



Determinants of Access to Credit for Agricultural Production among Crop Farmers in Bassa Local Government Area, Plateau State, Nigeria

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ABSTRACT

This study assessed the determinants of access to credit for agricultural production among farmers in Bassa Local Government Area, Plateau State Nigeria. Multistage sampling procedure was used to select 120 farmers from six out of the nine districts in the Local Government Area for the study. Primary data were collected through the use of questionnaires and interview schedule and were subjected to both descriptive and inferential statistics. Findings from the study revealed the mean age of farmers to be 38 years with 63.3% of them being male and 60% married. The study also showed that 48.3% of the respondents had secondary and tertiary education respectively with a mean of 11 years farming experience. The result also shows a mean annual income of ₦123375 among the respondents. 87.5% of the respondents were not aware of credit sources in their locality however 71.7% of those who accessed credit said the amount received was not sufficient for any meaningful investment in agriculture. The multiple regression result showed that coefficient of marital status (-0.581) was negative, educational level (-0.426) was also negative and significant at 5% level of probability while credit awareness (1.552) was positive significant at 1% level of probability. The finding also pointed out some of the major constraints to farmers' access to credit namely; high interest rate on loan, short repayment period with both having 21% each and lack of awareness (18%). The study recommends that Agricultural extension agents and other relevant agencies should intensify effort in educating farmers on the sources of credit facilities available to them. Interest rate charged on credit facilities should be reduced to motivate the farming communities to source for credit and finally complicated application procedures adopted by most financial institutions should be modified to enable more farmers to source for credit.

Keywords: Determinants, farmers, access, credit, agricultural production, Bassa Local Government Area.

INTRODUCTION

The important role of agriculture in the economies of developing countries calls for an increase in investments in the sector to increase production. As reported by Reyes (2012), rural development and, in particular, farm productivity, can be influenced by several factors including access to credit. Agricultural credit is very important for sustainable agricultural development to be achieved in any country of the world. Agricultural credits are loans extended to farmers for production, storage, processing and marketing of farm products. Such credit can be short, medium or long term depending on its duration. Credit institutions range from well developed and large sized commercial banks to local small cooperatives. It can also be formal or informal. According to Odoh *et al.* (2009), Agricultural credit is

seen as an undertaking by individual farmers or farm operators to borrow capital from intermediaries for farm operations. Agricultural credit enhances productivity and promotes standard of living by breaking vicious cycle of poverty of small scale farmers. According to Jeiyol *et al.* (2013), credit involves all advances released for farmers' use, to satisfy farm needs at the appropriate time with a view to refunding it later. Thus, credit can be in the form of cash or kind, obtained either from formal or informal sources. In the formal credit, institutions provide intermediation between depositors and lenders, and charge farmers for relatively lower rates of loans interest that usually are government subsidized. In informal credit, markets money is lent by private individuals. The formal sources of credit include; Nigerian agricultural cooperative and rural development bank, microfinance banks and commercial banks while informal sources of credit to farmers include family or friends, money lenders, produce buyers and farmers' cooperatives. The crucial role of credit in agricultural production and development can also be appraised from the perspective of the quality of problems emanating from the lack of it. Credit is not only needed for farming purpose, but also for family and consumption expenses especially during the off season period.

