

Challenges of Accessing Agricultural Credits by Farmers for Increased Food Production in Delta State, Nigeria

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Abstract

The study investigated the challenges of accessing agricultural credits by farmers for increased food production in Delta State, Nigeria, the specific objectives were to: examine the level of awareness of the sources of agricultural credits to farmers in the study area, ascertain the extent of accessibility of such agricultural credits to farmers, and identify the challenges facing farmers in accessing agricultural credits in Delta State. Descriptive survey design was adopted to assess the farmers. Purposive sampling technique was used to select three LGAs and a total of nine (9) communities while 32 respondents from each of the 9 communities were randomly selected given a total of two hundred and eighty-eight (288) respondents and used for the study. Weighted mean scores derived from the Likert type rating scale was used to analyze the data collated for the study, while the Analysis of Variance (ANOVA) was engaged for test of significance at 0.05% level of significance. The findings showed that the farmers were highly aware of Personal savings (GM = 2.49), Cooperative societies (GM = 2.47), Government bodies (GM = 2.28), Micro Finance bank (GM = 2.28) and Commercial Agriculture Credit Scheme (GM = 2.18) among others as sources of agricultural credits in Delta State. It indicated that Personal savings, Loan from Cooperative societies, Bank of Agriculture (BOA), Micro Finance Bank and the Commercial Agriculture Credit Scheme among other formal and informal sources of agricultural credits were highly accessible to farmers in the area. Finally, it showed in the degree of seriousness that: Lack of trust by the lending institutions (GM = 3.32), Poor leadership vision in agriculture (GM = 3.25), Lack of awareness of available agro credits (GM = 3.22), Low perception of farming enterprise by the people (GM = 3.20), High interest rate (GM = 3.05), Not having the required savings with the lending institution (GM = 3.02), beside others were the most serious challenges confronting farmers in accessing agricultural credits in Delta State. All the test results (ANOVA) showed no significant difference among the three LGAs at $P > 0.05$ significant level. The study therefore, recommended that: Extension Services should be beefed up in the State to cover the gaps of unawareness of agro credit sources and teach farmers how to access them, Extension agents should be encouraged to supervise and recoup

government agricultural loans from farmers to facilitate the flow of agricultural credits in the State, State Government should show concern and make policies that would relax the collateral security to enable the poor farmers access to credits as at when due, and A drastic measure should be put in place by government to punish defaulters who bridge the revolving loans from circulation in the State.

Keywords: Challenge, Accessing, Agricultural Credits, Farmers, Increase, Food Production.

INTRODUCTION

Agricultural credits are refundable loans given to farmers to start or expand their farming enterprises. It is repayable over a period of time with some interest as determined by the source of the credit (Iwena, 2008, In: Odinwa, Emah & Albert, 2016). Oloade and Olagunju (2013) define credit as a mechanism for facilitating the momentary transfer of purchasing power from one entity or organization to another. Credits provide the basis for increased production and efficiency through specialization of function. According to Oloade and Olagunju (2013) credit determines access to all the resources that farmers depend on for their operation, meaning that credit or money is everything now and then in agriculture.

Indeed, accessible and utilized agricultural credit is a gasoline that makes farm business run. It is necessary for the small farmers and even more important for the big farmers. If a farmer wants to increase the size of his land holding, erect a farm building, employ more labour or buy new equipment or implement he will need credit i.e. a supply of money to purchase the items required. Therefore, agro credit is necessary and very crucial at every level in the farm and other enterprises as well as in entire agricultural and community development.

Credit enables the farmer to meet his daily activities like paying of wages and other expenses; the size of the farm can be increased in terms of equipment, crops and livestock; chemical e.g. fertilizers and other farm inputs can be purchased adequately; it enables the farmer to adjust to seasonal fluctuations since most agricultural enterprises are seasonal; it strengthens the financial position of farmers hence increasing farmer's efficiency in dispensing farm work; certain adverse conditions can be prevented like the thieves, crop failure, and fire outbreak by taking insurance policies; it increases agricultural productivity since inputs can be acquired at the right time; it provides economic development; it breaks the vicious circle of poverty of the rural farmers i.e. it enhances the economic well being of the rural population; and it plays a significant role when borrowing to pay for hired labour which accounted for a greater percentage of all the essential farm work done by hand.

