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Determinants of Agricultural Credit Access among Members of Farmers Cooperative Societies in Anambra State

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Background

Agriculture has been considered a crucial economic sector in both rural and urban areas (Sodeeq et al. 2019). Agriculture, sometimes known as farming, is the science or practice of cultivating the earth to grow crops, raising animals, and breeding livestock to produce food and other agricultural goods for human consumption and use. Crop production, livestock, forestry, fisheries, processing, butchery, and the marketing of agricultural goods are all included in the broad field of agriculture (Malachy Solomon & Joseph, 2019). Agricultural production still accounts for a large proportion and contribute to the employment of most workers. In addition, the agricultural sector has strategic importance in terms of producing nutrients, supplying raw materials to the industry, and providing foreign exchange through exports (Başer & Bozoğlu, 2018). Today, Agriculture in Nigeria is increasingly recognized as central to sustainable economic development as it plays a very significant role in addressing food insecurity, poverty and human development challenges (Sodeeq et al., 2019). In the bid to meet food production target, farmers are particularly in need of credit for investment in agriculture towards expanded production and boosting the country's food self-sufficiency ratio. One of the ways to achieve this is to extend credit facility to farmers (Ibeneme & Mmuo, 2021).

Providing credit to farmers is one of the tools used in building the productive capacity of farmers so that they can efficiently produce and contribute to the economy of the country. Casemir, Hougbedji and Salami (2021) asserted that access to credit improves agricultural productivity and strengthens the resilience of farmers by allowing them to adapt to climate change, and to hedge against risk (Casemir, et al.,2021). The agriculture industry uses credit more than any other sector of the economy because of seasonal changes in farmer returns and a shift from subsistence to commercial farming. As a result, introducing accessible and affordable financing is the quickest approach to enhance sustainable agricultural development and livelihood for smallholder farmers in rural parts of Sub-Saharan Africa (Ameh & Lee, 2022).

ABSTRACT

Agricultural credit is believed to play a crucial role in enhancing agricultural productivity; however, access to agricultural credit remains a major challenge to members of cooperative multipurpose farmers in Anambra state. To investigate this phenomenon, this study examined the determinants of agricultural credits access among members of farmers multipurpose cooperative societies in Anambra state. The study was carried out in three agricultural zones in Anambra state, Nigeria. A multi stage random sampling technique was used to arrive at a sample size of twenty four cooperative societies with a membership strength of 337 farmers as sample size. The instrument for data collection was a set of structured questionnaire on a 5-point likert-scale Data was analyzed using and the multiple regression models. Model results indicated that Age of farmers significantly (3.00), $t(285) = 13.96, 12.65$ and 2.00 ; and p -values = $.000, .000$ and $.047$ have effect on agricultural credit access and Farm size significantly (3.00), $t(285) = 13.01, 4.88$ and 12.91 ; and p -values = $.000$, respectively have effect on agricultural credit access. In line with the finding of this study, it is recommended that young and vibrant youth should be encouraged to go into farming as agricultural credit will be easier for them to access when they are young rather than in their later years.

Keywords: Agricultural Credit Access; Farmers Cooperative Societies; Farmland Size; Anambra State

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A number of programmes introduced to improve agriculture in Nigeria, in most cases have not been able to meet up with the goals except agricultural programmes channeled and supported by agricultural cooperative societies. Under these circumstances, the farmers need strong institutions such as cooperative societies to break out of the vicious circle of devastating poverty. Many farmers with a common interest come together to form cooperative societies which help them gather resources to meet their financial needs and improve their productivity (Ogunleye, et al., 2017).

Nonetheless, these internally generated resources are mostly not sufficient to take care of the farming operations which lead to sourcing of fund externally.

Anthony, Alabuja and Ebukiba (2022) noted that credit accessibility and utilization is influenced by farmers' socioeconomic characteristics, the challenges of covering long distance to the bank, insistence on provision of collateral, inadequate loan granted, unwillingness of bank in granting agricultural loan, high rate of interest charged by private money lenders, delay and difficulty in communication with bank officials in acquiring loan and management cost. Despite the efforts of the government to make credit services available and affordable in most of the rural areas, access to credit among cooperative farmers remains low. This paper seeks to analyze the determinants of agricultural credit access among members of cooperative farmers in Anambra state.

