

ASSESSMENT OF SMALL-SCALE RICE FARMERS UTILIZATION OF AGRICULTURAL CREDIT GUARANTEE SCHEME FUND IN DUTSE [LOCAL GOVERNMENT.

¹Ehien A.E., ¹Makinta U., ¹Bello O.G., ¹Martins O.O., ²Abdullahi M. M., and ³Usman I.

¹Department of Agricultural Economics and Extension, Federal University Dutse, Jigawa State, Nigeria

²Department of Agricultural Economics and Extension, Federal University Wukari, Taraba State, Nigeria

Corresponding author: E-mail- ummakin83@gmail.com Tel +2347033035256

ABSTRACT

This study investigated small-scale rice farmer's utilization of agricultural credit guarantee scheme fund in Dutse local government area, Jigawa state Nigeria. Multistage sampling technique was used to get the sample size for the study. A structured interview schedule was used to elicit information from the respondents. Descriptive statistic such as mean, frequency distribution, percentage and rank were used to analyze the data. Findings of the study revealed that majority (55.66%) of the respondents are within the age range of 21-30 years, the average age is about 35 years in the study area. 89.62% were male and 10.38 were female. Majority (53.77%) were married. Majority (83.97%) of the respondents had formal education. Majority (64.15%) of the respondents' household size were within the range of 1-5, with an average years of farming experience of 16 years. Main occupation and main source of income of the majority were farming at 58.49% and 51.89% respectively. Majority (74.3%) had no membership with any association. Majority (74.3%) of the respondents had no awareness about the existence of agricultural credit guarantee scheme fund (ACGSF). Among the few (25.47%) respondents that were aware only 18 (16.99%) respondents obtained loan under the scheme. Majority (83.02%) of the respondents had no access to the scheme, among the few beneficiaries of the scheme, majority (9.43%) utilized the fund solely for agricultural production with the remaining percentage of the beneficiaries using some part or all of the fund for nonagricultural production. The major constraints faced by respondents in accessing the scheme were lack of awareness of the scheme's existence, long administrative procedure and non-membership of farmers' cooperative societies. The minor constraints were religion and cultural beliefs. It is therefore recommended that government and all the agencies involved should try to raise the level of awareness of ACGSF among small-scale rice farmers for effectiveness of the scheme.

Keywords: Assessment, Small-Scale, Rice Farmers, Utilization, Agricultural Credit Guarantee Scheme Fund

INTRODUCTION

Rice is the staple food for over half the world's population and the most important among all the cereal crops (Khush, 1997; Dogara & Jumare, 2014). Approximately 480 million metric tons of milled rice is produced annually. China and India alone account for 50% of the rice grown and consumed. In Nigeria rice has consumption per capita of 32kg indicating 4.7% increase in the past decade making the total consumption to be 6.4 million tonnes in 2017 as against 3.7 million tonnes produced per year (Erhie et

al., 2018). Two species of rice named *Oryza sativa* and *Oryzaberrima* are known, for which the former is cultivated throughout the world while the latter is grown partially in western part of Africa (Von and Kole, 2006). Rice belongs to the order Poales and the grass family Poaceae formally Gramineae (Kirk et al., 1998). Rice is very important in Nigeria, based on the various ways it can be used. The capability to produce more rice has aided in development of numerous communities, while its failure has led to the spread of starvation, death and political uncertainty in many

countries including Nigeria (Seck et al., 2012; Oludare, 2014). The acceptance of rice as food has witnessed an upsurge lately by becoming a major crop in many countries in America and Africa (Seck et al., 2012). Local dishes prepared with rice in Nigeria most especially the northern part include “Masa”, or “Waina”, “Tuwo”, and “Alkakki”, while the most common form of food prepared with rice all over the country include pudding and boiled form eaten with stew or combined with potatoes, yam, beans and pears (Oludare, 2014). Agriculture contributes immensely to the Nigerian economy in various ways, namely, in the provision of food for the increasing population; supply of adequate raw materials (and labour input) to a growing industrial sector; a major source of employment; generation of foreign exchange earnings; and, provision of a market for the products of the industrial sector (Okumadewa, 1997; World Bank, 1998; Winters et al., 1998; FAO, 2006).

