

Perception of Resource Poor Farmers on Conditionalities of Agricultural Loans in Obudu Local Government Area of Cross River State

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ABSTRACT

This study was primarily designed to investigate the perception of Resource Poor Farmers on Conditionalities of Agricultural loans in Obudu Local Government Area of Cross River State. In carrying out this study, three specific purpose of the study and corresponding research questions were posed to guide the study. A descriptive survey research design was adopted for the study. A 25 items structured questionnaire was administered to a sample of one hundred (100) registered farmers randomly selected from the ten wards that make up Obudu Local Government Area. The researcher with the assistance of the Block Agric. Extension officer administered the questionnaire to the sampled farmers in the study area. This was to ensure high return rate of the instrument. The data collected were analyzed using simple percentage and arithmetic means to answer the research questions and T- test statistic to test the hypotheses at 0.05 level of significance. From the data analyzed, the following principal findings emerged. Majority of resource poor farmers who have interest/participated in Agricultural credit/loans programs have different socio-economic characteristics; Majority of resource poor farmers are into field cultivation of crops, production of poultry as well as rice; and eleven perceptions about banks and their requirements for agricultural credits are held by resource poor farmers in Obudu Local Government Area. On the basis of the above findings, the study recommends among other things that: agricultural extension workers should encourage resource farmers who are in need of funds to apply for agricultural credits/loans irrespective of their socio-economic background; and government and other stakeholders should provide incentives as well as educate farmers in

order to improve their perception about agricultural credits.

KEY WORDS: Resource Poor Farmers, Conditionalities, Agricultural loans

I. INTRODUCTION

Agriculture is the back-bone of Nigerian economy as it inter-alia provides food, clothings, fodder and other basic necessities of life for the entire population; supplies raw materials (and labour input) to a growing industrial sector; generates foreign exchange earnings; and, provides market for its products and those of industrial sector. It employs about 70% of the population (NBS, 2014; USAD, 2013) and contributed 40.07% of the Country's GDP in 2014 (NBS, 2014).

The Nigeria agricultural policy places the small scale farmers in central focus. This is because; the nations agriculture has always been dominated by the small scale farmers who represent a substantial proportion of the total population and produce about 90-95 percent of the total agricultural output in the country prior to the advent of the oil boom (Ogieve, 2003). Despite the fact that petroleum has overtaken agriculture in the sustenance of Nigerian economy, agriculture is still seen as a vital sector in most Nations including Nigeria. Unfortunately, there is decline in the contribution of this 'vital sector' to the Nigeria economy and this has been attributed to many factors among which are: poor output /yield of agricultural products, dilapidated infrastructural network, weak extension services, effects of climate change, inadequate access to credit, lack of a formal National Credit Policy, paucity of credit institutions which are supposed to provide credit facilities to farmers, high interest rate, lack of collateral security, and poor participation of rural

farmers in agricultural credit or finance programme.

The role of agricultural finance in the agricultural development of a country cannot be overemphasized. Agricultural finance is expected to play a critical role in agricultural development and it has for long been identified as a major input in the development of the agricultural sector in Nigeria. Financing agriculture (capital) is viewed as more than just another resource such as labour, land, equipment and raw materials. The noteworthiness of agricultural finance depends on economic and development policies of a nation and as such varies greatly from country to country and from one lending institution to the other. Agricultural credit in 'less developed nations' is closely related to providing necessary resources which farmers cannot source from their own available capital. In this case, promotion of agricultural development through the provision of agricultural credit has become one of the most important government activities. However, in the developed countries, it is a basic tool of production which provides the farmer with capital to acquire resources in time and with advantageous amount in an efficient manner.

Institutional credit, which played a vital role in the development of agricultural sector, is instrumental in the development of agriculture in most nations across the globe. It helps to provide resilience to natural shocks like droughts, floods and famines. In fact, credit has acted as a means to provide control over resources to enable the farmers to acquire the required capital for increasing agricultural production. Farmers obtain short-term credit for purchase of inputs and other services and the long-term credit for investment purposes. Thus, credit played a pivotal role by facilitating technological up-grading and commercialization of agriculture achieved through expansion in supply of inputs like improved seeds and planting materials, proven breeds of animals, livestock feeds and other consumables, fertilizers, irrigation facilities, herbicides, farm machines among others.