Agricultural sector incidentally lies in the hands of small scale farmers, whose expansion in terms of provision of scale of production is low due to low inputs and low income. The decline in the Nigerian economy, particularly in the area of agricultural productivity, has often been blamed on lack of credit facilities, which prevented many farmers from adopting improved practices, since some of them lack the collateral for secure loan or credit from financial institutions (Asogwa *et al.*, 2014). Acquisition and utilization of credit for agricultural purposes promote productivity and consequently improve food security status of a community. The absence of rural banks or their unwillingness to meet credit need of rural farmers largely account for the wide influence of informal lending institutions on agricultural production in the rural areas. Good access to credit would enable farmers venture into new areas as well. One of the reasons for the decline in the contributions of agriculture to the economy is lack of a formal national credit policy and paucity of credit institutions, which can assist farmers (Olagunju and Ajiboye, 2010). The absence of rural banks or their unwillingness to meet credit need of rural farmers largely account for the wide influence of informal lending institutions on agricultural production in the rural areas. Access to agricultural credit remains a critical challenge to smallholder farmers in many developing countries including Nigeria. This is because smallholder farmers often require small loans which are difficult to administer while majority of them also lack the needed collateral to be able to borrow from formal sources. Where collateral requirements are met, the sheer size of potential borrowers always seems to exclude others from borrowing. Consequently, smallholder farmers have been marginal participants in the credit market in many developing countries. The need for credit is more acute in the rural areas, because access to financial resources is lowered by low productivity and wide spread poverty of the rural farm sector. This low productivity is purely due to the fact that they produce for subsistence consumption and a little marketable surplus. Crude and rudimentary implements are used to produce food for ever increasing population. Price fluctuation of both inputs and output in agriculture causes low level of income to farmers. These are the major reasons why rural farmers are poor. Credit inadequacy has been a problem militating against the development of the rural farmers in the world at large and Nigeria in particular. This inadequacy is caused by a number of factors, which include the part of farmers' lack of knowledge of the sources of credit. The credit inadequacy has been a major problem militating against the effectiveness and development of rural farmers in Bassa local government area of Plateau State, and thus it is need for credit source to help break this vicious cycle of poverty that exists among them and thereby improve their socio-economic well-being. However, most banks closed some of their rural branches which compounded the problem of rural farmers' inadequate credit access. The main reason for this were the inability of the farmers to cope with the prevailing interest rate and other credit requirements, which made the banks operate at a loss in such areas (John & Osondu, 2015). Banks are unwilling to lend farmers credit because of the inherent risk associated with the agricultural sector and inability of farmers to provide necessary collateral. Moreover, banks are uncomfortable with the high cost of credit administration to farmers. Farmers on their own are unwilling to procure credit from banks because of

lengthy and cumbersome loan procurement procedure, high cost of bank loan, untimely disbursement of loan by banks and long distance from source of loans.

Statement of the Problem

Despite Government efforts to overcome the widespread lack of financial services especially among rural farmers' by embarking on good credit policies to ensure availability and accessibility of credit such as rural banking programme, micro finance banks, agricultural credit guarantee scheme and Nigeria agricultural co-operative and rural development bank etc, the desired impact of these policies has not been achieved as the majority still have limited access to bank services to support private initiatives. Financing of agricultural inputs and labour wages requires liquid cash which often is not readily available to the smallholder farmers. Therefore, it is essential to find ways of expanding formal credit to smallholders to improve agricultural productivity. Credit inadequacy has been a problem militating against the development of the rural farmers in the world at large and Nigeria in particular. One cannot be in doubt that Nigeria government had embarked on good credit policies to ensure availability and accessibility of credit to enhance rural farming, such as rural banking program, micro finance banks, Agricultural Credit Guarantee scheme and Nigeria agricultural co-operative and rural development bank. However, the performance of the agricultural sector has been relatively poor considering the attitude of the existing financial systems to the support of the agricultural sector. Formal credit institutions are usually not located within the reach of rural farmers and there is insufficient information on the formal agricultural credit sector among the rural farming population. Most banks closed some of their rural branches which compounded the problem of rural farmers' inadequate credit access. The main reason for this were the inability of the farmers to cope with the prevailing interest rate and other credit requirements, which made the banks operate at a loss in such areas (John and Osondu, 2015). Banks are unwilling to lend farmers credit because of the inherent risk associated with the agricultural sector and inability of farmers to provide necessary collateral. Farmers on their own are unwilling to procure credit from banks because of lengthy and cumbersome loan procurement procedure, high cost of bank loan, untimely disbursement of loan by banks and long distance from source of loan (John & Osondu, 2015). This situation discourages most rural farmers from patronising the formal credit sector which has resulted in an over-dependence on the informal credit sector (Adebayo and Adeola, 2008). Taking a look at available credit sources in both the formal and informal credit sector, it has been discovered that though credit is important for sustainable agricultural development, there still exists a gap between its demand and supply as induced by certain factors. It is therefore the contention of this study that there is insufficient information as to these factors that determine the access of farmers to formal and informal credit. The broad objective of this study is to examine the determinants of access to volume of credit for agricultural production among crop farmers in Bassa Local Government Area, Plateau state. The specific objectives of the study are to:

