Determinants of Rural Farmers' Access to Commercial Bank Credit in Enugu State, Nigeria

Ibe, J. C.[1], Osuafor, O. O.[2] , Okoh, T. C.[1], Arua, R. N.[1] and Umaru, I. I.[1]*

[1]Department of Agricultural Economics, University of Nigeria, Nsukka, Nigeria
[2]Department of Agricultural Economics andamp; Extension, Nnamdi Azikiwe University, Awka, Nigeria

KEYWORDS

Access Index models
Commercial bank,
Credit,
Enugu,
Rural farmers

ABSTRACT

The study analyzed access to commercial bank credit by rural farmers in Enugu State, Nigeria. Three specific objectives guided the study. Purposive and random sampling techniques were employed to select 80 rural farmers for the study. Primary data were collected with the use of well-structured questionnaire through the aid of trained data collection agents. Descriptive and inferential statistics such as Ordinary Least Square (OLS) Regression and Access Index models were used for data analysis. A greater percentage (46.9%) of the studied farmers was between 20-40 years, 35.8% was between 41 - 60 years, while 17.3% was 60 years and above. Level of education, membership of cooperative societies, farming experience and value of asset held by farmers facilitated access to credit. Also, result shows that high interest rate, inadequate collateral and communication problem between commercial banks and farmers were the major constraints hindering access to credit.

***CORRESPONDING AUTHOR**

oo.osuafor@unizik.edu.ng,
+2348032650681

INTRODUCTION

Agricultural funding is critical to realizing food security, poverty reduction and sustainable agriculture. The United Nation's Sustainable Development Goals (SDGs) of no poverty, zero hunger, good health and well-being hinge on the success of the agricultural sector. Agriculture can help reduce poverty, raise incomes and improve food security for 80% of the world's poor who live in rural areas and work mainly in farms (World Bank, 2023). For robust agricultural activities and sustainability, access to credit by rural farmers is of paramount importance (Akpan *et al*., 2020; Osuafor *et al*., 2018). Ibe *et al.* (2016) assert that agricultural funding and development is analogous to rural development. The agricultural sector is strategically positioned to have a high multiplier effect on the economy due to its links with other real economic sectors (Agbaeze and Onwuka, 2013; Onyekwe *et al.*, 2021). Access to credit plays a key role in achieving productivity through investment in expansions and new technologies (Osuafor and Ude, 2021). Commercial banks in Nigeria and Enugu State in particular have critical roles to play in funding agriculture. According to Ibe *et al*. (2016), Commercial Banks are a major component and hub of Nigeria's financial infrastructure. All things being equal, they have the bulk monetary facility for funding projects in the country.

Though agriculture is a major contributor to the GDP in Nigeria, smallholder farmers play a dominant role in the sector (Philip *et al.*, 2021). Despite the importance of agriculture in Nigeria, the sector experiences a serious setback in the country mainly due to paucity of funds (Obed *et al.*, 2021; Ibe *et al.*, 2016). Some

previous research works have reported that many rural farmers in Nigeria do not easily obtain credit from commercial banks due to various factors such as inadequate collateral, high-interest rates, and low levels of financial literacy. Onuoha (2002) asserts that commercial banks view agriculture as bad risk, and therefore are risk averse towards the agricultural sector. Some other researchers, like Okoye and Agwu (2020); Nzomo and Muturi (2014) examined and affirmed that there are challenges faced by rural farmers in the course of accessing credit in Nigeria, but the factors determining the access have not been fully investigated in Enugu State. It is on this standpoint that this study is birthed to analyze the access to commercial bank credit by rural farmers in Enugu State, Nigeria.

Objectives of the Study

The broad objective of this study is to analyze access to commercial banks' credit by rural farmers in Enugu, Nigeria. The specific Objectives are to:

i. estimate the determinants of access to credit by the rural farmers;

ii. determine the extent of access to credit; and

iii. identify the constraints militating against access to banks' credit in Enugu State.