Finance is one of the major critical inputs for agricultural development as it encourages farmers to undertake new investments and/or to adopt new technologies as well as techniques of production. The importance of agricultural finance is further underscored by the unique role of agriculture in the macroeconomic framework along with its significant role in food security, raw material production which is a precursor to industrialization, poverty alleviation, and rural

development. Given the importance of agricultural finance in fostering agricultural growth and development as well as availability of many agricultural lending institutions, one wonders why majority of rural farmers still complain about lack of finance to fund their agricultural activities and businesses.

However, the difficulty of rural farmers who are responsible for the food needs of urban population as they produce more than 85% of domestic food supply to participate in agricultural credits/loans has remained a fundamental problem, despite the provision of agricultural lending programmes by the government, NGOs and international agencies. Thus, this research study was designed to investigate the perception of Resource Poor Farmers on Conditionalities of Agricultural loans in Obudu Local Government Area of Cross River State.

The focus of this study was to answer and as well test the following research questions and hypotheses respectively.

- i. What are the socio economic characteristics of Resource Poor Farmers who have interest for / are beneficiaries of Agricultural loans programmes.?
 - ii. What are farming activities that are engaged by Resource Poor Farmers who have interest for / are beneficiaries of Agricultural loans programmes. ?
 - iii. What is the perception of Resource Poor Farmers on bank requirements / conditions? for Agricultural loans?
- i. Gender of farmers has no significant influence on their perception on bank requirements / conditions for Agricultural loans
 - ii. There is no significant difference in the perception of crop and livestock farmers on bank requirements / conditions for Agricultural loans
 - iii. Membership of Farmers association does not significantly influence Resource Poor Farmers perception on bank requirements / conditions for Agricultural loans

II. METHODOLOGY

This study employed a descriptive survey design and was conducted in Obudu Local Government Area of Cross River State. Data for the study was collected using a structured questionnaire containing 25 items which was face validated by three Lecturers in the Department of Agricultural Education, Federal College of Education Obudu. The instrument was

administered with the assistance of the Block Extension Officer on a sample of 100 farmers drawn from the population of all farmers in the study area using a combination of purposive and random sampling techniques. Purposive sampling technique was to ensure that only farmers who have applied for or benefitted from Agricultural loans were sampled for this study. Thus, ten of such farmers were randomly selected from each of the ten political wards in Obudu Local Government Area for the study. The data collected were analyzed using simple percentage, arithmetic mean and standard deviation to answer the research questions while T-test statistic was used to test hypotheses at 0.05 level of significance since all the hypotheses involve only two groups. All items

with mean of 2.5 and above were taken as accepted while those below 2.5 were regarded as rejected. Also, percentage of 50 and above was considered as accepted while that below 50% was regarded as rejected

III. RESULTS

The results of the study were obtained from the research questions answered and hypotheses tested via data analyses

Research Question One:

What are the socio economic characteristics of Resource Poor Farmers who have interest for / are beneficiaries of Agricultural loans programmes.?

Table 1
Percentage ratings of socio economic characteristics of Resource Poor Farmers who have interest for / are beneficiaries of Agricultural loans programmes in Obudu Local Government Area

VARIABLES	FREQUENCY (F)	PERCENTAGE (%)
AGE DISTRIBUTION		
18- 27 years	8	8
28-37 years	12	12
38- 47 years	22	22
48 years and above	58	58
TOTAL	100	100
GENDER		
Male	86	86
Female	14	14
TOTAL	100	100
EDUCATIONAL BACKGROND		
No formal education	Nil	0
Attempted/completed primary education	5	5
Attempted/completed secondary education	34	34
Attempted/completed higher institution	61	61
TOTAL	100	100
MARRITAL STATUS		
Single	4	4
Married	69	69
Divorced	7	7
Separated by death	20	20
TOTAL	100	100
HOUSE HOLD SIZE		
1-5	20	20
6-10	49	49
11-15	24	24
16 and above	7	7
TOTAL	100	100

Table one (1) present percentage ratings of socio economic characteristics of Resource Poor Farmers who have interest for / are beneficiaries of Agricultural loans programmes in Obudu Local Government Area. From the table above, 58% of the respondents are 48 years and above; 86% of the respondents are male registered farmers; 61% of the respondents attempted/ completed higher institution; 69% of the respondents are married;

and 49% of the respondents have house hold size of 6-10 people. The above result implies that majority of the respondents are: 48 years and above; male farmers; attempted/ completed higher institution; married ; and have house hold size of 6-10 people.