- i. describe the socio-economic demographics of farmers in the study area
- ii. identify the sources of agricultural credit available to rural farmers in the study area;
- iii. determine the relationship between socio-economic and institutional factors of farmers and access to credit.
- iv. identify constraints faced by rural farmers in credit acquisition in the study area.

MATERIALS AND METHODS

Study area

Bassa LGA is one of the seventeen local government areas in the State. The Local Government has a total population of 181,116 estimated from 2006 census and an average temperature of 180C-270C with annual rainfall 1317.5mm to 15000mm range per annum. It has an area of 1,743km², bordering Kaduna and Bauchi State. The people engaged majorly in farming activities and petty trading. Bassa Local government area has 9 districts, namely, Amo, Buhit, Buji, Jere, Kakkek, Kishika, Kwall, Mafara and Miango. The major ethnic groups found in the area are Rukuba, Eregue, Fulani, Amo and Buji. The study area is characterized by two district seasons the dry and rainy season. The annual rainfall varies from

120.8cm to 130.8cm with a mean temperature of 31⁰c. The major food crop cultivated are rice, maize, hungry rice (acha), guinea corn, soya-beans. Major livestock includes cattle's sheep, goat and poultry. The data for this study was sourced primarily. The primary data will be generated through administration of well-structured questionnaire designed in line with the objectives of the study. A multi stage sampling technique will be used for this study. In the first stage, six (6) out of the nine (9) districts would be randomly selected. The districts to be selected are; Amo, Buji, Kishika, Kwall, Mafara and Miango. In the second stage, three villages will be randomly selected from each of the six districts to give a total number of 18 villages. Lastly, at the village level, 10 farmers will be randomly selected giving a total of 120 respondents for the study.

Data analysis

Data for this study was subjected to both descriptive and inferential statistics. Descriptive statistics such as frequency, percentages and mean as well as multiple regression model were used to analyse the data for this study.

Model Specification

Multiple Regression

In order to understand the effect of the individual factors of age, sex, marital status, family size, level of education, type of crop grown, farm size, loan security provided, farmers' income, on the agricultural loan access to small-scale farmers, an econometrics model (multiple regression using the least square estimation techniques) was adopted using these factors as independent variables and the amount of loan approved and granted the farmer applicant by the banks as the dependent variable.

The functional relationship of these variables is expressed thus:

$$y = f (X_1, X_2, X_3, X_4, X_5, X_6, X_7, X_8, X_9)..... (1)$$

where

Y = access to agricultural credit (amount of loan received)

x₁ = age of the farmer (years)

x₂ = sex (1 for male, 0 for female)

x₃ = marital status (1 married, 0 for single)

x₄ = family size (Number per household)

x₅ = level of education (Number of years in school)

x₆ = type of crop grown (1 for annual, 0 for perennial)

x₇ = farm size (Hectares)

x₈ = loan security (1 for yes, 0 for no)

X₉ = income (Naira)

It is assumed that there is an approximately linear relationship between the dependent variable Y and the independent variables: x₁, x₂, x₃, x₄, x₅, x₆, x₇, x₈, x₉.

Therefore, equation 1 is specified as:

$$Y = b_0 + b_1x_1 + b_2x_2 + b_3x_3 + b_4x_4 + b_5x_5 + b_6x_6 + b_7x_7 + b_8x_8 + b_9x_9..... (2)$$

where

b₀ = intercept term showing value of y when x₁, x₂, x₃, x₄, x₅ etc are zero. That is, the value y is predicted to have when all the independent variables are equal to zero.

b₁ to b₉ = the coefficients or multipliers that describe the size of the effect the independent variables (x₁ to x₉) are having on the dependent variable y.