Statement of Problems

Agricultural credit inaccessibility and inadequacy has been a problem militating against the development of cooperative farmers in Nigeria and Anambra state in particular. Agricultural credit has chief role in agricultural production, but cooperative farmers do not have easy access due to bureaucracy and complicated application procedures and restrictions by formal lending institutions (Chandio et al., 2020). So many factors are usually looked into such as the socio-economic characteristics of cooperators which include; age education, size of farm land, livestock and off farm income, extension services, salaried agricultural employment, membership strength, amount of savings, experience in credit from a formal financial institution etc.

Despite Government efforts to overcome the widespread lack of financial services especially among cooperative 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 this agricultural credits. There is still the existence of gap between amount of credit demanded and the amount supplied. It is therefore the contention of this study that there is insufficient information as to these factors that determine the access of cooperative farmers to agricultural credit. It is against this backdrop that this paper seeks to analyze the determinants of agricultural credit access among cooperative farmers in Anambra state, Nigeria.

Objectives of the Study

The general objective of this study will be to examine the determinants of agricultural credit access among cooperative farmers in Anambra state.

The specific objectives will be to;

- i. Identify the effect of age of cooperative farmers in accessing agricultural credit in Anambra state.
- ii. To examine the effect of size of farm land of cooperative farmers in accessing agricultural credit in Anambra state

Research hypotheses

H₀₁: Ages of cooperative farmers have no significant effect in accessing agricultural credit in Anambra state.

H₀₂: Size of farm land of cooperative farmers has no significant effect in accessing of agricultural credit in Anambra State

Significance of the Study

Agricultural Credit plays a major role in enhancing agricultural productivity and encouraging technological adoption and effectively alleviates poverty. The importance of this study can be viewed from two dimensions: theoretical contributions and practical implications. Theoretically, the study fills an important gap in the literature that is, determinant of access to agricultural credit among farmers cooperative societies in Anambra state. On the practical side, the knowledge produced from the study findings would be applicable outside the research setting with its implications going beyond the research becoming significant to the academic, the cooperatives, the government and regulatory bodies.

Scope of the Study

The study covered determinants of agricultural credit access among farmers' cooperatives in Anambra state, Nigerian. It examined the socio-economic characteristics (age and size of farm land) affecting access to agricultural credit among cooperative farmers in Anambra state.

The study was carried out in three agricultural zones in Anambra state, Nigeria. This study covered the period from 2021-2024 as time scope.

Conceptual Review

Concept of Credits

Gültekin (2023) defined agricultural credit as a type of finance that exclusively finances agricultural producers and is mainly used to provide finance for agricultural purposes. Vihi, Ngu-uma, Sadiku, and Adedire (2018) described Agricultural credits as 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. Ettah and Kuye (2016) saw agric credit as such assistance given to farmers either in cash, kind or both for the purpose of agricultural production, the repayment of which the beneficiaries are expected to make at a further date with or without an interest rate. Aliyu (2016) noted that agricultural credit is any of several credit vehicles used to finance agricultural transactions, including loans, notes, bills of exchange and bankers' acceptances. However, the success of these great revolutions in the agricultural sector is hinged largely on the availability and adequacy of fund needed to vigorously pursue that noble cause. One of the ways to achieve this is to extend credit facility to farmers. Agricultural credit accessibility is the ease or difficulty of acquiring agricultural credit by farmers for purpose such as to enhance agric business performances. Credit accessibility is important for improvement of quality and quantity of farm products, so that it can increase farmer's income and avoid rural migration. On the other hand, some policy makers believe that extending credit with low interest rate to farmers can support them against some result of development policies that threat welfare (Ajah et al., 2017). Thus, without access to agricultural credit, optimal agricultural productivity cannot be realized within the country (Peprah et al., 2020).

Socio-Economic Characteristics of Farmers

The socio-economic characteristics of farmers are a great determinant to access to agricultural credits amongst cooperative farmers. The socio-economic characteristics of farmers include: age, sex, marital status, house hold size, education, farm size and years of farming experience (Garba, 2017).

Age of the Respondents

Age refers to the number of years that a respondent had lived since birth to the time of the study. Age is an important variable factor to influencing the decision of a farmer to borrow credit for financing agricultural activities. Garba (2017) observed that younger farmers are full of energy and aspirations needed for driving production to optimum level while older farmers are full of experiences and technical know- how of the production techniques hence both the two are essentials.

