

## **Gender Analysis of Access to Credit by Rural Small Scale Farmers in Benue State Nigeria**

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### **Abstract**

*This study specifically examined various issues related to access to credit by both male and female crop farmers in Benue State, Nigeria. Sixty male and sixty female crop farmers were randomly sampled and used for data collection. Structured questionnaire was used to collect data needed for analyses. Descriptive statistics and Logit model regression based on the maximum likelihood estimation were used to analyze the data collected. The explanatory variables used in the Logit model were derived following a careful review of the literature on credit access among farmers in Nigeria. The descriptive analysis revealed the presence of aging farming population; low formal education among farmers and importance of remittance to agricultural production in the region. The study also identified rotating credit and local savings as the major sources of credit to both male and female farmers in the region. The estimated Logit model revealed that farmers' household expenditure, cost of fertilizer, cost of hired labour, farm size and farm income are significant determinants of access to credit among male and female farmers in the study area. It is recommended that farm inputs should be further subsidized in the region. Government agencies and Non-Governmental Organizations should intensify efforts at increasing adult formal education among male and female farmers in the study area. Operators of credit institutions should endeavor to locate some of the lending outfits nearer to the farmers. Therefore, the study based on the findings suggests a comprehensive development of gender-specific policy interventions to enhance access to credit by the rural farmers in Benue State.*

**Key words:** Gender, farmers, credit, access, logit model, Benue State

### **Introduction**

A productive resource such as agricultural credit is very vital for efficient and sustainable production activities especially in developing countries (Nweke, 2001). Farm credit is among the essential factors needed for agricultural production, and with it, farmers can secure farm inputs such as; farm equipments and hired labour (Odoh, *et al.*, 2009). Farm credit is widely recognized as one of the intermediating factors between adoptions of farm technologies and increased farm income among rural farmers in Nigeria (Omonona *et al.*, 2008, Akpan *et al.*, 2013). It is one of the fundamental ingredients of sustainable agricultural production; as such its accessibility and demand is among the prerequisites for attaining the national goal of reducing rural poverty and ensuring self sufficiency in food production in the country (Nwaru *et al.*, 2011 and Akpan *et al.*, 2013). Consequently, a general awareness on the significance of credit as a tool for agricultural development has been increasing (Omonona *et al.*, 2008). Agricultural credit is seen as an undertaking by individual farmers or farm operators to borrow capital from intermediaries for farm operations (Odoh, *et al.* 2009). According to Olayemi (1998), 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, semi-formal or informal sources.

Access to agricultural credit has been positively linked to agricultural productivity in several studies in Nigeria (Rahaman and Marcus, 2004, Abu, *et al.*, 2010, Ugbajah, 2011). Despite this positive correlation, some empirical studies have revealed cases of credit insufficiency among rural farmers in Nigeria (Deaton 1997; Udry 1990; Zeller 1994; Idachaba 2006; Adebayo and Adeola, 2008 and Ololade and Olagunju, 2013). In the similar way, several studies have identified reasons for poor credit access among rural farmers in Nigeria. Among others, Ololade and Olagunju, (2013) discovered a significant relationship between farmer's sex, marital status, lack of guarantor, high interest rate and access to credit in Oyo State, Nigeria. A study by Ajagbe (2012) showed that farmer's age, membership to social group, value of asset, education and the nature of the credit market are the major determinants of access to credit and demand among rural farmers in Nigeria. In addition, Akpan *et al.*, (2013) reported that farmers' age, gender, farm size, membership of social organization, extension agent visits, distance from the borrower's (farmer) residence to lending source, years of formal education and household size are important determinants of access to credit among poultry farmers in Southern Nigeria. Contribution by Lawal *et al.*, (2009) showed that, a direct relationship exists between social capital, contribution in the associations' by the farming households and access to credit.

Although abundant literature exists on issues of access to credit among rural farmers in the country; majority of these literature are not gender sensitive. Considering the cultural setting and the nature of environment where agricultural activities are practiced in Nigeria, there is an overwhelming need to reconsider the issue of access to credit by rural farmers on gender basis. Globally, there is a growing recognition of the importance of gender equality on issues of access to productive resources and the role of both men and women in agricultural development. In fact, most international discourses and recent literature have also acknowledged this fact. Provision of farm credit, is one of such critical farm policies that require reassessment by the policy makers in the country; and especially when considering the gender imbalances in the distribution of agricultural resources to the farming sector. Generally, agricultural sector has been considered by most people as a masculine dominated world. However, findings from a study financed by the United Nations Development Programme (UNDP) revealed that women constitute about 60-80 % of agricultural labour force in Nigeria depending on the region (World Bank, 2003); and they produce two-thirds of the food crops consumed in the country.