METHODOLOGY

The study area of this research was Enugu State, Nigeria. Enugu State is one of states that make up the Federal Republic of Nigeria and was created in 1991. It is located in South-East geo-political region of the country. Enugu State has a land area of about 8,022.95 km^2. The state has an estimated population of about 4,411,633 persons (National Bureau of Statistics, 2016). The State is known for its fertile land suitable for agricultural production and has tropical climate with two distinct seasons, the rainy and dry seasons. In order to select the appropriate respondents, this study combined purposive and random sampling techniques. In stage 1, three Local Government Areas (Nsukka, Isi-Uzo and Udenu) were purposively selected out of the seventeen Local Government Areas that make up Enugu State. This selection is based on the rural nature of the areas and the inherent dominance of farming activities as the main occupation of the vast majority of the populace, and the high density of farmers in the areas so as to have appropriate representative data for the study. In stage 2, simple random sampling technique was used to select 80 farmers from the three respective Local Government Areas. Sampling of respondents was done in the following ways, Nsukka 30 farmers, Isi-uzo 30 farmers and Udenu20 farmers. Primary data were used for data collection.

Model Specification

Objective (i) was realized using Binary logistic regression model to estimate the determinants of volume of credit accessed, Objective (ii) was achieved using access index and Objective (iii) was achieved using Likert-type rating scale.

RESULTS AND DISCUSSIONS

Determinants of access to commercial bank's credit accessed

Ordinary Least Square (OLS) regression was employed to determine the factors influencing access to credit by farmers. Educational level: the coefficient for educational level of the farmers' was positively and significantly related with determining the volume of credit accessed by the farmer at 5% level of probability. In other words, certificate was correlated to volume of credit accessed by farmers'. This implies that volume of credit accessed by the farmer when the certificate is higher invariably would be able to access large volume of credit than those with less certificate. Ugbajah (2011) found out that access to agricultural credit has been positively linked to qualification acquired by the farmer. In other words, rural farmers with high educational qualifications have more likelihood of accessing credit from formal financial institutions.

Farming years: The coefficient for farming years of the farmers' was positively and significantly related with determining the volume of credit accessed by the farmer at 10% level of probability. This implies that the higher the years of farming experience, the higher the access to large volume of credit. This findings agrees with Abu *et al*., (2011) who reported that access to agricultural credit has been positively linked to agricultural productivity as a result of farming years in several studies in Nigeria. For value of asset, the coefficient for value of asset of the farmers' was positively and significantly related with determining the volume of credit

accessed by the farmer at 1% level of probability. This implies that volume of credit accessible by farmers with more value of assets is higher than those with less value of assets.

Belonging to cooperative: the coefficient for farmers' belonging to cooperative was positively and significantly related with determining the volume of credit accessed by the farmer at 5% level of probability. This implies that farmers who belong to a cooperative have higher chances of accessing bank credit.

Gender: the coefficient for farmers' gender was positively and significantly related with determining the volume of credit accessed by the farmer at 10% level of probability. In other words, the gender of the farmers was correlated to volume of credit accessed. This implies that male farmers have access to larger volume of credit than their female counterparts. The study of Asom and Ijirshar (2017) found out that gender is one of the socioeconomic factors that have significant influence on the farmers' access to loan in the study area. Sabopetji and Belete (2009) argued that over 90% of rural women had not accessed formal financial services in rural South Africa. Ololade and Olagunju, (2013) discovered a significant relationship between farmers' sex and access to credit. It has been argued that, access to finance has the capacity to change women positively thereby enabling them to possess and control over their assets (Umejiaku, 2020; Akpan *et al*., 2020; Osuafor *et al*., 2018). Also, the result is consistent with the finding of Magaji and Aliyu (2007) which shows that over 90% of women in rural Bauchi State have no access to institutional (formal) credit.

Average annual income: the coefficient for average annual income of the farmers' was positively and significantly related with determining the volume of credit accessed by the farmer at 10% level of probability. This implies that farmers who earn higher annual income access higher volume of credit than those with low annual income. This result is in line with the finding of Ijirshar, Ker and Terlumun (2015) and Ibrahim and Aliero (2012). On minimum acoount balance: the coefficient for minimum acoount balanceof the farmers' was positively and significantly related with determining the volume of credit accessed by the farmer at 10% level of probability. In other words, farmers' minimum acoount balancewas correlated to volume of credit accessed. This implies that volume of credit accessed by the farmer who meets up with the minimum acoount balance is invariably able to access large volume of credit than those below the minimum acoount balance requirements. These findings are in line with Akpan *et al*., (2013) who reported that farmers' age, gender, farm size, membership of social organization, extension agent visits, distance from the borrower's (farmer's) residence to lending source, years of formal education and household size are important determinants of access to credit among poultry farmers.