Total Farm Size and Source of Land of the Respondents

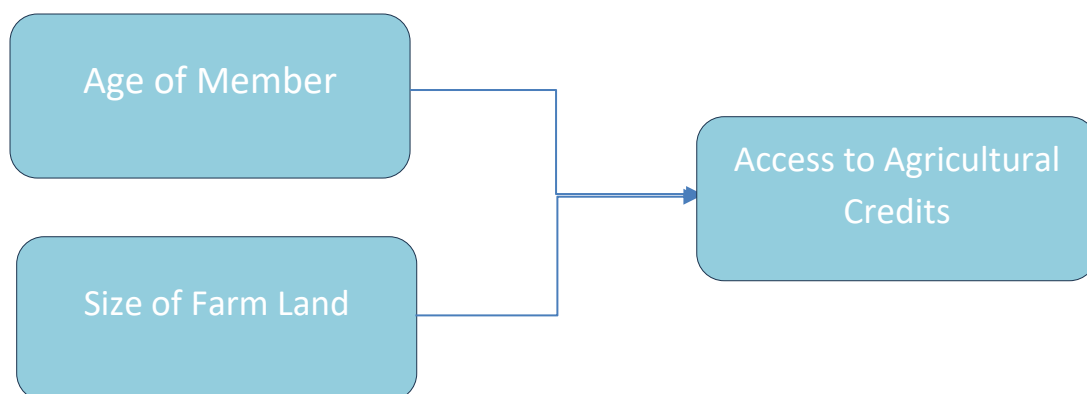
Farm size refers to the totality of the farm lands the respondents owned plus rented during the study period (Garba, 2017).

Cooperatives

Ibeneme (2021) saw cooperative society as an organization for the promotion of economic interests of its members. Co-operative generally is a type of business owned and managed democratically by members with similar interest. The services and benefits offered by cooperative society are distributed to members equitably on the basis of the share capital and patronage. Cooperative society has been defined as incorporated association in which persons come together on their own free will to obtain some economic service which would be too difficult or too costly for them to obtain individually (Okechukwu, 2011). The International Cooperative Alliance (2006) identified seven principles of cooperative to include Voluntary and open membership, democratic management and control, member economic participation, autonomy and independence, education, training and information, co-operation among co-operatives, and concern for community. These principles are the guiding rules which guide the activities of the members. Following these principles will enable the association to grow and contribute meaningfully to the members' economic welfare (Masuku, Masuku, & Mutangira, 2016). In meeting the economic and social needs of members, different types of cooperative societies evolved. Nwankwo, Ogbodo, and Ewuim (2016) mentioned consumer, producers, marketing, housing, transport, thrift and loan societies as some of the different types of cooperative societies formed for fostering the interest of their respective members.

Cooperatives can be classified either as single-purpose or multi-purpose. Single-purpose cooperative societies usually have the objectives of providing only one service to themselves. For instance, Consumers cooperative societies sought to eliminate the problems created by middlemen in the supply chain of goods; while Producers Cooperative societies entails coming together of small producers to compete with large producers. Multi-purpose cooperative societies on the other hand are set up with the objectives of providing multiple services to their members. Farmers Multi-purpose Cooperative Society (FMCS) is one of them. According to Ibeneme (2021), Farmers Multi-purpose cooperatives is a cooperative society that undertake diversified activities on the basis of a fully integrated framework of activities, planned according to the need of the socio-economic life of members.

Schema on Determinates of Agricultural Credit among Members of Farmer Cooperative Society in Anambra State



Source: Researchers Conceptualization, 2024

Theoretical Framework

This study was anchored on; The Social Action Theory founded by Max Weber (1932)

The Social Action Theory

The Social Action Theory was founded by Max Weber. Just as the name "micro" suggests, Social Action perspectives examine smaller groups within society. Social Action theorists see society as a product of human activity and stress the ability of individuals to exert control over their own actions. They believe the individual is no passive receptacle of society's directives, but an active creator of social behavior. So, it is society which is constructed by the individuals, and not the other way around. The Social System Theory believes human beings are capable of conscious thought and this enables them to be aware of themselves and others as social beings. They have their own motives and beliefs, and their own interpretation of the meaning of a situation and control their own actions.