In spite of the prominent role of women in agricultural sector in Nigeria, their access to farm resources are limited by cultural norms and values among others. In most communities in Nigeria, women are forbidden to inherit resource such as Land. In addition, research has shown that women and men's differential access to credit and ability to enhance agricultural productivity in Nigeria resulted from socially emanated gender-specific constraints that are built into the socioeconomic, local institutions and socio-cultural norms and practices in their domains (Ololade and Olagunju, 2013).

Several researches have observed that in agricultural production, women are more constrained than their male counterparts as a result of which most women have less access to and higher effective costs for information technology, inputs and credit (Shultz, 2007 and Yemisi and Aisha, 2009). Gender inequality in access to farm credit is one of the reasons responsible for the failure of agriculture to move forward the way it should in Nigeria. Adesina and Djato, (1997); Yemisi and Aisha, (2009) buttressed that gender inequalities reduced productivity in farm and enterprises. Lack of access to credit makes it difficult for both men and women to expand into large-scale activities. In Nigeria, several evidences point to the fact that credit to agricultural sector is crucial. Lack and or inadequate access to credit affect both male and female farmers in different ways; and these depend on a number of constraints that determine their lack or insufficient access to it, and their ability to meet their target production and sustain agriculture as a source of livelihood.

In this regard, this study was undertaken to examine the comparative gender analysis of the access to credit in Benue State in Nigeria. Previous studies by Abu *et al* (2010), Odoemenem and Osogwa (2010) among others in Benue State ignored gender sensitivity on access to credit among farmers in the State. This study was therefore designed to provide literature to fill this gap. Specifically, the study examined the socio-economic characteristics of male and female crop farmers; identify sources of credit available to them; determine constraints to accessing credit and factors that affect access to credit by male and female smallholder farmers in the rural areas of Benue State.

**Methodology**

**Study Area**

The study was conducted in Benue State of Nigeria. The State lies between latitude 7<sup>o</sup>20N and longitude 8<sup>o</sup>45E. It consists of 23 local government areas and three agricultural zones according to the classification by the Benue State Agricultural Development Project. The study was carried out in zone A of the Agricultural development project (ADP) of Benue State. The Zone comprises 8 Local Government Areas namely; Buruku, Gboko, Guma, Gwer, Gwer West, Makurdi and Tarka. The climate of the region is characterized by constantly moderate temperatures throughout the year averaging 20<sup>o</sup>C – 23<sup>o</sup>C though may occasionally rise to 37<sup>o</sup>C in between March and April, particularly in the Benue trough. The state has about seven months of rainfall per annum with total ranging from 1200mm to 2000mm. Benue State lies in the Southern Guinea Savanna biome with its characteristic coarse grasses and diverse species of scattered trees that became more stunted and less dense towards the Northern parts of the state. Agricultural activities in the area include production of crops like yams, cassava, rice, maize, sorghum, soya beans, beniseed (sesame), and groundnuts. Others include sweet potatoes, millet, and a wide range of others like sugarcane, oil palm, mango, citrus and banana. The inhabitants are predominantly farmers.

**Sampling technique**

A combination of sampling methods was used to select respondents for the study. The state is comprised of three agricultural zones. Three local government areas were randomly selected from Zone “A” of the Benue State ADP classification. Two communities was randomly selected from each of the selected Local Government Area. Ten male and female farmers were randomly selected from the sampled community. In all, 60 male and 60 female farmers were selected; this gave a total of 120 respondents.

**Method of data collection**

Primary data was collected from the sampled respondents (i.e. small scale crop farmers in the selected areas) using structured questionnaires. Data on the socio-economic characteristic of the farmers, their sources of credit and the constraints to accessing credit were collected and used for the analysis.