Table 1: Factors Influencing Access to Credit by Farmers

Variable	**Coef.**	**Std. Err.**	**Z – Value**	**Prob.**
Educational Level	0.40027	0.239056	1.674387**	0.0487
Farming experience	0.000675	0.006925	0.097465*	0.0922
Ageof farmer	-0.002831	0.005859	-0.483166	0.6306
Value of asset holding	4.90E-07	1.71E-07	2.863037***	0.0056
Amount borrowed	-3.10E-07	4.76E-07	-0.651311	0.5171
Membership of Cooperative	0.278564	0.111379	2.501038**	0.0148
Gender	0.149873	0.102440	1.463029*	0.0948
Interest rate	-0.023416	0.015445	-1.516116	0.1342
Average annual income	4.89E-08	1.25E-07	0.390852*	0.0697
Collateral	-7.20E-09	6.70E-09	-1.074683	0.2864
Minimum account balance	6.06E-07	4.19E-07	1.447167**	0.0152
Length in days	-0.000596	0.001061	-0.562085	0.5759
Number of Documents required	-0.019477	0.054737	-0.355818	0.7231
Statistics: No. of observations =	180			
R-squared =	0.438298			
Adjusted R-squared =	0.337694			
F-statistic =	4.356688			
Prob(F-statistic) =	0.000043			

Source: field Survey, 2023, *, **, *** indicates significant at 10%, 5% and 1% respectively.

Volume and Extent of Access to Credit

Binary Logit Regression was employed to determine the relationship between the volume and extent of access. The result of the Binary Logit Regression showed that included variables were robust in modelling the relationship. Among the variables are; Educational qualification, farming years, amount borrowed, belong to cooperative, interest rate, average annual income and collateral were found to statistically significant in predicting extent of access. Access to credit is regarded as one of the key elements in raising agricultural productivity (DBSA, 2005). Access to this credit is being determined by various variables which is discussed:

Age: the coefficient for age of the farmers' were positively and significantly related with determining the extent of access to credit by the farmer at 10% level of probability. In other words, age was correlated to extent of access to credit by farmers'. This implies that extent of access to credit by the farmer when the farmer is an adult invariably would be able to have access to credit than those who are below adult age. Sabopetji and Belete (2009) contradict this finding.

Value of asset: the coefficient for value of asset of the farmers' were positively and significantly related with determining the extent of access to credit by the farmer at 5% level of probability. In other words, the asset value of the farmer was correlated to extent of access to credit by farmers'. This implies that value of asset of the farmer can determine his/her access to credit when the farmer has value of asset in which he/she would invariably have access to credit than those who don't have value of asset. Ibrahim and Aliero (2012) in their study found that the level of income, value of assets, collateral, educational attainment and marital status have significant positive influence on farmers' access to formal credit.

Gender: the coefficient for gender of the farmer was positively and significantly related with determining the extent of access to credit by the farmer at 5% level of probability. In other words, gender was correlated to extent of access to credit by farmers'. This implies that extent of access to credit by the farmer when the farmer is a male invariably would be able to have access to credit than those who are female. In a study carried out by Ibrahim and Aliero (2012), they found out that age and sex have insignificant positive influence on the farmers' access to credit, which negates the findings of this study. On minimum account balance: the coefficient for minimum account balance of the farmers' was positively and significantly related with determining the extent of access to credit by the farmer at 10% level of probability. This implies that farmers who meet the minimum account balance requirements can access credit more than farmers who do not meet up to the minimum account balance requirements.

Length in days: the coefficient for length in days the farmers' will be paying back was positively and significantly related with determining the extent of access to credit by the farmer at 10% level of probability. In other words, the length in days of repayment was correlated to extent of access to credit by farmers'. This implies that extent of access to credit by the farmer when the length in days is minimum invariably would be able to have access to credit than those who have longer or maximum length in days as regards repayment. The findings of Ibrahim and Aliero (2012) negates that of this findings as it states that interest rate and length in days have significant negative influence on the farmers' access to formal credit, which the findings of this study has a positive significance.

Document required: the coefficient for document required of the farmer was positively and significantly related with determining the extent of access to credit by the farmer at 10% level of probability. In other words, document required was correlated to extent of access to credit by farmers'. This implies that extent of access to credit by the farmer when the farmer provides the required document invariably would be able to have access to credit than those who do not provide or have the document required. This study similarly finds that collateral has significant positive influence on access to finance. Thus, the positive influence implies that farmers who can provide the required collateral are more likely to access formal credit.