To make the model more realistic, the disturbance term u is introduced to get equation 3 from equation 2, thus:

$$Y = b_0 + b_1x_1 + b_2x_2 + b_3x_3 + b_4x_4 + \dots + x_n + u..... (3)$$

RESULTS AND DISCUSSION

Socio-economic characteristics of maize farmers

As shown in Table 1 below, the mean age of maize farmers in the study area is 38 years. This means that majority of the farmers were middle aged. These categories of farmers could be considered to be the

economically active population who are eager and willing to involve in agricultural production if the requisite financial assistance in form of soft loans and or inputs supply are available. Sex of the respondents reveals that 63.3% of the farmers were male while 36.7% are female. This implies that majority of respondents are men who are naturally endowed with the strength to embark on farming. The result in Table 1 also reveals that greater (60%) percentages of respondents in the study area are married while 40% of respondents are single. This may be due to the fact that married men are expected to be able to attract support from their children. Result also shows an average household size of 6 persons. A large household size is considered important as it serves as a source of family labour thereby eliminating the cost of hiring external labour. Farmer's educational attainments showed that (48.3%) of the farmers had secondary and tertiary education respectively. This in effect shows that 96.6% of the beneficiaries of the farmers in the study area are literate. The high level of literacy equips farmers with sound managerial skills in the farm business. The result further revealed a mean farm experience of 11 years among the farmers. It implies that farmers in the study area have long years of experience in farming and therefore might have better knowledge to make use of credit granted to them with the ultimate aim of increasing their level of productivity. The result also showed a mean farm size of 3.4 hectares. This implies that most of the farmers were small holders and subsistence farmers, a situation that may not allow them to engage in large production to guarantee access to bigger credit facilities. The result also shows a mean annual income of ₦123375 among the respondents. The implication of the finding is that farmers in the study may not have limited access to credit facilities. This is because access to credit is enhanced by high income and earning capacity. A greater percentage (66.7%) of the respondents said they acquire their farmlands through inheritance. The negative effect of majority using inherited land is that it would lead to fragmentation of farm land as a result of sharing among siblings hence reducing the size of farm land for agricultural practices. Borrowers face barriers securing transactions with inherited land simply because ownership rights are not formally documented. Majority (67.5%) of the respondents were not members of any association while the remaining 32.5% were members of farmers association. The membership of clubs, associations or cooperatives could avail farmers the opportunity to obtain credit, receive inputs and obtain information on important and recent information concerning their farming activities.

Table 1: Socio-economic Characteristics of the Respondents (n=120)

Variable	Frequency	Percentage	Mean
Age			
21-30	9	7.5	
31-40	76	63.2	
41-50	31	26.0	
>50	4	3.3	38
Gender			
Male	76	63.3	
Female	44	36.7	
Marital status			
Married	72	60.0	
Single	48	40.0	
Household Size			
1-5	37	30.8	
6-10	65	54.2	
11-15	11	9.2	
>15	7	5.8	6
Highest educational status			
Primary	2	1.7	
Secondary	58	48.3	
Tertiary	58	48.3	
Non formal	2	1.7	
Farming experience			
1-5	20	16.7	
6-10	26	21.7	
11-15	61	50.8	
>15	13	10.8	11
Farm size			
1.0-3.0	51	42.5	
3.1-5.0	53	44.2	
>5.0	16	13.3	3.4
Annual Income (₦)			
50,000-100,000	43	35.9	
110,000-150,000	54	45.0	
160,000-200,000	10	8.3	
>200,000	12	10.8	123375
Land Tenure			
Hired	33	27.5	
Inheritance	80	66.7	
Purchased	7	5.8	
Membership of association			
Yes	39	32.5	
No	81	67.5	

Awareness of Credit

Result from Table 2 below shows that majority (87%) of the farmers in the study area were aware of the credit services and institutions while only 12.5% were not aware. The awareness of credit services is relatively important for credit accessibility in a certain community. Provision and strengthening of awareness about various credit services will definitely influence the farmers' access to credit. This can be

attributed to the fact that the farmers can not readily obtain credit if they are not aware of the available credit services in the community.