Nigerian agricultural policy provides, among others, for adequate financing of agriculture. The role of finance in agriculture, just like in the industrial and service sectors, cannot be over-emphasized, given that it is the oil that lubricates production. Public expenditure on agriculture has, however, been shown not to be substantial enough to meet the objective of the Government agricultural policies (IFPRI, 2008). For a developing country with a mono product oil economy such as Nigeria's, inadequate financing of agriculture portends great danger for many reasons.

The objective of agricultural financing policies in Nigeria is to establish an effective system of sustainable agricultural financing schemes, programmes and institutions that could provide micro and macro credit facilities for the micro, small, medium and large scale producers, processors and marketers.

The policies aimed at strengthening the agricultural and rural financial markets include the establishment of schemes, programmes, and institutions to address and deliver government's intentions in the sector. Some of these were encapsulated in the various national development plans and budgets.

The schemes for financing agriculture have the first objective of encouraging banks to lend to the sector despite the relatively higher inherent risk and uncertainty. This was done by providing the banks with low-cost funds for lending. Another way was to cover their risk exposure to some extent using one instrument or the other. The second objective is promoting farmers' access to credit by the provision of concessionary terms.

Agricultural Credit Guarantee Scheme Fund (ACGSF), 1978 till date. Established by Act No. 20 of 1978, this offers a 75 per cent guarantee backed by the Central Bank of Nigeria (CBN) on agricultural credit in default, net the amount realized from the disposal of security for such credit. Financing is at market-determined interest rates. The CBN offers a rebate equivalent to 40 per cent of the loan interest when loans are duly repaid. This scheme deals with small scale farmers who need small loans to operate. For instance, in 2005, more than 70% of all loans were smaller than fifty thousand naira to each farmer who applied and accounted for 36% of total loan value. Only 11% of all loans were larger than N100, 000 and accounted for 32% of total loan value. The scheme has, however, suffered bureaucratic and administrative bottlenecks. For instance, the processing of applications and claims has been slow so much so that at the end of 2005, there was an accumulated backlog of 4064 unprocessed claims, the oldest of which dated back to 25 years (IFPRI, 2008).

The Agricultural credit guarantee scheme fund (ACGSF) is one of the multifarious schemes initiated by the Federal Government of Nigeria to finance agriculture through provision of incentives for deposit money banks (DMBs) to extend credit facilities to Nigerian farmers. This scheme founded by decree no 20 of 1977 and inaugurated its operations in April 1978 with initial 100 million naira share capital was subscribed by the Central Bank of Nigeria and the federal government of Nigeria (40 per cent and 60 per cent respectively). This capitalization was subsequently shored up to N1 billion in 1999, and further up to N 6 billion in 2006 (CBN, 2007), which is the present amount of fund available for the purpose

of guarantee. Under the scheme, the gross credit extension to Nigerian farmers is guaranteed up to 75% of realisable net default value.

Credit has a significant role to play in increasing farm productivity because the cultivation of most agricultural products for example paddy involves a high cash outlay for meeting operating costs during the cultivation season (Iqbalet al., 2003). The lack of access to creditor a given source of credit can be defined as when the maximum credit limit for that source of credit is zero and access to credit exists when the maximum credit limit for that credit source is positive (Diagne, 1999). Access to credit could increase the willingness of farming households to adopt more farming technologies resulting in increased production as well as increased income (Li and Zhu, 2007). The two most critical periods when credit is needed during the season are at pre-planting and harvesting (Akpokodjeet al., 2001), hence, the acuteness of credit needs at different times during the cultivation season. Furthermore, credit is not only needed for farming purposes, but also for household consumption expenditure, especially during the off-season period. The introduction of these policies by successive governments underscores the fact that sustainable economic growth cannot be achieved without putting in place wellfocused programmes to increase the access of farmers to factors of production, especially credit.

