthy cooperatives.

Historically nomadic herders, Mongolia have more advance initiative for herders. These experiences could be useful for the vegetable grower sector as well.

One example could be the application of the resolution #187 Land allocation for herder's cooperative (5ha) form the Law on mitigating the negative impacts of the climate change on traditional livestock husbandry for Vegetable growers' cooperative status with an update of the cooperative status.

Indeed, moreover to remove one important investment cost for the cooperative, the allocation of 5ha to the vegetable cooperative can allow them to have a collateral on the name of the cooperative to apply to financial scheme in the future.

However, as we have seen, despite the fact that cooperative status includes regulations and requirement on shared financial part of the cooperative, ownership, minim deposit and so on, in the reality a revision of these is necessary in order to remove in long term basis the unclarity roles and responsibilities barrier identify above and like that:

\*Having collaterals, incomes statement, savings on the name of the cooperatives who can allow better access to finance

\*And better common organization structures on how to work together, having a good cooperative dynamic.

Which will affect

Access to market => they can have a better access to middle men, or having a common shop for direct sales

Seasonal revenues => if they are able to have a shared storage facilities then they can sell all along the years. If they have savings in common, they can invest in some small machinery transformation to have constant sale during the years

Increase the net profit: by reducing the cost of purchase (seeds, packaging,) cost of logistic, and by selling bigger quantity at a better price

Compared to the herder's cooperative, it seems like vegetable growers under used the potential of the cooperatives. Of course, for herders and specially with cashmere the necessity and added value to sell together the cashmere to changers push in this sense.

There is success story of herder cooperative who should be highlighted by the MoFALI , as vegetable growers cooperatives too, in order to shown to the cooperative what is the added value, potential and power of the cooperative when it is fully used.

### How this recommendation is supporting a gender approach

With better access to finance and a frame of shared roles and responsibilities is also very important to lever the women barriers: then they can have access to necessary equipment, there is no need of own something on their name, and then less conflict time if tasks are shared.

## Нөхцөл байдал болон тодорхой саад бэрхшээлийг танилцуулах нь

### Хоршоодоос

#### Үнийн хэлбэлзэл маш өндөр, мөн ямарч баталгаагүй/Зах зээл, нийлүүлэлтийн сүлжээ болон өртгийн сүлжээний сорилтууд

Зах зээл болон бүтээгдэхүүнээ борлуулахад үүсдэг хүндрэл, зах зээлд нэвтрэх боломж, мөн хямд үнэ нь тариалагчдад тулгардаг саад бэрхшээл юм. Зах зээлд нэвтрэх боломж нь алс зайдуу байршил, болон тээвэрлэлтийн хөлстэй холбоотой. Үүнээс үүдэн үнийн талаар тохиролцох хүсэлгүй, бүтээгдхүүний чанарыг хайхардаггүй худалдаачид/зуучлагчдаас ихээхэн хамаарахад хүргэдэг. Жижиг хэмжээний олон тариалагчид бүтээгдхүүнээ хамгийн хямдаар борлуулдаг нь НЭА хүлэмж, агуулах зэрэг технологид хөрөнгө оруулалт хийхэд нь саад болдог гэж тэд үздэг байна. Ханган нийлүүлэлтийн сүлжээний сорилт нь тохиромжгүй тээвэрлэлт болон хадгалалтын төхөөрөмж зэрэг тээвэр зуучлалын хязгаарлалтаас үүддэг. Мөн хоршоод өөрсдийн бүтцийг хамтдаа борлуулахад ашигладаггүй.

#### Улирлын орлого

Газар тариалангийн олон үйл ажиллагааны адил, хүнсний ногоо тариалагчид улирлын, тогтмол бус орлоготой нь тэдэнд тулгардаг бэрхшээл бөгөөд энэ нь орлогоо баталж, сар тутам тодорхой төлбөр эргэн төлөх асуудлыг хүндрэлтэй болгодог.