**Method of analysis**

A multivariate logistic regression model was used to analyze factors that influence the access to credit by both male and female crop farmers in Zone “A” of ADP in Benue State; The model employed in the analysis is specified as follows:

$$Ln Y = Ln \left( \frac{P_i}{1 - P_i} \right) = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_n X_n + \mu_i \dots \dots \dots (1)$$

Where Y = is a binary variable defined as 1 if a male or female farmer has access to credit and 0 if a respondent does not.

P<sub>i</sub> = Probability to access credit

Ln = Natural logarithm function

β<sub>0</sub> = A constant

β<sub>1</sub> – β<sub>n</sub> = Logistic regression coefficients

x<sub>1</sub> – x<sub>n</sub> = explanatory variables defined below;

HHE = Household expenditure of respondent (Naira)

AGE = Age of respondent (Years)

EDU = Formal educational level of respondent (Years)

COS = Cost of fertilizer (Naira)

COL = Cost of labour (Naira)

LAN = Respondent’s farm size

FAI = Respondent’s farm income (₦)

**Note:** equation 1 was estimated for both male and female crop farmers in the study area.

## Result and Discussion

### Summary statistics for variables used in the study

The summary statistics (mean and standard deviation) of variables used in the study are presented in Table 1.

Table 1: Summary statistics for variables used in the study

Variables	Male farmers		Female farmers	
	Mean	Standard deviation	Mean	Standard deviation
Household expenditure (₦)	1260.0	1606.9	657.40	1008.3
Age (years)	49.440	15.366	41.92	13.726
Education (years)	7.2800	5.3109	4.26	4.9726
Farm income (₦)	6.8490e+005	2.3784e+006	77596	1.0802e+005
Cost of fertilizer (₦)	19520.	19928.	12924	12941.
Cost of hired labour (₦)	18792.	21047.	16958.	21374.
Farm size (ha)	1.4376	1.8211	0.93400	0.47190
Amount of credit (₦)	40790.	1.1841e+005	11200	39416
Cost of herbicide (₦)	6608.0	7207.1	8638.0	10486.
Cost of improved seed (₦)	3422.0	6707.8	2420.0	6236.3

Note: Data from field survey 2013.

### Socioeconomic characteristics of male and female crop farmers in Zone "A" of ADP in Benue State

The result on the socioeconomic characteristics of male and female farmers in the study area is summarized in Table 2. The result showed that most (48.33%) of the male farmers in the study area are in the age range of 41 – 60 year; while the majority of female farmers((43.33%) in between age range of 21 – 40 years. There was no male farmer below 20 year range. This is an indication that the farming population of male farmers in the study area is aging out. Thus, there is need to encourage more youths' involvement into agricultural production, and particularly males to support and possibly replace the existing farmers. This result is in line with that of Akpan, 2010 report in Nigeria.

The result also showed that only 3.33% of male farmers were single, while all female farmers sampled were married. This explains the importance of family labour to agricultural production in a typical rural community in Nigeria. Most rural farmers will prefer to marry in order to have cheap family labour needed for agricultural activities.

About 51.67 % of female farmers had not acquired any form of formal education compared to about 21.67% of their male counterparts. Majority of the male farmers had at least, 12 years of formal education compared to about 21.66% of the female respondents. No female farmer sampled attended tertiary institution; whereas 10% of the males did. This result reveals the dearth of educational backwardness of female farmers in the study area. Early marriages, cultural norms and values prevalent in the study area could be responsible for this imbalance.

The income distribution among respondents showed that about 8.33 % of male farmers made less than ₦10, 000 per farming season compared to 30% among female farmers. The result however confirmed that male farmers make more farm income than their female counterparts. This result satisfies the *a priori* expectation considering the dominance of males' folks in controlling farm resources and revenue in rural families.

In addition, about 93.33% of male and 3.33% of female farmers respectively earned non-farm income from remittance. This result perhaps explains the importance of remittance to the domestic agricultural production in Nigeria. Furthermore, the result revealed that inheritance is the most popular mode of land acquisition among male (56.67%) and female (41.67%) farmers in the study area. Leasing (16.66%), family land (11.67%) and rent (11.67%) are common among male farmers. On the other hand, family land (38.33%), leasing (11.67%), and rent (8.33%) are prevalent among female farmers in the study area.

In addition, about 50.45% of male and female farmers earned non-farm income from remittance. This result perhaps explains the importance of remittance to domestic agricultural production in Nigeria. Animal rearing is another important non-crop farm source of income to both male and female farmers in the area.