Objectives of the Study

The general objective of the study is to assess small-scale rice farmer's utilization of Agricultural credit guarantee scheme fund (ACGSF) in Dutse local government area, Jigawa state. The specific objectives are to:

1. Ascertain the farmer's awareness of agricultural credit guarantee scheme fund (ACGSF) of the central bank of Nigeria.
2. Ascertain the level of utilization of the intervention scheme by the farmers.
3. Identify the constraints faced by farmers in accessing the financial intervention scheme.

The study area

The study was conducted in Dutse Local Government Area of Jigawa State. Dutse is located between latitudes 11°42'04" N 9°20'31" E and between longitudes 11.70111°N 9.34194°E, with an average annual rainfall of 958.5mm, maximum temperature of 40°C and minimum temperature of 11°C and with a land area of 22,410 km² (Jigawa State, 2019). The local government area is bounded to the North by Ringim L.G.A, to the South by Birnin Kudu L.G.A, to the East by Kiyawa L.G.A, of Jigawa State, and to the west by Ajingi and Gaya LGAs in Kano state. It has an estimated population of 251,135 people (NPC, 2018). The primary occupation of the inhabitants is farming and their secondary occupations includes: blacksmithing, agro-processors, trading, civil servants among others. The population of the study is made up of all the rice farmers in Dutse local government. The number of registered farmers from the selected wards for the study is shown in table 1 below.

Sampling technique and sample size

Multistage sampling procedure will be used to select respondents for the study. The respondents will be farmers who cultivate rice on small-scale (2 hectares and below). The first stage, will be the purposive selection of 4 wards out of the 11 wards in the local government area based on high number of small-scale rice farmers in the area, the wards that will be selected are: Kachi, Kudai, Madobi, and Jigawar tsada wards. The second stage will be the random selection of 3 villages from each of the wards, and finally 10% of the sampling frame will be used to give a total of 106 rice farmers for the study.

Table 1: Distribution of Rice Farmers in the Study Area

LGA	Ward	Village	Sampling frame	Sample size (10%)
Dutse	Kachi	Burtulan	72	7
		Fagoji	47	5
		Zai Gadadin	90	9
	Kudai	Yalwa	98	10
		Dadin Duniya	126	13
		Bakin jeji	84	8
	Madobi	Baranda	115	12
		kafin jiba	189	19
		Jangawa	77	8
	Jigawar tsada	Jaudi	60	6
		Manganda	46	5
		Dutsawa	41	4
Total	4	12	1045	106

Method of data collection

Primary data was used for this study. Structured interview schedule was used to elicit information from the respondents. This data was collected using a structured questionnaire validated by the Supervisor. The questionnaire consists of the socio-economic characteristics of the rice farmers in the study area, level of awareness of farmer's about the central bank of Nigeria's agricultural credit guarantee scheme fund (ACGSF), level of utilization of this

financial intervention received by farmers for Small scale rice production, and the constraints faced by farmers in accessing this financial intervention scheme. The questionnaire was administered to the 106 farmers which were selected for the study.

Method of data analysis

The data obtained was analyzed using descriptive statistics, such as mean, frequency count, percentages and ranks.

