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DETERMINANTS OF POVERTY STATUS AMONG WOMEN FARMERS IN DEVELOPMENT EXCHANGE CENTRE MICROCREDIT OF KADUNA STATE, NIGERIA

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ABSTRACT

The study was conducted to determine the poverty status of women farmers in Development Exchange Centre Microcredit of Kaduna State, Nigeria. The study utilized primary data collected through a questionnaire administered to 420 selected respondents distributed into 210 Development Exchange (DEC) participants and 210 non-participants using purposive and random sampling procedures. Data were analyzed using simple descriptive statistics, the FGT poverty model and Logit regression model. The result of the FGT poverty model revealed that the incidence of poverty among the farming households was 40% and 50% of participants and non-participants. These implied that 60% and 50% of participants and non-participants farm households were not poor. The result of the Logit regression showed that age, education, farm size, farm experience, income, crop output, level of living and access to DEC microcredit were significantly related to the poverty level of the women farmers. This implies that a unit increase in these variables will likely lower household's head of being poor. The study, therefore, recommends that amount of credit facilities provided should be increased so as to increase productivity, time for repayment of credit facilities should be extended to more than one year and the programme should be extended to other farming communities in the State, so as to accelerate the reduction of poverty among rural women in the state and nation at large.

Keywords: Development Exchange, Head count, Kaduna State, Microcredit, Poverty line.