

# Warrantage Inventory and Credit System

Grain in the Bank: Future Assurance

The warrantage inventory and credit system is a practical solution for small-scale farmers. It operates through a warehouse receipt mechanism, allowing farmers to store non-perishable crops (such as millet) in secure warehouses. In return, they receive inventory credit—loans against the stored grain.



Farmers deliver grain to warehouse, and an officer registers the quantity and quality



**International Crops Research Institute for the Semi-Arid Tropics (ICRISAT)**  
Dougbedji Fatondji

✓ This technology is **TAAT1 validated**.

8-9

Scaling readiness: idea maturity: 8/9; level of use: 9/9

Cost: \$\$\$ **0.25—0.5 USD**

Woven polypropylene 90-kg bags:

**1—2 USD**

90-kg hermetic bags

ROI: \$\$\$ **52—34 %**

income increase



Open source / open access

## Problem

- **Limited Access to Credit and Limited Market Access:** Smallholder farmers struggle to access credit and secure storage facilities, affecting their ability to get fair prices for their crops.
- **Price Volatility and Seasonal Cash Flow:** Fluctuating market prices and seasonal income variations make it challenging for farmers to manage expenses and plan for the future.

## Solution

- **Credit Access:** Warrantage lets farmers use stored crops as collateral, providing credit and overcoming collateral barriers.
- **Price Stability & Market Access:** Warrantage allows storing crops during surplus for sale during favorable prices, reducing volatility impact and ensuring better market access.

Gender assessment 4

Climate impact 1

Technology from

ProPAS

Commodities

Sorghum/Millet

Sustainable Development Goals



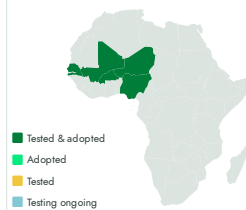
Categories

Prevention & storage, Market, Practices, Post-harvest management

Best used with

- [Millet and Sorghum Varieties for Better Nutrition and Stress Resistance >](#)
- [Precision Fertilizer Micro-Dosing for Millet and Sorghum Yield Enhancement >](#)

Tested/adopted in



Where it can be used

This technology can be used in the colored agro-ecological zones.



Warrantage Inventory and Credit System

<https://e-catalogs.taatafrica.org/com/technologies/warrantage-inventory-and-credit-system>

Last updated on 22 May 2024, printed on 10 December 2024

Enquiries [e-catalogs@taat.africa](mailto:e-catalogs@taat.africa)