Research Question two:

What are farming activities that are engaged by Resource Poor Farmers who have interest for / are beneficiaries of Agricultural loans programmes.?

Table 2
Percentage ratings of farming activities that are engaged by Resource Poor Farmers who have interest for / are beneficiaries of Agricultural loans programmes in Obudu Local Government Area

VARIABLES (MAJOR CROPS PRODUCED)	FREQUENCY (F)	PERCENTAGE (%)
Cocoa	8	8
Oil palm	10	10
Rice	62	62
Yams	4	4
Cassava	8	8
Groundnut	8	8
TOTAL	100	100
MAJOR ANIMAL REARED		
Cattle	Nil	0
Sheep	24	24
Goat	19	19
Poultry	44	44
Pigs	13	13
Rabbits	Nil	0
TOTAL	100	100
MAJOR AGRIC ACTIVITY ENGAGED IN		
Field cultivation of crops	61	61
Rearing of animals	20	20
Processing of Agric produce	3	3
Storage of agric products	8	8
Marketing of agric products	5	5
Supply of agric inputs	3	3
TOTAL	100	100

Table 2 present percentage ratings of farming activities that are engaged by Resource Poor Farmers who have interest for / are beneficiaries of Agricultural loans programmes in Obudu Local Government Area. From the table above, 62% of the respondents are into rice

production; 44% of the respondents produced poultry; and 61% of the respondents are into field cultivation of crops. The above result implies that majority of Resource Poor Farmers are into: rice production; poultry production; and field cultivation of crops respectively

Research Question three:

What is the perception of Resource Poor Farmers on bank requirements/conditions for Agricultural loans?

Table 3.

Mean ratings of responses on perception of Resource Poor Farmers on bank requirements/conditions for Agricultural loans

S/N	ITEMS	\bar{X}	S.D	Rmks
9	Some banks do not grant Agric loans	3.36	1.01	A
10	Amount of loan given depends on the type of bank	2.57	1.16	A
11	Interest rate charged is too high for rural farmers to pay	2.79	0.89	A
12	Collateral securities required by banks before Agric loans are approved are not affordable to rural farmers.	2.93	1.27	A
13	Period of time given before commencement of refunds is too short for rural farmers	3.36	0.93	A
14	Mode or method of refund is not suitable for rural farmers	3.07	1.00	A
15	Interval of time to refund is convenient for rural farmers	2.44	1.15	D
16	Agric. Loans are given to farmers who are related to politicians	2.64	0.84	A
17	Agric. Loans are released to farmers on time	2.14	0.86	D
18	Amount of loan approved for rural farmers is too small	3.29	9.91	A
19	Agric. Officers and bank staff expect farmers to give them something before the loan application will be approved	2.22	9.91	D
20	Banks normally explain requirements for agric. Loans to farmers on time	2.45	0.76	D
21	Some farmers cultivating some crops are not granted Agric. Loans	3.04	9.88	A
22	Processing of Agric. Loans take too much time	3.20	0.66	A
23	Farmers are expected to pay counterpart funds before Agric. Loans are granted them	2.44	9.91	D
24	Educational level of rural farmers prevent them from benefiting or collecting Agric. Loans	2.48	0.88	D

25	Guarantors required by banks are very hard to come by.	3.10	9.91	A
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Data analyzed and presented on table 3 above indicates that respondents agreed with 11 out of 17 items on bank requirement/conditions for agricultural credit. These 11 items agreed to by respondents have their mean values between 2.57 and 3.36. This result indicates that all the eleven items are various perceptions held by resource poor farmers on bank requirement/conditions for

agricultural credit in Obudu Local Government Area.

Hypothesis one:

Gender of farmers has no significant influence on their perception on bank requirements / conditions for Agricultural loans

Data for testing the hypotheses is presented in table 4.

TABLE 4

Independent t-test analysis of the relationship between farmers' gender and their perception on bank requirements / conditions for Agricultural loans

Groups	N	X	SD	df	SE	t-cal	t-crit	Result
Male	86	51.55	16.32	98	4.46	0.26	1.98	Accept
Female	14	50.38	15.34					

From the table t-cal is 0.26 with a t-critical of 1.98 at 98 degree of freedom, with 4.46 standard error and 0.05 level of significance. Since the calculated value of 0.26 is less than the critical value of 1.98, the null hypothesis is accepted. This means that there is no significant difference in the mean response of male and female farmers on their perception on bank requirements / conditions for Agricultural loans. That any difference observed

are such that they could have arisen from sampling error or chance factors

Hypothesis two:

There is no significant difference in the perception of crop and livestock farmers on bank requirements / conditions for Agricultural loans

Data for testing the hypotheses is presented in table 5.