RESULT AND DISCUSSION

Table 2: Distribution of Respondents based on their socio-economic characteristic

Variables	Frequency	Percentage	Mean
Age group			
≤ 20	7	6.60	34.52 Years
21-30	59	55.66	
31-40	28	26.42	
41-50	9	8.49	
51-60	3	2.83	
>60	0	0	

Gender			
Male	95	89.62	
Female	11	10.38	
Marital status			
Married	57	53.77	
Single	45	42.46	
Divorced	4	3.77	
Widow	0	0	
Educational level			
Informal (0)	17	16.03	
Primary (6)	12	11.32	
Secondary (12)	49	46.23	
Tertiary > (12)	28	26.42	
House hold size			
≤ 5	68	64.15	
6-10	20	18.87	
11-15	13	12.26	7.87 Persons
16-20	4	3.78	
>20	1	0.94	
Years of farming experience			
< 10	59	55.66	
10-20	35	33.02	15.57 Years
21-30	12	11.32	
31-40	0	0	
Main occupation			
Farming	62	58.49	
Tailoring	3	2.83	
Craftsman	25	23.58	
Others	16	15.10	
Main Source of Income			
Farming	55	51.89	
Pension	0	0	
Salary/wages	33	31.13	
Others	18	16.98	
Membership of Association			
Yes	27	25.47	
No	79	74.53	
Total	106	100	

Age of the Respondents

The result from table 2 showed that majority (55.66%) were within the age range of 21-30 years, with a mean of about 35 years (mean=34.52years). This showed that must of the farmers are still in their productive age, this is good for the agricultural sector, because it showed that youths

are actively involved in the sector. There is strong tendency that productivity will continue to rise in the meantime. This negates the findings of Iliyasu *et al* (2017) who opined that most of the farming activities are carried out by individuals that are matured, active and responsible enough to assume the leadership of the land.

Sex of the Respondents

The findings from table 2 showed that majority (89.62%) were males, only (10.38%) are female. This showed that men are dominating rice production in the study area, while the women are more involved in the processing and marketing stage in the value chain of production. This agrees with the findings of Shehu (2018) who posited that majority of rice farmers in Jahun local government, are male.

Marital status of the respondents

The result from table 2 showed that about 54% of the respondents were married and about 43% were single, while 3.77% were divorced and 0% were widowed. The high number of married farmers will help in the reduction of cost of labour. This is because children assist in carrying out the farm labour. This finding is in consonance with the position of Waite and Gallagher, (2000) who opined that marriage brings an array of benefits in economic terms.

Educational Level of the respondents

The Result from table 2 above showed that about 84% of small scale rice farmers had formal education at primary, secondary and tertiary level at 11.32%, 46.23%, 26.42% respectively. On the other hand only 16.03% had no formal education. This indicates that there were more educated people engaged in small-scale rice farming. This is good to the agricultural sector, because farmers that are educated have higher potentials of adopting improved techniques for their production, thus improving the nation's food security. This result agrees with the position of Odoh *et al* (2009) who stated that majority of rice farmers have secondary education.

House Hold Size of the Respondents

Family size is considered as a major source of labour supply in smallholder agricultural production in most African countries like Nigeria. This comprises the labour of all men, women and children in a household who partake in agricultural

production. Table 2 showed that majority of the respondents (64.15%) fall within the house hold size of 1-5 persons, and (18.87%) fall within the house hold size of 6-10 persons, (12.26%), (3.78%), and (0.94%) fall within the house hold size of 11-15, 16-20, >20 respectively, with an average of about 16 persons per household. This is in a variance with the findings of Shehu (2018) who opined that majority of rice farmers in Jahun LGA have a household size of an average of 11 members.

Years of farming experience of the Respondents

Table 2 showed that majority (55.66%) of the farmers fall within the category of years of farming experience of <10, and (33.02%), (11.32%) fall within the category of 10-20, 21-30 respectively. This showed that large number of people in the country are joining the agricultural sector especially rice production, thanks to the ban imposed on importation of rice in to the country. It has been reported that farmers experience in farming is important to increase productivity (Apantaku *et al*, 2016).