Table 2: Distribution of Respondents according to Awareness of Credit

Aware	Frequency	Percentage
Yes	105	87.5
No	15	12.5
Total	120	100

Sources of credit Obtained

Table 3 shows the sources of credit used by farmers in agricultural production in the area. Majority (36.7%) of the farmers obtained credit from Cooperative Societies. 26.7% sourced their credit from rotating credit, 17.5% obtained credit from Agricultural Development Bank (ADB), 6.7% of them sourced their credit from friends/relatives, 5-8%, sourced from micro finance banks while the remaining 4.2% and 2.5% sourced their credit from rural community banks and commercial banks respectively. It is obvious that majority of the farmers depend on informal financial sources mainly comprising loans from cooperatives, rotating credit, friends/relatives. This could be that poor farmers in the area lacked title deeds for pieces of land they own and as a result they do not qualify for bank credit where collateral are mostly required. This agrees with the survey carried out by Ali *et al.* (2017) who observed that credit from formal financial institutions meet only a small portion of the total credit demand of the agricultural sector.

Table 3: Distribution of Respondents according to Sources of loan obtained

Source of credit	Frequency	Percentage
Agric Development Bank	21	17.5
Commercial Bank	3	2.5
Microfinance Bank	7	5.8
Rotating Credit	32	26.7
Rural Community Banks	21	17.5
Cooperative Societies	44	36.7
Friends/Relatives	8	6.7

Multiple Responses

Volume of credit received

Table 4 below shows the volume of credit received by farmers from the various credit sources during the last planting season. The result indicates that 51% of the farmers received between ₦20,000 – 50,000 as credit for agricultural production. 11.7% received between ₦51,000 – 80,000, 10.0% received between ₦81,000 – 110,000, 9.2% got above ₦110,000 while 17.5% did not receive credit for agriculture last season.

Table 4: Distribution of Respondents according to Amount Received

Amount (₦)	Frequency	Percentage
20,000-50,000	62	51.7
51,000-80,000	14	11.7
81,000-110,000	12	10.0
>110,000	11	9.2
Not Received	21	17.5
Total	120	100

Sufficiency of credit received

From the results in table 5 below, majority (71.7.2%) of the farmers indicated that the amount of credit received for agricultural production was not sufficient for meaningful investment in agriculture. The volume of loan a farmer is able to secure to a very large extent determines his ability to adopt new innovation that can increase his productivity and hence income. As Abula and Ediri (2013) rightly observed, for a farmer to derive benefits from any institutional credit, the size of the loan is very important. When the amount of loan supplied from the amount demanded is above average it will encourage and support substantial innovations on the farm.

Table 5: Distribution of Respondents according to Sufficiency of Credit Collected

Sufficiency	Frequency	Percentage
Yes	34	28.3
No	86	71.7
Total	120	100

Determinants of the volume of credit accessed by farmers

The result of regression analysis is presented in Table 6. The multiple regression analysis was used to predict the factors affecting the volume of credit sourced by farmers.

The multiple correlation coefficient R^2 of the regression is 25.5, indicating that the independent variables contributed 25.5% of the changes in the dependent variable. The overall regression equation was significant at 1% level of probability, indicating that the independent variables significantly affected the amount of credit obtained by the respondents.

Three out of eight predictors, namely; marital status, level of education and credit awareness were statistically significant at various levels of probabilities.

Marital status (X₃)

From the analysis, marital status has a negative coefficient (-0.581), and was significant at 10% level of probability. This implies that married people received smaller amount as credit or loan. A possible explanation of this is that, married people are always saddled with heavier family responsibilities such that they often give less attention in investing in capital assets that are mostly required as collateral in securing bank loans.