Yet, agricultural production in Nigeria has remained in the hands of small scale farmers who are characterized by illiteracy, use of local varieties/ feeds and poverty (Odinwa, Emah & Albert, 2016). These small scale farmers cannot provide the needed capital for agricultural modernization because of their high level of poverty (Okarenta & Oribiyi, 2005). It is glaring that availability of agro credits to the small scale farmers is the only sure hope for modernizing and improving agricultural production, which Oloade and Olagunju (2013) stressed that 'unless

production credit is made available on suitable terms, the majority of the small farmers will be seriously handicapped in adopting profitable technologies.

In this consciousness, series of efforts have been made by the Federal and State governments through their agencies in Nigeria to make agricultural credits available to farmers and other allied agro-businessmen, with a view to modernize agriculture and increase productivity (Odinwa, Emah & Albert, 2016). As a result, Agricultural Credit Guarantee Scheme (ACGS), Commercial Agriculture Credit Scheme (CAIS), Bank of Agriculture (BOA), Agricultural Credit Guarantee Scheme (ACGS), Commercial Agriculture Credit Scheme (Union Bank of Nig, Unity Bank, First Bank of Nig.), Agricultural Produce Finance Bank, Multi Channels Agricultural Financing Scheme, Micro Finance Bank, Electronic Wallet (E – Wallet), Industrial End Users Out Growers Scheme, etc., had been introduced at different stages of the economy. With the existence of these agro- credit sources it is expected that farmers in Delta State should be able to access funds required to execute farm plans and advance their levels of production and productivity, as well as improve their standards of living.

Irrespective of these formal and classified financial institutions beside the informal sources of credits in the country, investment into agriculture is still dwindling in Delta State (Johnny, Odinwa & Ekeogu, 2021). The outstanding queries are these: are farmers in Delta State aware of these credit sources for agricultural operations? If they are aware, to what extent are the farmers accessing the available agricultural credits in the State? What are the challenges of accessing the credits in Delta State? While some farmers claimed that the banks are not compassionate in giving out credits for farming, some of the financial sources argued that the uses of agricultural credits are sidetracked by these farmers without repayment, thereby making it difficult for available credits to freely circulate in the system (Johnny, Odinwa & Ekeogu, 2021). It is on this scenery, that the study was channeled to explore the challenges of accessing agricultural credits by farmers in Delta State, and to specifically:

- i. examine the level of awareness of the sources of agricultural credits to farmers in the study area,
- ii. ascertain the extent of accessibility of such agricultural credits to farmers in the study area, and
- iii. identify the challenges facing farmers in accessing agricultural credits in Delta State.

Three research hypotheses were formed to direct the study:

1. The level of awareness of the sources of agricultural credits to farmers does not differ significantly among the various local government areas in Delta State.
2. There is no significant difference in the level of accessibility of agricultural credits by farmers among the various LGAs in Delta State.
3. The challenges facing farmers in accessing agricultural credits do not differ significantly among the LGAs in Delta State.

METHODOLOGY

The study was conducted in Delta State, Nigeria. The State covers a land mass of about 6,833 square miles (17,698 square km) and a population of 4,098,391 (National Population Commission 2006). Beside crude oil and gas exploration and exploitation, agriculture is the

economic core of the State's economy, with subsistence farmers as the major operators of the farm industry (Johnny, Odinwa & Ekeogu, 2021).

Descriptive survey design was adopted to examine a cross section of farmers that are supposed to be accessing agricultural credits in Delta State, which Okeke and Olise (2008), and Odinwa, Emah and Nlerum (2020) recommended for describing uniqueness of a population or incident being studied. Purposive sampling procedure was used to select three Local Government Areas (LGAs) and three communities from each of the three (3) LGAs under study. Purposive sampling technique was employed on the basis that these selected communities would provide the actual information desired for this study, which Odinwa, Isife and Nlerum (2019) acknowledged as a fastest procedure to be used when a researcher wants to get a quick insight into a social-economic incident. From the three LGAs, a total of nine (9) communities and 32 respondents from each community were randomly selected given a total of two hundred and eighty-eight (288) respondents and used for the study. The instrument for data collection was questionnaire designed in three and four points Likert type rating scales. Likert rating scale according to Madukwe and Akinnagbe (2014) is used when objects under investigation are ranked to reflect the strength of feelings of the respondents. Data collected were analyzed using both descriptive and inferential statistical tools. The descriptive statistics employed was weighted mean derived from Likert type rating scales. While the inferential statistics used was the Analysis of Variance (ANOVA) to test the hypotheses for significance.