Main Occupation of the Respondents

The result from Table 2 showed that the main occupation of the respondents is farming (58.49%) followed by craftsman (23.58%), others (15.10 %) and only (2.83%) goes to tailoring. This is to the advantage of the agricultural sector, because the findings showed that majority of farmers still consider farming as a reliable occupation. **Main**

Source of Income of the Respondents

The result from table 2 showed that majority (51.89%) has farming as their main source of income whereas, (31.13%) and (16.98%) has salary/wages and others respectively as their main source of income. This indicate that there is a need to improve the agricultural sector as a whole, in order to improve the standard of living of the rural people. This is in line with the findings of Abubakar (2018), who found that farming was the major occupation in the study area.

Membership of association of the Respondents

The result from table 2 showed that majority (74.53%) of the respondents have no membership of any association, only (25.47%) belongs to one or more associations. This indicate that farmers would

have had access to one or more intervention scheme, had it been they belong to any association. This findings is in line with that of Asogwa *et al* (2014) who opined that majority of the farmers are not members of cooperative societies.

Table 3: Distribution of the Respondent's opinion based on their level of awareness of agricultural credit guarantee scheme fund (ACGSF).

Variables	Frequency	Percentage	Rank
Aware	27	25.47	Low
Not Aware	79	74.53	High
Total	106	100	

Source: Field Survey, 2021

Table 2 above showed that majority (74.53%) of the respondents are not aware of the existence of agricultural credit guarantee scheme fund (ACGSF). Only 27 (25.47%) respondents are aware. This indicate that the government, ADPs, and extension agents need to do more in order to improve the level of awareness among small-scale

farmers. This is in line with the findings of aku (1983), who stated that there is certainly no uniform distribution of loans by the ACGSF. Among the few respondents that are aware, 16 respondents had about it from friends/relatives/associates, eight (8) from extension agents, and three (3) from radio.

Table 4: Distribution of Respondent's opinion Based On their Level of Utilization of ACGSF

Variables	Frequency	Percentage	Rank
Solely for Agricultural Production	10	9.43	2 nd
Partly for Agricultural production	7	6.60	3 rd
Nonagricultural production	1	0.94	4 th
Had no access to the scheme	88	83.02	1 st
Total	106	100	

Source: Field Survey, 2021

Level of Utilization of ACGSF of the Respondents

The result from table 3 above showed that, among the 27 (25.47%) respondents that are aware, only 18 (16.99%) of the respondents accessed the scheme. Majority (83.02%) had no access to the scheme, among the 18 respondents who accessed it, (9.43%) utilized the fund gotten from the scheme solely for agricultural production. About 6.60%

utilized large part of the fund for production, diverting small part of it for activities such as home consumption, festivities and others. Only 0.94% diverted the fund fully for nonagricultural production. This shows that there is a good level of utilization of fund among the respondents who obtained loan under the ACGSF scheme.

Table 5: Distribution of Respondent's Opinion on Constraints Faced by Farmers in Accessing ACGSF

Variables	Freq.	Per.	Rank
Low level of awareness of the existence of the scheme	79	74.53	1 st
Long administrative procedure	11	10.38	3 rd
Non membership of farmer's cooperative societies	9	8.49	2 nd
Delay by banks in processing and disbursement of loans	2	1.89	4 th
Lack of accounts with banks	2	1.89	5 th
Nonexistence of banks in their locality	1	0.94	6 th
Inability to read and write	1	0.94	7 th
Religion and culture	1	0.94	8 th
Total	106	100	

Source: Field Survey, 2021**Constraints faced by farmers in accessing the ACGSF scheme**

The constraints faced by small-scale rice farmers in accessing the ACGSF scheme in the study area were ranked according to their magnitude, as stated by the respondents in table 5 above. Low level of awareness of the existence of the scheme is the major constraint limiting their access to loan under the scheme with about 75% of the respondents attesting to this fact. This shows the importance of information dissemination in the extension services. Over 8% of the respondents stated that non membership of farmers' cooperative societies hinders their chances of getting loan, this ranked second. Other constraints which respondents faced were long administrative procedures (10.38%), delay by banks in processing and disbursement of loans (1.89%), and lack of accounts with banks (1.89%). Nonexistence of banks in respondent's locality, inability to read and write, and lastly religion and culture were the minor constraints with each accounting to about 1%. This implies that the first three constraints were seen by respondents as the major constraints while the last three were seen as the minor constraints faced by farmers in credit acquisition under the ACGSF scheme.