Social Action Theory can be traced to the works of three main authors –James Coleman, Robert Putnam and Pierre Bourdieu (O'Brien & Fathaigh, 2005). For Coleman (1988, 1990), and Coleman & Fararo (1992), social capital, which

is a major catalyst of Social Action Theory, exists in the structure of relations between individuals and is thus largely intangible. Its potency, however, is realized in its capacity (just like physical and human capital) to facilitate productive activity. This is achieved through the formation of social relationships built up over time which enables individuals to achieve their interests over-and-above those that can only be attained independently.

Empirical Review

Manteaw, et al. (2023) investigated on constraints in accessing agricultural credit by small-scale oil palm processors in Ghana. Two hundred and sixty-four (264) small-scale oil palm processors selected randomly from 10 communities in the Kwaebibirem Municipality in the Eastern Region, Ghana, were interviewed using structured questionnaires. The quantitative data were further triangulated with results of in-depth interview sessions with the managers of two rural banks in the community. It emerged from the study that most of the respondents accessed loans through informal sources with personal savings being the most popular source. The results also showed that significant determinants of factors affecting access to credit by the processors were gender, marital status, guarantor and high interest rate.

Daemane and Murayama (2022) conducted a study to analyze factors that influence small scale maize farmers' access to credit facilities using logistic regression model. The study used the purposive sampling method, to identify and gather a sample of 70 farmers. Data was collected utilizing a semi-structured questionnaire. The empirical results revealed that level of education, farm size, savings and employment status influence farmers' access to credit facilities. Furthermore, this study revealed that socio-economic factors play a key role in farmers' access to credit in the study area. The study concludes that adequate access to credit is needful to promote a sustainable agricultural development and to improve livelihoods of small-scale farmers in Lesotho.

Taremwa, et al. (2022) carried out a study to identify and assess the determinants of access to agricultural credit among rice and maize smallholder farmers in Rwanda. The study was conducted in the eastern and western provinces of Rwanda using a cross-sectional survey design. Sample districts, sectors, and cells were obtained using stratified random sampling techniques. Convenient and purposive samplings were used to sample households and farmers, respectively. Data were collected using structured interviews and questionnaires, and were analyzed using a binary logistic regression model. Model results indicated that both individual and institutional factors determine access to agricultural credit among smallholder maize and rice farmers in eastern and western provinces of Rwanda. The individual factors included: saving of money in commercial banks (Adjusted Odds Ratio (AOR) = 2.389), owning a size of land that is 0-0.1 ha (AOR = 0.127), and knowledge of the repayment terms of agricultural loans (AOR = 0.203), while the institutional factors included: having privately-owned finance institutions in the area (AOR = 0.287), offer of both long and short-term loans (AOR = 0.290), interest rate between 11-15% (AOR = 0.178), the process for obtaining agricultural credit not being too long (AOR = 2.026). Institutional factors were more important than the individual farmer characteristics in determining access to credit.

Summary of Reviewed Literature

Reviews were made on various studies relating to the determinants of agricultural credits among farmers cooperatives. Most of the reviews agreed that members' access to agricultural credits were dependent on their socio-economic profile such as age, educational background, marital status, and years of membership in cooperative organizations. Majority of the recommendations made were consistent with sensitizing more people to join cooperatives in order to have better opportunities of accessing agricultural credits.

Gap in Literature

Quite a number of works on the determinant of access to agricultural credits among small holder farmers have been carried out by different researchers (Vihi, Ngu-uma, Sadiku, & Adedire, 2018; Karthick & Madheswaran, 2020; Nathan, Ibrahim, Eric & Eucabeth, 2021). However, inspite of all these works that were carried out, not much have been done among farmers multipurpose cooperative in south-east, Nigeria and Anambra state in particular. Most of the researches were carried out in the western countries and few were carried out in the northern parts of Nigeria. Even at that, the geographical scope being covered by other study was small usually one local government area or district but this work covered more local government area of the state which gave it more room for generalization of findings.

Methodology

Research Design

This study adopted the descriptive survey design for more precise investigation because of its ability to provide information on large groups of people with little effort. Survey instrument for the collection of data was developed for the study using a 5-point likert scale for each item in the questionnaire.

Area of Study

The area of the study was Anambra state, south-east, Nigeria. The Capital and the Seat of Government is Awka. Onitsha and Nnewi are the biggest commercial and industrial cities. The state's theme is "Light of the Nation". Anambra State consists of twenty one (21) Local Government Areas which are divided into three senatorial zones. The boundaries are formed by Delta State to the west, Imo State and Rivers State to the south, Enugu State to the east and Kogi State to the north.