RESULTS AND DISCUSSION

Level of Awareness of the Sources of Agricultural Credits to Farmers in Delta State

The result on the level of awareness of the sources of agricultural credits to farmers in Delta State (Table 1) showed in the degree of awareness that: Personal saving (GM = 2.49); Cooperative societies (GM = 2.47); Government bodies (Local, State or Federal); Micro Finance Bank and Agricultural Produce Finance Bank with equal mean (GM = 2.28); Loan from Relatives /Friends and Commercial Agriculture Credit Scheme (Union Bank of Nig, Unity Bank, First Bank of Nig.) with similar mean value (GM = 2.18) recorded high awareness in the area. This means that farmers in Delta State are aware of those sources of agricultural credits including: Loan from the Produce Buyers (GM = 2.10); Non - Governmental Organizations (GM = 2.05); Loan from Money lenders (GM = 2.03) and Bank of Agriculture (GM = 2.00). This agrees with Yorgas (2019) who recognized that formal credit institutions consist the country's official and commercial banks such as the Nigerian Agricultural Bank (NAB), the Nigerian Industrial Development Bank (NIDB), the state government-owned credit institutions and Micro Finance Institutions (MFIs), Private and Merchant Banks, and semi-formal sources of credit to comprise of the NGOs, Cooperative Societies and support groups, farmers' associations and the rotating savings and credit associations (ROSCAs).

However, the result indicated that farmers in the study area were not aware of: Guaranteed Fund Credit Scheme (GM = 1.99); World Bank (GM = 1.97), Industrial End Users Out Growers Scheme (GM = 1.95), Multi Channels Agric. Financing Scheme (GM = 1.94) and Electronic Wallet (E – Wallet GM = 1.84) as sources of agricultural credit in Delta State. This unawareness

factor could be the reason for not accessing those aforementioned credits sources in the area, since one can only ask or act on what one is familiar with or has the technical knowhow.

Table 1: Mean Distribution on the Level of Awareness of Agricultural Credits to Farmers in Delta State

Sources of Credits	Aniocha n = 96	Mean Score s	Burutu n = 96	Mea n Scor es	Ughelli n = 96	Mea n [[Sco res	Grand Total N= 288	Gran d Mean Score s	Remark
Personal saving	247	2.57	230	2.40	240	2.50	717	2.49	Aware
Loan from Relatives /Friends.	201	2.09	208	2.17	218	2.27	627	2.18	Aware
Loan from Money lenders.	196	2.04	194	1.73	194	2.02	584	2.03	Aware
Non - Governmental Organizations	203	2.11	176	1.83	212	2.21	591	2.05	Aware
Loan from the Produce Buyers.	198	2.06	207	2.16	200	2.08	605	2.10	Aware
Loan from Co- operative Societies.	234	2.44	236	2.48	242	2.52	712	2.47	Aware
Government bodies (Local, State or Federal)	237	2.47	213	2.22	207	2.16	657	2.28	Aware
World Bank	184	1.92	185	1.93	198	2.06	567	1.97	Not aware
Bank of Agriculture (BOA).	184	1.92	216	2.25	176	1.83	576	2.00	Aware
Micro Finance Bank Guaranteed Fund Credit Scheme	201	2.09	218	2.27	238	2.48	657	2.28	Aware
Agricultural Produce Finance Bank	192	2.00	192	2.00	190	1.98	574	1.99	Not aware
Multi Channels Agric. Financing Scheme	200	2.08	240	2.5	217	2.26	657	2.28	Aware
Electronic Wallet (E – Wallet)	216	2.25	166	1.73	177	1.84	559	1.94	Not aware
Commercial Agriculture Credit	176	1.83	192	2.00	162	1.69	530	1.84	Not aware
	204	2.13	199	2.07	224	2.33			

