



EFFECT OF CREDIT ACCESS ON LAND PRODUCTIVITY OF RICE FARMERS IN NIGER STATE, NIGERIA

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ABSTRACT

The study examined the effect of credit access on land productivity of rice farmers in Niger State, Nigeria. Cross sectional survey was used to collect data from 175 rice farmers selected through a systematic sampling procedure. Data were analysed using descriptive statistics, and linear regression. The results showed that the mean output/ha, farm size and age were 3275 kg/ha, 1.75ha and 45 years, respectively. The amount of credit obtained was about ₦16,718. The regression analysis revealed that 60% of the variation in the yield was as a result of the variables included in the model. Also, Seed ($p < 0.01$), fertilizer ($p < 0.05$) and pesticides ($p < 0.10$) had significant and positive effect on land productivity while credit, extension contact and education had negative effect on land productivity. The study concluded that seeds, fertilizers and pesticides were the main factors that could increase land productivity in the study area and thus recommends timely supply of these inputs.

Keywords: Credit, Land, Niger, Productivity, Rice.