#### Нийтлэг нөхцөл, үүрэг, хариуцлагын тодорхойгүй байдал

Олон хоршоод зээлийн шаардлага, төлбөрийн тухайд өөрсдийн гишүүнчлэлийн нөхцөл, үүрэг, хариуцлагаа сайн ойлгодоггүй. Тэд санхүүгийн аливаа эрсдэлийг хамтран хэрхэн зохицуулах талаар хязгаарлагдмал мэдлэг, түршлагатай. Хоршооны манлайлал, менежментийн тухайд, дарга нар өдөржин сайн дураараа ажиллаж, хоршоодоо цэцэглэн хөгжүүлэхээр мөнгөгүй зүтгэж байна гэж бодох нь хэтийдсэн хэрэг болно. Нэг хүн хязгаарлагдмал оролцоо, мөнгөн гүйлгээний тасалдалтай холбоотой эрсдэлийг үүрч, цөөн хэдэн хүний ашиг сонирхолд үйлчилж байна. Үр дүнтэй манлайлал, менежментийн түршлага байхгүй нь буруу шийдвэр гаргах, стратегийн хязгаарлагдмал чиглэлтэй байх, мөн хоршооны гишүүддээ туслалцаа үзүүлж чадахгүйд хүргэнэ. Газар тариалангийн пассив шийдлийн санхүүжилтэд хандалтыг хаадаг хамгийн том үр дагаврууд:

\* Хоршооны нэр дээр барьцаа байхгүй

\* Орлоготой болж, түүнийгээ хамтдаа батлахад хүндрэлтэй

\* Хөрөнгийн хөрөнгө оруулалт авах хамтын хуримтлалгүй

### Төрийн байгууллагаас

#### Хамтын хөдөлгөгч хүчний бэрхшээл болон сорилтыг дутуу үнэлэх

Засгийн газар газар тариалангийн хоршоодын хэрэгцээ болон сорилтын талаар бүрэн ойлголт авалгүйгээр бодлого хөтөлбөрийг боловсруулан хэрэгжүүлдэг. Энэ байдлаас болж хоршоодод тулгардаг бодит асуудлыг шийдэж чадахааргүй тохирохгүй нөөц бололцоогоор хангах, зохисгүй тусламж үзүүлэхэд хүргэдэг.

Жишээ нь, малтай болох, мөн малын бус түүхий эд материалын өртгийн сүлжээ болон худалдаатай болж өсөн дэвжихэд нь туслахаар МУ-ын ЗГ “Шинэ хоршоо” (2024-2029) хөнгөлөлттэй зээлийн схемийг 2024оны 5 сард эхлүүлсэн. “Шинэ хоршоо – өсөн дэвжиж буй малчин” үндэсний хөдөлгөөн нь Монголын төв банк болон арилжааны 7 банкаар дамжуулан 6% хүүтэй зээлийг хоршооны гишүүд-малчдад олгохоор 5 тэрбум төгрөгийг төсөвлөсөн нь ЗГ-с дэмжсэн баталгааны тогтолцоо бүхий концессын зээл юм. Энэ нь хүнсний ногоо тариалагчдыг өргөжүүлэх цаасан дээрх сайхан санаачилга боловч, зөвхөн шинэ хоршоодод зориулсан, тэдгээрийн гишүүдийн нэр дээр олгогдоно. Удаан оршин

тогтносон хоршоод санхүүгээ хамтран удирдахад хүндрэлтэй байдгийг бид мэднэ, гэхдээ энэ нь маш аюултай арга шиг санагддаг.

Өөр нэг жишээ бол MoFALL -н арилжааны банкаар дамжуулсан татаасын хүүтэй концессын (16%-ийн оронд 6%) зээл бөгөөд 5000сая төгрөг хүртэл хэмжээтэй, 10 жилийн хугацаанд эргэн төлөх зээл юм. Эдгээр зээл нь хэрэгцээнд маш сайн нийцэж байгаа боловч, банкны шаардлага хангахгүй хүнсний ногоо тариалагчдын хоршоодод хүртэхгүй юм.