Table 2: Factors Determining the volume and extent of Access to Credit

Variable	Coef.	Std. Err.	Z – Value	Prob.
Educational qualification	-9.320448	6.398595	-1.456640	0.1452
Farming years	-1.279479	1.047988	-1.220891	0.2221
Age	2.360059	2.731598	0.863985*	0.0838
Value of asset	8.05E-06	3.53E-06	2.277146**	0.0228
Amount borrowed	-4.07E-06	3.03E-06	-1.344326	0.1788
Belong to cooperative	-3.411640	1.330686	-2.563820	0.0104
Gender	1.037694	0.603428	1.719665**	0.0455
Interest rate	-0.318127	0.165749	-1.919330	0.0549
Average annual income	-1.06E-06	1.34E-06	-0.793630	0.4274
Collateral	-1.19E-07	6.15E-08	-1.936972	0.0527
Minimum account balance	1.145883	1.012201	1.132071*	0.0757
Length in days	0.012646	0.009768	1.294580*	0.0955
Document required	1.094370	0.573172	1.909324**	0.0462
Statistics: No. of observations =	180			
McFadden R-squared	0.419029			
Restr. Deviance	87.60279			
LR-statistic =	36.70811			
Prob(LR-statistic) =	0.000249			

Source: field survey, 2023, *, **, *** indicates significant at 10%, 5% and 1% respectively.

Perceived constraints hindering access to commercial bank credit

From the analysis in Table 2, it was viewed that the items where all accepted. Showing that the listed constraints are perceived as hindrances to get access to commercial bank credit. Some of the constraints with their mean score are high interest rate (3.40), inadequate collateral required to secure loan (3.22), inadequate information on commercial bank credit (2.94), few or no availability of commercial banks in the area (3.04), communication problem between commercial bank and farmers (3.42), lending terms and procedures are too difficult for farmers (3.57), unfavorable attitude of the lender to the farmers (3.26), insecurity (3.17), long time lag between the time of application and disbursement of the credit facilities (3.05).

Table 3: Perceived constraints hindering access to commercial bank credit

Item	N	Mean (X)	Std. Deviation	Decision
High interest rate	81	3.40	.719	Accept
Inadequate collateral required to secure loan	81	3.22	.758	Accept
Inadequate information on commercial bank credit	81	2.94	.857	Accept
Few or no availability of commercial banks in the area	81	3.04	.843	Accept
Communication problem between commercial bank and farmers	81	3.42	.668	Accept
Lending terms and procedures are too difficult for farmers	81	3.57	.631	Accept
Unfavorable attitude of the lender to the farmers	81	3.26	.685	Accept
Insecurity	81	3.17	.755	Accept
Long time lag between the time of application and disbursement of the credit facilities	81	3.05	.757	Accept
Inadequate guarantors	81	3.41	.738	Accept
Commercial bank are located far from rural farmers	81	3.23	.729	Accept
High Minimum account balance of the farmer in the lending bank is required	81	3.17	.771	Accept
Inadequate credit history of the farmers	81	3.44	.791	Accept
High cost of processing the loan	81	3.00	.837	Accept
Valid N (listwise)	81			

Source: Field Survey, 2023; The mean ratings of the respondents based on the 4-point rating scale is given as: 4+3+2+1/3=10/4=2.5.

This supports of other studies like the study conducted by Okoye *et al.* (2020) who found out that 67% of smallholder farmers were not able to access credit due to a lack of collateral. These findings also agree with

Bolana and Oyeyemi (2020) and Osaghae and Ehiakhamen (2010) who noted that the lack of bank accounts, collateral, information regarding the procedure for accessing credits from banks, and complex mechanism of commercial banking, limit farmers from accessing credit from formal institutions. Also, Philip *et al.* (2021) stated that high interest rate and the short term nature of loans with fixed repayment periods do not suit annual cropping, and thus constitute a hindrance to credit access.

CONCLUSION AND RECOMMENDATIONS

Educational level, farming experience, and value of asset holding, were found to be the factors influencing access to credit by the rural farmers. On the perceived constraints hindering access to commercial bank credit, all the variables were accepted. Based on the findings, it was recommended that Government should create more awareness about the existence of formal agricultural credits for agricultural production among the farmers especially in the rural areas and should put in place deliberate policy to ensure that rural farmers have access to adequate credit facilities; Enough funds should be disbursed by the government to enhance the level of credit facilities that could boost agricultural production of the rural farmers.

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