Sources of Data

In the course of carrying out the research, primary source was used to gather the needed data.

Primary Source of Data

The primary data was collected from systematically constructed questionnaire that was administered to the study sample of members of farmer's multipurpose cooperatives.

Population of the Study

The target population for the study was exclusively farmers' multipurpose cooperatives in Anambra state.

Determination of the Sample Size

A multi stage random sampling technique was used for this study. This was carried out in four stages. Multistage sampling refers to the selection of samples that are grouped into various structures using progressively smaller sampling units from each structure (Singh & Masuku, 2014). At least, it combines two methods. The first stage was the division of the state into four agricultural zones (Awka, Onitsha, Anambra & Aguata) using judgmental sampling. Judgmental sampling represents a type of non-probability sampling where researchers choose individuals from the population to take part in their studies using their own discretion. If researchers know the composition and characteristics of the population, they will most likely use judgmental or purposive sampling (Elfil & Negida, 2017). The agricultural zones were selected from the three senatorial zones of the states (Anambra North, Anambra Central & Anambra South). The second stage was a sub-sampling also called a two-stage sampling. This was a purposive selection of two local governments each (Anambra East L.G.A, Anambra West L.G.A, Orumba North L.G.A, Orumba South L.G.A., Awka North and Idemili South L.G.A.) from the agricultural zones. In the third stage otherwise called the three-stage sampling, the simple random sampling technique was used to select two towns each from each of the two selected local governments in the agricultural zone. In the fourth stage, simple random sampling technique was used again to select two farmers' multipurpose cooperative societies from each of the two towns. On the whole a total of six local government areas, twelve towns and twenty four cooperative societies were used as the sample size for the study. See Appendix for table 1, table 2 and table 3.

Instrument of Data Collection

The instrument for data collection was a set of structured questionnaire on a 5-point likert-scale. The five (5) point likert-scale was ranked thus; Strongly Agree (SA) 5, Agree (A) 4, Undecided (UD)3, Disagree (D)2, Strongly Disagree (SD) 1.

Validity of the Instrument

The content validity of the research instrument was assessed using expert judgment of five experts from both the industry and academia. A Pilot test which is commonly referred to as a Pre-test, will also be carried out, the pre-test enhanced the face validity of the instrument.

Research Question 1

What are the effects of age of cooperative farmers in accessing agricultural credit in Anambra state?

Table 1: Mean Responses on the Effects of Age on Cooperative Farmers Access to Agricultural Credit (N=286)

S/N		Mean	SD
1.	My age helped me in accessing agricultural credit	3.92	1.12
2.	I could not access agric credit because I am below the ages of 30 years.	3.70	0.93
3	I could not access agric credit because I am above 60years.	2.84	1.33

Mean responses presented in Table 1 shows that the respondents agreed that their age helped them in accessing agricultural credit (Mean = 3.92). Furthermore, they agreed that being below 30 years them unable to access the agricultural credits as shown by the mean responses of 3.70. However, they were neutral regarding the inability to access agricultural credit due to being above 60 years (Mean = 2.84). Responses on items 1 and 2 shows that the respondents believe that age affects one's access agricultural credits in Anambra State.

Research Question 2

What are the effects of size of farm land of cooperative organization in accessing agricultural credit in Anambra state?

Table 2: Mean Responses on the Effects of Size of Farm Land of Cooperative Farmers on Their Access to Agricultural Credit (N=286)

S/N		Mean	SD
1.	The smaller the size of farm lands the smaller the chances of accessing agricultural credit.	3.97	1.25
2.	It was easier to access credit because of the largeness of the farm land.	3.45	1.55
3	Bigger farm lands gave access to bigger agricultural credit.	3.87	1.14

Mean responses displayed in Table 3 show that the respondents accepted that the smaller the size of the farm the lower the chances of accessing agricultural credit (Mean = 3.97), that it was easier to access credit because of the largeness of farm land (Mean = 3.45), and that bigger farm lands gave access to bigger agricultural credit (Mean 3.87). These responses suggest that the size of the farm land possessed by the cooperative farmers affects their ability to access agricultural credit in Anambra State.