Summary

This study investigated small-scale rice farmers utilization of agricultural credit guarantee scheme

fund in Dutse local government area, Jigawa state Nigeria. The sample size for the study was 106 farmers. A structured interview schedule was used to elicit information from the respondents. Descriptive statistic such as mean, frequency distribution, percentage and rank were used to analyze the data.

Findings of the study revealed that majority (55.66%) of the respondents are within the age range of 21-30 years, the average age is about 35 years in the study area. 89.62% were male and 10.38 were female. Majority (53.77%) were married.

Majority (83.97%) of the respondents had formal education. Majority (64.15%) of the respondents household size were within the range of 1-5, with an average years of farming experience of 16 years. Main occupation and main source of income of the majority were farming at 58.49% and 51.89% respectively. Majority (74.3%) had no membership with any association.

Majority (74.3%) of the respondents had no awareness about the existence of agricultural credit guarantee scheme fund (ACGSF). Among the few (25.47%) respondents that were aware only 18 (16.99%) respondents obtained loan under the scheme. Majority (83.02%) of the respondents had no access to the scheme, among the few

beneficiaries of the scheme, majority (9.43%) utilized the fund solely for agricultural production with the remaining percentage of the beneficiaries using some part or all of the fund for nonagricultural production.

The major constraints faced by respondents in accessing the scheme were lack of awareness of the scheme's existence, long administrative procedure and non-membership of farmers' cooperative societies. The minor were religion and cultural beliefs.

Conclusion

The study assessed small scale rice farmers utilization of agricultural credit guarantee scheme fund (ACGSF) in Dutse local government. Based on the findings of this study, it could be concluded that awareness and utilization of the financial intervention scheme among rural rice farmers in the study area is still very limited. This portends danger for the agricultural sector. The government should raise awareness level through extension agents and participating banks, e.g. the CBN, commercial banks and development banks officials. Financial institutions should advertise the scheme to farmers in order to improve awareness and accessibility among farmers. Government should also take measures in tackling corruption as most of its intervention schemes do not reach the targeted groups, in this case, the small scale farmers.

Recommendations

Based on the findings of this study, the following recommendations are made:

1. There is a very low level of awareness of the intervention scheme among small scale rice farmers, government should try to raise the awareness through extension agents, radio and other media.
2. There is a high level of corruption, this is because most of the beneficiaries of this ACGSF scheme are not the real farmers, government should

ensure that the intervention scheme reach the targeted group through effective supervision.

3. Long Administrative procedures and delay by banks in processing and disbursement of loans may lead to fund diversion. Timely disbursement of funds to farmers by lending institutions is highly recommended in order to ensure timely preparation by farmers to produce.

4. Commercial banks, developments banks and micro finance banks should advertise loans under this scheme to enhance awareness among farmers.

5. Supervision and Evaluation of farmers who benefitted from the scheme is of utmost importance by the following agencies; the CBN, the commercial banks and the development banks. This will ensure proper utilization of the funds by beneficiaries and will also prevent loan default.6. The CBN is urged to enlighten small scale Nigerian farmers about its schemes, e.g. the ACGSF scheme. This will make farmers to be aware of the requirements for accessing the fund.

7. The participating deposit money banks (commercial banks) should carryout aggressive campaigns to synthesize the farmers on the conditionalities for accessing the ACGSF scheme, with this awareness, more farmers will participate in the scheme.

8. The ACGSF staffs, CBN officials, commercial banks, extension agent and government agencies should regularly supervise the scheme for effectiveness.



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