Scheme (Union Bank of Nig, Unity Bank, First Bank of Nig.)							627	2.18	Aware	
Industrial End Users										
Out Growers Scheme	182	1.90	190	1.98	191	1.99	553	1.95	Not aware	
Source: Field Survey, 2021							Decision rule = 2.00			

ANOVA result on the level of awareness of agricultural credits available to farmers in Delta State (Table 2) showed that there is no significant difference in the views of Aniocha, Burutu and Ughelli LGAs' farmers on the sources of agricultural credits in the State. Implying that farmers in various LGAs in Delta State are on the same page as regards sources of agricultural credits and demands that something should be done to leverage their awareness on all agricultural innovation.

Table 2: ANOVA Result on the Level of Awareness of Agricultural Credits to Farmers in Delta State

Source of Variance	SS	Df	MS	f-cal	f-Critical	Remarks
B/W Group variance	0.02	2	0.01			
W/Group variance	2.34	285	0.06			
Total	2.36	287		0.14	3.22	NS
Source: Field Survey, 2021				P > 0.05		

Level of Accessibility of Agricultural Credits to Farmers in Delta State

Result in Table 3 indicated in the extent of accessibility that: Personal saving (GM = 2.49); Loan from Cooperative societies (GM = 2.45); Bank of Agriculture (GM = 2.38); Micro Finance Bank (GM = 2.23), and Commercial Agriculture Credit Scheme (Union Bank of Nig, Unity Bank, First Bank of Nig. GM = 2.19) among other formal and informal sources of agricultural credits were highly accessible to farmers in the area. The accessibility of these sources stem from the fact the farmers are aware of their existence, importance and how to go about them. Yorgas (2019) In: Johnny, Odinwa and Ekeogu (2021) in support of this findings confirmed that accessing credit from the formal credit sources require customers to have all the knowhow including having account with the banks and tangible or intangible collateral security for ease of access, if not, there will be no access even though one is aware.

Nevertheless, the result showed that Agricultural Financing Scheme (GM = 1.96); Non - Governmental Organizations (GM = 1.92); Loan from Money lenders and Industrial End Users Out Growers Scheme with equal mean (GM = 1.89); World Bank (GM = 1.58) and Electronic Wallet (E – Wallet GM = 1.45) recorded low accessibility to farmers in the area. The low

accessibility of these sources of credits could also spring from the unawareness factor or from the frightening interest charges attached to loans from these sources. This finding was in agreement with Johnny, Odinwa and Ekeogu (2021) who noted that in Nigeria, generally, commercial banks and other formal Credit Institutions fail to cater to the credit needs of rural populations because of their lending terms and conditions. Also, in support of this finding were Yorgas (2019) and Ogebe and Ogah (2020) who observed that it has been the practice of the formal financial institutions that since the poor are not bankable, and since they cannot afford the terms, they are therefore considered not creditworthy to access loans.

Table 4.5: Mean Distribution on the Level of Accessibility of Agricultural Credits to Farmers in Delta State

Sources of Credits	Aniocha n = 96	Mean Score s	Burutu n = 96	Mean Score s	Ughelli n = 96	Mean Score s	Grand Total N= 288	Grand Mean Score	Remark
Personal saving	231	2.41	261	2.72	226	2.35	718	2.49	High access
Loan from Relatives /Friends.	190	1.98	193	2.01	194	2.02	577	2.00	High access
Loan from Money lenders.	183	1.91	179	1.86	183	1.91	545	1.89	Low access
Non - Governmental Organizations	205	2.14	166	1.73	183	1.91	554	1.92	Low access
Loan from the Produce Buyers.	204	2.13	205	2.14	205	2.14	614	2.13	High access
Loan from Co-operative Societies.	241	2.51	235	2.45	230	2.40	706	2.45	High access
Government bodies (Local, State or Federal)	113	1.17	184	1.92	192	2.00	489	1.70	Low access
World Bank	224	2.33	224	2.33	207	2.16	455	1.58	Low access
Bank of Agriculture (BOA).	233	2.43	227	2.36	226	2.35	686	2.38	High access
Micro Finance Bank	203	2.11	218	2.27	220	2.29	641	2.23	High access
Guaranteed Fund Credit Scheme	187	1.95	200	2.08	190	1.98	577	2.00	High access
Agricultural Produce Finance Bank	224	2.33	189	1.97	197	2.05	610	2.12	High