ЖДҮ-н сангууд, хоршоо хөгжүүлэх сангууд нь хүнсний ногоо тариалагчдын хоршоодод илүү тохирч байгаа юм. Үнэндээ, тавигдах шаардлага (ялангуяа барьцаа), тийм ч чухал бус, харин маш өндөр буурах хүүтэй (3%) зээлийн хэмжээ (2 500сая төгрөг хүртэл) чухал юм. Энд зээлийн эргэн төлөлтийн хугацаа харьцангуй богино (5жил). Энэ механизм нь тоног төхөөрөмж гэх мэт жижиг хөрөнгө оруулалтад тохирох боловч, НЭА байгууламж зэрэгт тохирохгүй. Үнэндээ:

Олгосон ихэнх зээл 10сая төгрөгөөс дээш байна (жишээ нь, Сэлэнгэ өгөгдлийн санд, 2011оноос хойш ЖДҮ-т олгосон 540зээлээс 369 зээл нь 10саяас дээш байна).

Газар тариалангийн пассив шийдэл нь том хэмжээний хөрөнгө оруулалтаас татгалздаг (НЭА хүлэмжийг өөрсдөө барихад 25 сая төгрөгөөс эхлээд эко зоорийг компани барихад 100сая төгрөг хүртэл), энд нийт ашиг нь НЭА хүлэмжид авсан зээлээ богино хугацаанд нөхөн төлөхөд хангалтгүй юм (жил тутам нэмээд 6 сая төгрөг).

### Эмэгтэйчүүдэд тулгарч буй гол хязгаарлалт

**Зайлшгүй хэрэгцээтэй тоног төхөөрөмж байхгүй** - газар хагалагч, трактор, үр суулгагчийг эмэгтэйчүүд задгай талбайн тариалалтдаа маш өндөр үнэтэй түрээслэх хэрэгтэй болдог. Хүлэмжийн үйлдвэрлэлд газраа хагалахад хүн хүч маш шаардлагатай, байхгүй бол, жижиг хагалагчаар хийдэг. Тээвэрлэлтийн хөлс, ялангуяа том тэрэг түрээслэх үнэтэй.

**Өмчлөлийн эрх** – Байр юмуу газрын өмчлөлийн эрхийн гэрчилгээ ихэнхдээ өрхийн тэргүүн буюу нөхрийн нэр дээр байдаг учраас барьцаатай холбоотойгоор эмэгтэйчүүдэд бас нэг бэрхшээл тулгардаг. Энэ тэднийг барьцаа бага шаарддаг ББСБ-руу хандахад хүргэдэг. Гэхдээ ББСБ-н хүү өндөр. Мөн эмэгтэйчүүд өөрийн нэр дээр банкны дансгүй байдаг.

**Гэр бүлдээ санаа тавих, хүлэмжийн үйлдвэрлэл болон зах зээлийн тухайд анхаарал хандуулахын хоорондох зөрчил (цагийн хүртээмж).**(НАМАС эх сурвалжаас, үзэсгэлэн худалдааны жишээ: ургац хураалтдаа ажиллах тул үзэсгэлэнгийн лангуун дээрээ ажиллаж чаддаггүй; НАМАС-н бүлэг эмэгтэйчүүдийн санаачилсан жишээ: нэг нэгнийхээ хүүхдийг ээлжлэн харж ажлаа хийдэг эмэгтэйчүүдийн сүлжээ)

### Зөвлөмж нь:

Хэдий өөр ч, малчид, хүнсний ногоо тариалагчдын хоршоод нь хоршоогоо байгуулж зүй зохистой ажиллуулах тухайд нийтлэг сорилттой тулгардаг.