Level of Education (X₅)

Level of education has a negative coefficient (-0.426) and was significant at 5% alpha level. The amount of loan collected therefore declines with increase in level of education. Undeniably, negative sign associated with the estimate suggests that those with higher education are not favoured in loan approvals. The only possible explanation could be that the farmers lied about their educational status to enhance their chances of approval when they applied for loans.

Credit Awareness (X₇)

Awareness of credit availability was positively related to the amount of credit obtained (1.552) and was significant at 1% level of probability. The amount of credit collected therefore increases with increased awareness of credit availability. The positive relationship was expected because those individuals who are aware of the credit availability in the financial institutions have better chances to obtain more credit than those who are not aware. This finding agrees with Ali *et al.* (2017) who found in their study on the effects of interest rates on access to agro-credit by farmers in Kaduna State, Nigeria that, awareness of credit availability had a positive and significant relationship with the volume of credit sourced by farmers from either formal or informal financial institutions

Table 6. Determinants of credit volume sourced by farmer

Variables	Coefficients (B)	Standard Error	T	Sig
Constant	.625	.617	1.014	.313
Age	-.034	.195	-172	.864
Sex	.117	.222	.528	.598
Marital status	-.581	.306	-1.902	.060***
Household size	.165	.139	1.185	.238
Level of education	-.426	.177	-2.403	.018**
Farm size	.056	.180	.310	.757
Credit awareness	1.552	.297	5.219	.000*
Income	.102	.077	1.323	.188
R ² = 0.255				
D W= 1449				
Sig= 0.000				

Dependent variable: Amount of credit

***, ** and * indicates significance at 1%, 5% and 10% level of probability respectively.

CONSTRAINTS TO CREDIT ACQUISITION

The constraints to credit acquisition are presented in Table 7. The results shows that high interest rate on loan and short repayment period were the highest constraint to credit access in the study area with both having 21% each. High interest rate is a factor that discourages farmers from obtaining credit in most commercial banks. This is followed by lack of awareness (18%). This situation comes in to play when farmers are not even aware of credit institutions available in their communities. This is followed by lack of collateral (11.8%). The inability of the farmers to meet the collateral security required by banks is a major problem affecting agricultural sector. Poor farmers have nothing to deposit in the process of obtaining credit for agriculture. The next problem faced by the farmers is difficulty in getting surety (5.4%). Farmers often face the challenge of getting a surety or guarantor before securing agricultural credits. Lastly, delay in disbursement (4.3%). The bureaucracy involved in the process of obtaining credit for agricultural purpose has not being encouraging on the part of the farmers.

Table 7: Distribution of Respondents according to constraints faced in accessing credit

Constraint	Frequency	Percentage
Lack of awareness	35	18.8
Lack of collateral	22	11.8
Difficulty in getting surety	10	5.4
Delay in disbursement	8	4.3
Short period of payment	39	21.0
High interest rate	39	21.0
Bureaucracy in loan processing	3	1.6
Illiteracy	22	11.8
Others	8	4.3

CONCLUSION

Based on the findings of the study, it can be concluded that, majority of the respondents were married and within their active ages. The study also showed that majority of the respondents had one form of education or the other with majority having 11-15 years of farming experience and a monthly income of ₦50000-₦150000. The estimate of multiple regressions showed that coefficient of credit awareness was positive and significant while marital status and level of education were negative and also significant as factors determining access to volume of credit by farmers. Major constraints to farmers' access to credit include high interest rate on loan, short repayment period and lack of awareness.

RECOMMENDATIONS

The following recommendations are made:

1. Government should consider conducting information drive aimed at promoting credit awareness and establishing of strong and viable farmer organizations such as cooperatives or credit associations which may play a vital role in increasing small farmers' access to credit. It is also important that Agricultural extension agents and other relevant agencies should intensify effort in educating farmers on the sources of credit facilities available to them.
2. Interest rate charged on credit facilities should be reduced to motivate the farming communities to source for credit and finally credit policy for rural and micro enterprise lending needs to be formulated in order to mobilize savings and maximise the availability of credit to the population in rural and urban areas.
3. Complicated application procedures adopted by most financial institutions should be modified to enable more farmers to source for credit.

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