Multi Channels Agricultural Financing Scheme	Electronic Wallet (E – Wallet)	Commercial Agriculture Credit Scheme (Union Bank of Nig, Unity Bank, First Bank of Nig.)	Industrial End Users Out Growers Scheme.	access
188	140	208	183	Low access
1.96	1.46	2.17	1.91	
187	136	211	179	
1.95	1.42	2.20	1.86	
190	143	212	183	
1.98	1.49	2.21	1.91	
565	419	631	545	
1.96	1.45	2.19	1.89	High access
				Low access

Source: Johnny, Odinwa and Ekeogu, 2021

Decision Mean = 2.00

The test of significance (Table 4) on the level of accessibility of agricultural credits to farmers in Delta State showed that the level of accessibility of agricultural credits to farmers did not differ significantly among the various local government areas in Delta State. This means that the views of Aniocha, Burutu and Ughelli LGAs’ farmers on the accessibility of agricultural credits in the State are common and requires a common solution to address it throughout the State for farmers to access credits when needed for all farming operations.

Table 4: ANOVA Result on the Level of accessibility of Agricultural Credits to Farmers in Delta State

Source of Variance	SS	Df	MS	f-cal	f-Critical	Remarks
B/W Group variance	0.002	2	0.00			
W/Group variance	4.006	285	0.10			
Total	2.008	287		0.01	3.22	NS

Source: Johnny, Odinwa and Ekeogu, 2021

P > 0.05

Challenges Facing Farmers in Accessing Agricultural Credits in Delta State

The findings on the challenges facing farmers in accessing Agricultural credits in Delta State (Table 5) showed in the degree of seriousness that: Lack of trust by the lending institutions (GM = 3.32); Poor leadership vision in agriculture (GM = 3.25); Lack of awareness of available agro credits (GM = 3.22); Low perception of farming enterprise by the people (GM = 3.20); High interest rate (GM = 3.05); Not having the required savings with the lending bank (GM = 3.02); Diversion of loans by farmers to other uses rather than farming (GM = 3.00); and Lack of insurance practices by farmers (GM = 3.18) among many other indicated challenges like Gender issue (GM = 2.99); Inability to pay back the revolving loans by farmers (GM = 2.96); Illiteracy (GM = 2.81); Loan as short- term and usually inadequate (GM = 2.80); Demand and cost of

feasibility report (GM = 2.79); Fear of taking risk by the farmers (GM = 2.71) etc. were the most serious challenges confronting farmers in accessing agricultural credits in Delta State.

The findings agreed with Okojie (2017) and Yorgas (2019) who observed in their separate reports that formal institutions perceive small rural holders as high-risk clients because of the subsistent nature of their production. Hence, they are hesitant to grant them loans because they do not provide enough returns as to pay back the loans. Also, that those formal finance institutions are mostly located in the urban areas, hence the transaction costs of transport including interest rates and time spent in an application and waiting are usually too high for rural farmers; and that the problem of illiteracy, poor management knowledge long administrative procedures discourage smallholders from accessing credits from formal credit institutions.

Other challenging factors indicated from the result were: Lip services to long – term loans by banks (GM = 2.70); and Loans not being available at the time of need (GM = 2.60). These findings, especially “loans not being available at the time of need’ add to the reasons why farmers divert loans meant for farming into other uses. When agricultural base loans arrive at the wrong season to a farmer, he/she may put it into other uses in order to secure the money from complete uselessness. This finding is still in agreement with Ukwuaba et al. (2020), who claimed that farmers access credit for several reasons, such as farming, trading, education, feeding, etc., and positing that the reason for diverting agro credits to other uses was that the credits do not arrive at the right season to farmers, but must be used and pay back at the due time.