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**Table 2:** Socio-economic Characteristics of Male and Female farmers in the study area

Characteristics	Male		Female	
	Freq.	%	Freq.	%
<b>Age (Years)</b>				
≤ 20	0	0.00	6	10.00
21 – 40	18	30.00	26	43.33
41 – 60	29	48.33	22	36.67
> 60	13	21.67	6	10.0
Total	<b>60</b>	<b>100.00</b>	<b>60</b>	<b>100.0</b>
<b>Marital Status</b>				
Single	2	3.33	0	0.00
Married	47	78.34	34	56.67
Divorced	5	8.33	0	0.00
Widower/widowed	6	10.0	26	43.33
Total	<b>60</b>	<b>100.0</b>	<b>60</b>	<b>100.0</b>
<b>Education (Years)</b>				
No schooling	13	21.67	31	51.67
Primary school	13	21.67	16	26.67
Secondary school	28	46.66	13	21.66
Tertiary	6	10.00	0	0.00
Total	<b>60</b>	<b>100.0</b>	<b>60</b>	<b>100.0</b>
<b>Farm Income from crop production (Naira)</b>				
< 10 000	5	8.33	18	30.0
11 000 – 50 000	20	33.34	16	26.66
50001 – 100 000	17	28.33	13	21.67
> 100 000	18	30.00	13	21.67
Total	<b>60</b>	<b>100.0</b>	<b>60</b>	<b>100.0</b>
<b>Non – crop farm income sources</b>				
Trading/Business	6	5.41	0	0.00
Animal rearing	32	28.83	2	50.00
Rent	4	3.60	0	0.00
Transportation	4	3.60	0	0.00
Civil Servant	7	6.31	0	0.00
Teaching (private)	2	1.80	0	0.00
Remittance	56	50.45	2	50.00
Total	<b>111*</b>	<b>100.0</b>	<b>4</b>	<b>100.0</b>
<b>Mode of land acquisition</b>				
Inheritance	34	56.67	25	41.67
Purchase	2	3.33	0	0.00
Lease	10	16.66	7	11.67
Family land	7	11.67	23	38.33
Rent	7	11.67	5	8.33
Total	<b>60</b>	<b>100.0</b>	<b>60</b>	<b>100.0</b>

**Note:** \* represent effects of multiple responses. Data from field survey, 2013.

### Sources of credit facility to male and female farmers in Benue state

Various sources of credit available to male and female crop farmers in zone A of the Agricultural Development Project (ADP) in Benue state is presented in Table 3. The result revealed that, rotating credit (36.35%) and local savings (32.47%) are the major sources of credit available to male farmers in the region. Credit from friend/relations (12.99%), money lenders (9.09%) and cooperative society (9.09%) are also important to male farmers in the region. For the female farmers, rotating credit (46.67%) and local savings (46.67%) are the dominant credit sources accessible in the zone. However, credit from friends/relations (6.60%) plays a less significant role compared to the aforementioned credit sources among female crop farmers in the zone.

**Table 3: Sources of credit to male and female farmers in the study area**

Sources of credit	Male		Female	
	Frequency	%	Frequency	%
Friends/Relations	10	12.99	3	6.66
Agricultural Banks	0	0.0	0	0.0
Commercial Banks	0	0.0	0	0.0
Money lenders	7	9.09	0	0.0
Cooperative society	7	9.09	0	0.0
Rotating credit	28	36.36	14	46.67
Local savings	25	32.47	14	46.67
Total	<b>77*</b>	<b>100.00</b>	<b>31</b>	<b>100.00</b>
Number of respondent that access credit	35	58.33	31	51.67
Number of respondent that don't have access credit	25	41.67	29	48.33

**Note:** \* means respondents were exposed to multiple credit sources. Data from field survey, 2013.

From this result, it is obvious that the male crop farmers have more sources of credit than the female crop farmers in the zone. This implies that male farmers have more access to credit facilities than the female farmers in the study area. However, this assertion did not vividly manifest itself in the field when one compared the total male respondent that accessed credit to female respondents sampled as presented in the last two rows at the lower portion of Table 3. Various reasons could be attributed to this insignificant dispersion in credit accessibility between male and female farmers in the zone.