Hypothesis 1

Ages of cooperative farmers have no significant effect in their accessing of agricultural credit in Anambra state.

Table 3: One Sample t-test on Mean Responses on Effects of Age on Accessing Agricultural Credit

S/N		Mean	SD	Test-value	Df	t-cal	p	Decision
1.	My age helped me in accessing agricultural credit	3.92	1.12	3.00	285	13.96	.000	S*
2.	I could not access agric credit because I am below the ages of 30 years.	3.70	0.93	3.00	285	12.65	.000	S
3	I could not access agric credit because I am above 60years.	2.84	1.33	3.00	285	2.00	.047	S

*Significant

The one sample t-test displayed in Table 5 shows there was a significant difference between the mean responses on the effect of age on cooperative farmers' access to credit and the test value (3.00), $t(285) = 13.96, 12.65$ and 2.00 ; and p-values = .000, .000 and .047. Since the p-values were less than 0.05 level of significance, the null hypothesis was rejected. This implies that age of cooperative farmers has effect on their access to agricultural credit

Hypothesis 2

Size of farm of cooperative farmers has no significant effect in their accessing of agricultural credit in Anambra state.

Table 4: One Sample t-test on Mean Responses on Effects of Size of Farm on Cooperative Farmers' Access to Agricultural Credit

S/N		Mean	SD	df	t	P	Decision
1.	The smaller the sizes of farm land the smaller the chances of accessing agricultural credit.	3.97	1.25	285	13.01	.000	S
2.	It was easier to access credit because of the largeness of the farm land.	3.45	1.55	285	4.88	.000	S
3	Bigger farm lands gave access to bigger agricultural credit.	3.87	1.14	285	12.91	.000	S

The one sample t-test results presented in Table 7 indicate that there was a significant difference between the mean responses on the effects of cooperative farmers' farm size on their access to credit and the test value (3.00), $t(285) = 13.01, 4.88$ and 12.91 ; and p-values = .000, respectively. Since the p-values were less than 0.05 level of significance, the null hypothesis was rejected. It was therefore concluded that farm size of cooperative farmers has effect on their access to agricultural credit.

Discussion of Findings

In the preceding section of this chapter, the researcher presented and analyzed the results of this study using the objectives of the study as a guide.

Hypothesis one was tested with multiple regression to investigate the effects of Ages of members in accessing Agricultural Credit the result showed that there was a significant difference between the mean responses on the effect of age of cooperative farmers' access to credit and the test value (3.00), $t(285) = 13.96, 12.65$ and 2.00 ; and p-values = .000, .000 and .047. The result was in line with the findings of Mpuga (2004) who found that younger farmers were more likely to gain access to agricultural credits because they were more active, energetic, and more aggressive to investment.

Hypothesis two was tested with multiple regression to investigate the effects of size of farm land in accessing Agricultural Credit and there was a significant difference between the mean responses on the effects of cooperative farmers' farm size on their access to credit and the test value (3.00), $t(285) = 13.01, 4.88$ and 12.91 ; and p-values = .000, respectively. The result was in line with Ayele & Goshu (2018) who found the size of landholding as a significant determinant factor for accessing agricultural credits.

Summary of Major Findings

The objectives set out in chapter one was achieved, the result based on descriptive statistics and analysis revealed the following respectively:

1. Age of farmers significantly (3.00), $t(285) = 13.96, 12.65$ and 2.00 ; and p-values = .000, .000 and .047 have effect on agricultural credit access
2. Farm size significantly (3.00), $t(285) = 13.01, 4.88$ and 12.91 ; and p-values = .000, respectively have effect on agricultural credit access.

Conclusion

Agricultural credits play an essential role in making production more efficient and productive, especially in developing countries. In addition to aiding the problems of supplying farmers with required input during the periods, the credits are used in many cases, such as the acquisition of agricultural land and equipment and modern technologies.

The result of the multiple regression analysis revealed that age and farmland size were significant predictors of access to agricultural credit acquired by farmers.

Recommendations

1. In line with the finding of this study, it is recommended that young and vibrant youth should be encouraged to go into farming as agricultural credit will be easier for them to access when they are young rather than in their later years
2. Since farmland size was positively related to agricultural credit access, policies on land redistribution should be promulgated to make more land available to active and vibrant farmers, to enable them have better access to agricultural credits. This calls for full implementation of the land use act of 1978.

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