Түүхэн уламжлалаараа нүүдлийн мал аж ахуй эрхэлдэг Монгол улсад малчдад зориулсан санал санаачилга түлхүү байдаг. Малчдын туршлага нь хүнсний ногоо тариалагчдын секторт ч гэсэн ашигтай байж болно.

Нэг жишээ нь №187 тогтоолыг амьдралд хэрэгжүүлэн статусаа шинэчилсэн Хүнсний ногоо тариалагчдын хоршооны хувьд уламжлалт мал аж ахуйг эрхлэхэд үүр амьсгалын нөлөөг бууруулах хуульд нийцүүлэн мал аж ахуйн хоршоонд газар олгох (5 га) юм.

Үнэндээ хоршооны хувьд хөрөнгө оруулалтын нэг чухал зардлаа хасахад хүнсний ногоо тариалагчдын хоршоонд 5 га газар олгож байгаа нь ирээдүйд санхүүгийн схемд хандахад хоршооны нэр дээр барьцаа хөрөнгөтэй болох боломж юм.

Гэхдээ бидний харснаар, хоршооны статуст хоршооны дундын санхүүгийн тал дээр тавигдах шаардлага, зохицуулалт, өмчлөлийн эрх, хамгийн бага хэмжээний дэнчин зэрэг багтдгийг үл харгалзан, үүрэг хариуцлагын тодорхойгүй байдлыг аажмаар арилган дээр дурдсан эдгээр нөхцлийг хянан үзэх зайлшгүй шаардлагатай. Үүнд:

Барьцаа хөрөнгөтэй, орлогын мэдүүлэгтэй, санхүүгийн хүртээмж сайтай хоршоодын нэр дээр хадгаламжтай байх, зохион байгуулалтын нийтлэг бүтэцтэй, хамтын хөдөлгөгч хүчтэй байх.

Ингэснээр доорх зүйлд нөлөөлнө:

Зах зээлд нэвтрэх боломж => хоршоод зуучлагчидтай илүү сайн харилцана, эсвэл шүүд худалдааны нийтлэг дэлгүүртэй болно.

Улирлын орлого => хэрэв хадгалалтын дундын байгууламжтай бол, тэд жилээс жилд борлуулалтаа хийх болно. Хэрэв тэд нийтлэг хадгаламжтай бол, жилээс жилд тогтмол борлуулалт хийхээр жижиг машин техникээ өөрчлөх зарим хөрөнгө оруулалт хийж болно.

Цэвэр ашиг өснө: худалдан авалтын зардал (үр, баглаа боодол) тээвэр зуучлалын зардлыг бууруулан, илүү үнээр илүү борлуулалт хийснээр ашиг өснө.

Малчдын хоршоотой харьцуулахад, хүнсний ногоо тариалагчдын хоршоо чадавхаа дутуу ашиглаж байна. Мэдээж, малчдын хувьд, ялангуяа ноолуураас үүдсэн хэрэгцээ шаардлага, нэмүү өртөг нь ноолуураа ченжүүдэд борлуулахад хүргэж байна.

MoFALI -гаас онцлох ёстой малчдын хоршооны, мөн хүнсний ногоо тариалагчдын хоршооны амжилт нь нэмүү өртөг гэж юу болох, бүрэн ашиглавал хоршооны хүч чадал ямар байдгийг харуулж байна.

### **Энэ зөвлөмж хүйсийн хандлагыг хэрхэн дэмжиж байгаа нь**

Санхүүгийн хүртээмж сайжирч, үүрэг хариуцлагаа хуваалцах нь бэрхшээлийг даван туулахад эмэгтэйчүүдэд маш чухал: тэд шаардлагатай тоног төхөөрөмж авах боломжтой болно. Энд өөрийн нэр ямар нэг өмчтэй байх шаардлагагүй бөгөөд ажил үүргээ хуваарилвал зөрчилдөх цаг гарахгүй.