### Constraints to credit access by male and female crop farmers in Zone 'A' of ADP in Benue State

The Results in Table 4 presents constraints to access to credit facility among male and female farmers in the study area. The result identified reluctance from credit sources (38.75%) and fear of poor harvest (31.25%) as major hindrances to credit accessibility among male crop farmers in Zone "A" of ADP in Benue state, central Nigeria. The result implies that operators of credit sources are afraid of default by male beneficiaries, and this is a serious problem to credit accessibility among male farmers in this region. The issue on climate variability and the risky nature of agricultural production are the major contributors to uncertainties in harvest among male farmers. This again, has adverse effect on access to credit among male respondents.

**Table 4: Constraints to credit demand by male and female farmers in zone A of ADP in Benue State**

Constraints	Male		Female	
	Freq.	%	Freq.	%
No access to formal Banks	12	15.00	7	21.87
No collateral	2	2.50	7	21.87
Difficulty in getting surety	10	12.50	5	15.64
Reluctance from credit sources	31	38.75	4	12.50
Age challenge	0	0.00	7	21.87
Fear of poor harvest	25	31.25	2	6.25
Total	<b>80*</b>	<b>100.00</b>	<b>32</b>	<b>100.0</b>

**Note:** \*Multiple responses: Data from Field Survey, 2013

The result also indicates that no access to formal Banks (15.00%) and difficulty in getting surety (12.50%) are among significant constraints to access to credit by male crop farmers in the study area. The result could be substantiated by the remoteness of the farming communities from the city centers.

On the other hand, the study had identified; zero collateral (21.87%), age challenge (21.87%) and insufficient access to formal banking institutions (21.87%) as major constraints to credit access by female crop farmers in the study area. The result on collateral is as expected for female farmers due to the cultural restriction on farm resources ownership on female in most rural communities in Nigeria. Others significant constraints to credit access among female farmers in the region are insufficient surety (15.64%), reluctant from credit sources (12.50%) and fear of poor harvest (6.25%).

#### **Determinant of credit access by male and female farmers in Zone “A” of agricultural development project in Benue State**

Table 5 presents the maximum likelihood estimates of the Logit model described in equation 1 for both female and male respondents. The estimated Logit regression model gave the McFadden R – square values of about 0.867 for the male respondents and 0.715 for the female respondents. This implies that all the explanatory variables included in the credit access models for male farmers explained about 86.70% of probability or decision in access to credit by the farmers.

**Table 4.** Logit Model estimates of access to credit by male and female farmers in Zone “A” of the Agricultural Development Project in Benue State in Nigeria.

variables	Male farmers			Female farmers		
	coefficient	Z- tests	Slope	Coefficient	Z- tests	Slope
Constant	12.078	22.17	-	0.309	0.116	-
Household expenditure	0.028	1.748*	0.030	0.001	1.700*	0.023
Age	-0.814	-1.056	-0.010	-0.039	-0.861	-0.009
Education	4.307	2.549**	0.051	0.089	0.757	0.022
Farm income	-0.027	-1.879*	-0.095	-0.048	-4.463***	-0.082
Cost of fertilizer	0.002	1.944*	0.039	0.054	2.629**	0.043
Cost of hired labour	0.002	2.344**	0.076	0.003	3.865***	0.067
Farm size	18.334	2.987***	0.079	0.171	2.324**	0.039
McFadden R-Squared	0.867			0.715		
Log- Likelihood	-4.51			-27.19		
Akaike Creterion	25.02			70.37		
Schwarz Criterion	40.32			85.66		
Hannan-Quinn	30.84			76.19		

**Note:** \*, \*\* and \*\*\* represent 10%, 5% and 1% significant levels respectively. Variables are as defined in Equation 1. Source: Data from Field Survey, 2013.