Table 5: Mean Distribution on the Challenges facing Farmers in Accessing Agricultural Credits in Delta State

Challenges	Aniocha n = 96	Mean Score s	Burutu n = 96	Mea n Score s	Ughelli n = 96	Mea n Score s	Grand Total N= 288	Grand Mean Score	Remark
Lack of awareness of available agro credits.	305	3.18	315	3.28	307	3.20	927	3.22	Serious
Lack of trust by the lending institution on farmers.	296	3.08	300	3.12	350	2.60	955	3.32	Serious
Fear of taking risk by the farmers.	251	2.61	288	3.00	242	2.52	781	2.71	Serious
Insecurity nature of the area.	244	2.54	215	2.24	225	2.34	684	2.38	Not Serious
Weak government policies on agro-credits.	199	2.07	242	2.52	271	2.82	712	2.48	Not Serious
Poor leadership vision in agriculture,	299	3.11	311	3.24	323	3.36	936	3.25	Serious
Low perception of farming enterprise by	292	3.04	307	3.20	286	2.98	922	3.20	Serious

the people									
Diversion of loans by farmers to other uses rather than farming.	303	3.16	282	2.94	279	2.91	864	3.00	Serious
Inability to pay back the revolving loans by farmers.	292	3.04	280	2.92	280	2.92	852	2.96	Serious
Lip services to long – term loans by banks	277	2.89	228	2.38	274	2.85	779	2.70	Serious
Lack of insurance practices by farmers	323	3.36	309	3.22	283	2.95	915	3.18	Serious
Illiteracy	283	2.95	261	2.72	264	2.75	808	2.81	Serious
Demand and cost of feasibility report	284	2.96	258	2.69	261	2.72	803	2.79	Serious
Gender issue	287	2.99	289	3.01	286	2.98	862	2.99	Serious
Not belonging to functional co-operative organizations.	259	2.70	218	2.27	213	2.22	690	2.40	Not Serious
Lack of collateral security to present before loan can be given.	278	2.90	297	3.09	274	2.85	849	2.95	Serious
Not having the required savings with the lending bank	285	2.97	299	3.11	287	2.99	871	3.02	Serious
Loans not being available at the time of need.	258	2.69	238	2.48	252	2.63	748	2.60	Serious
Short- term loan and usually inadequate.	275	2.86	263	2.74	268	2.79	806	2.80	Serious
High interest rate.	292	3.04	291	3.03	295	3.07	878	3.05	Serious

Source: Field Survey, 2021

Decision rule = 2.50

Test of significance on the challenges facing farmers in accessing agricultural credits in Delta State (Table 6) showed no significant difference in the means of the three LGAs in Delta State. This means that the views of Aniocha, Burutu and Ughelli LGAs farmers on the challenges facing farmers in accessing and using agricultural credits in Delta State are similar. It implies that similar solution is possible to handle the challenges throughout State.

Table 6: ANOVA Result on the Challenges facing Farmers in Accessing and Using Agricultural Credits in Delta State

Source of Variance	SS	Df	MS	f-cal	f-Critical	Remarks
B/W Group variance	0.08	2	0.04			
W/Group variance	4.60	285	0.09			
Total	4.68	287		0.46	3.17	NS

Source: Field Survey, 2021

CONCLUSION

The findings revealed that farmers in Delta State are mostly aware of the informal sources of agro credits and few of the formal sources, even though they are not readily accessible to them, as a result of the following challenges: Lack of trust by the lending institutions, poor leadership vision in agriculture, lack of awareness of available agro credits, low perception of farming enterprise by the people, high interest rate, not having the required savings with the lending bank, diversion of loans by farmers to other uses rather than farming and lack of insurance practices by farmers among many other indicated challenges like Gender issue, inability to pay back the revolving loans by farmers, illiteracy of farmers, demand and cost of feasibility report, fear of taking risk by the farmers among many challenges, which were common throughout Delta State.

RECOMMENDATIONS

Based on the findings, the study therefore, recommended the following:

1. Extension Services should be beefed up in the State to cover the gaps that unawareness of agro credit sources had created and teach farmers how to access them.
2. Extension agents should be encouraged to supervise and recoup government agricultural loans from farmers to facilitate the flow of agricultural credits in the State.
3. State Government should show concern and make policies that would relax the collateral security to enable the poor farmers access to credits as at when due.
4. A drastic measure to be put in place by government to punish defaulters who bridge the revolving loans from circulation in the State.

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