Similarly, about 71.50% of probability or decision of female farmers in access to credit is explained by the explanatory variables specified in the credit access models for female farmers in the region. The log-likelihood ratio (LR) statistics for the two models exhibited appropriate signs and are significant; meaning that the explanatory variables included in the two models jointly explained the probability of credit access by both male and female respondents in the area. The information criteria also attest to the reliability of the Logit model in this study. For the male respondent’s Logit model, the empirical result revealed that the slope coefficients of the farmer’s household expenditure, farm income and cost of fertilizer were positive and statistically significant at 10%. Farm income was statistically significant at 10% but with a negative slope coefficient. Furthermore, education and cost of hired labour were positive and statistically significant at 5% and farm size positive and statistically significant at 1% respectively. This result implies that as the male farmer’s household expenditure, education, cost of fertilizer, cost of hired labour and farm size increase, the chance to access credit increases too. The result means that these variables (farmer’s household expenditure, education, cost of fertilizer, cost of hired labour and farm size) are positive determinants of access to credit by male farmers in the Zone.

For instance, as a farmer's household expenditure increases, there will be need to acquire external capital or income to finance farm activities. Also an increase in the farmer's education implies increase in awareness and exposure to farm innovations or technology which will need capital to finance adoption. In addition, as cost of factors of production increase (fertilizer and hired labour), increased income will be needed to acquire these inputs. Credit is that exogenous factor of production that can help to increase the quantity of factor of production needed by farmers. Increase in farm size implies a shift from peasant farming to commercial farming, and increased credit is crucial in expanding the existing productive capacity of the farm. On the contrary, the slope coefficient of farmer's farm income (at 10%) impacted negatively on the probability to access credit by the male respondents. However, this result satisfied the *a priori* expectation, because increase in income will reduce the need for external financing of farm activities. Farmers will plough back excess revenue to farm production activities and reduce the credit demand of the farm.

Based on the estimated marginal effect of the explanatory variables on the probability to access credit by the male farmers in the study area; the study has identified farm income (0.095); farm size (0.079); cost of hired labour (0.076); education (0.051) and cost of fertilizer (0.039) in ascending order as the most important determinants of probability in access to credit by male farmers in the study area.

The result for the female farmers is similar to that of the male. Except for education, (which has no significant relationship with the probability to access credit among female farmers; every other explanatory variable has the same direction of effect on the probability of access to credit when compared to the male farmers' model. This result implies that female farmers' household expenditure, cost of fertilizer, cost of hired labour and farm size are positive determinants of access to credit among female farmers in the study area. On the other hand, farm income negatively affected the probability of access to credit by the female respondents. Based on the estimated marginal effect of the explanatory variables on the probability of access to credit by female farmers, we have identified; farm income (0.082); cost of hired labour (0.067); cost of fertilizer (0.043) and farm size (0.039) in ascending order as the most important determinants of probability in access to credit by female farmers in the study area.

### ***Conclusion and Recommendations***

This study has identified several farm level policy variables that will be useful to formulate farm based policies that can promote credit access and solve other credit issues faced by female and male farmers in Zone "A" of the ADP in Benue State, Nigeria. Based on the analysis of the socioeconomic characteristics of male and female farmers in the study area; the study has discovered aging farming population among the male farmers in the region. Also formal education among male and female farmers is low in the region. The study also identified rotating credit and local savings as the major sources of credit to both male and female farmers in the region, but discovered that the male folks have more sources of credit supply than the females. The analysis further revealed the importance of remittance to agricultural activities in the region.

Also, the reluctant nature of credit suppliers and fear of poor harvest are major constraints to access to credit facility among male farmers in the region; while age challenge, no collateral and no access to formal Bank were identified as major constraints to access to credit by the female farmers. The Logit model regression analysis revealed that farmers' household expenditure, education, cost of fertilizer, cost of hired labour and farm size as well as farm income are statistically significant policy variables that affected the probability of access to credit by both male and female farmers in the study area.

Based on the findings, the following recommendations will be useful to policy makers in the State to improve on existing credit policy and other vital areas of agricultural production. More male youth should be encouraged to participate in agricultural production in the area. Also, both male and female farmers should be exposed to longer period of formal education as this will enhance technology adoption. Farm inputs should be subsidized as this will reduce the cost of production and minimizes the need for credit among farmers. Operators of credit institutions should endeavor to locate some of the lending institutions or outfits nearer to the farmers. We suggest the intensification of family planning programme in the rural area where most of these farmers reside. This will help to reduce household size of farmers which will probably contribute to increase in household saving and decline in demand for credit facilities in the study area. It will also prevent undue diversion of farm credit to household consumption. Summarily, these findings perhaps suggest a comprehensive development of gender-specific policy interventions to enhance access to credit by the rural farmers in Benue State.



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