TABLE 5

Independent t-test analysis of the relationship between crop and livestock farmers on bank requirements / conditions for Agricultural loans

Groups	N	X	SD	df	SE	t-cal	t-crit	Result
Crop farmers	61	2.93	1.27	98	0.26	0.54	1.98	Accept
Livestock farmers	20	2.79	0.89					

From the table t-cal is 0.54 with a t-critical of 1.98 at 98 degree of freedom, with 0.26 standard error and 0.05 level of significance. Since the calculated value of 0.54 is less than the critical value of 1.98, the null hypothesis is accepted. This means that there is no significant difference in the mean response of crop and livestock farmers on their perception on bank requirements / conditions for Agricultural loans. That any difference

observed is not a true difference but a mere chance which could result from sampling error.

Hypothesis three:

Membership of Farmers association does not significantly influence Resource Poor Farmers perception on bank requirements / conditions for Agricultural loans.

Data for testing the hypotheses is presented in table 6.

TABLE 6

Independent t-test analysis of the relationship between Members of Farmers association and none members of such associations on bank requirements / conditions for Agricultural loans

Groups	N	X	SD	df	SE	t-cal	t-crit	Result
Members of farmers associations	58	3.20	0.66	98	1.53	0.50	1.98	Accept
Non members	42	2.44	0.91					

From the table t-cal is 0.50 with a t-critical of 1.98 at 98 degree of freedom, with 1.53 standard error, and 0.05 level of significance. Since the calculated value of 0.50 is less than the critical value of 1.98, the null hypothesis is accepted. This means that there is no significant difference in the mean response of Members of Farmers association and none members of such associations on their perception on bank requirements / conditions for Agricultural loans. That any difference observed is not a true difference but a mere chance which could result from sampling error.

IV. DISCUSSION OF THE RESULTS

The findings of the study are discussed in sections in line with the specific purpose of the study viz:

- i. The socio economic characteristics of Resource Poor Farmers who have interest for / are beneficiaries of Agricultural loans programmes
- ii. Farming activities that are engaged by Resource Poor Farmers who have interest for / are beneficiaries of Agricultural loans programmes
- iii. Perception of Resource Poor Farmers on bank requirements / conditions for Agricultural loans .

Socio economic characteristics of Resource Poor Farmers who have interest for / are beneficiaries of Agricultural loans programmes

The findings as presented in table 1 showed that respondents who have interest for / are beneficiaries of Agricultural loans programmes in Obudu Local Government Area have different socio economic characteristics. These findings are in consonance with the conclusion of Afolabi (2008) in his study on “Analysis of Loan Repayment among Small Scale Farmers in Oyo State, Nigeria”. The author identified socio-economic characteristics of the respondents that influence their level of loan repayments. The result showed that 60.23 percent of the respondents were more than 50 years old and 92.35 per cent of them were males. Analysis also revealed that 83.92 per cent of these farmers operated 4.9 hectares or less

as farmland. About 82.17 per cent of the respondents obtained their loans from informal sources while 17.83 per cent patronized formal sources. This result is also in consonant with descriptive analysis by Isitor, Otunaiya, Adeyonu and Fabiyi (2016) which showed that respondents mean age was 47 years, majority of them were males and married with fair level of education. Also majority of respondents had more than 20years farming experience, with 4-6 household size. Also a study carried out by Otunaiya, Bamiro, and Idowu (2014) revealed that age, level of education, farming experience, net farm income and loan size were major factors likely to increase loan repayment while number of family dependents reduces the probably of repayment. This view is shared by Eze and Ibekwe(2007), Olaguyiju and Adeyemmo (2007), Afolabi (2008, 2010), J.O. Oladebo, and E.O.

Oladebo (2008), Ojiako, Idowu and Blessing (2014), and Akerele, Aihonsu, Ambali and Oshisanyo (2014) . It is important to note here that male farmers have interest for / have benefitted from Agricultural loans programmes more than female farmers. This is indicated by higher percentages of male farmers in the cited study in Oyo state (92.35 %) and this present study (86%)

Farming activities that are engaged by Resource Poor Farmers who have interest for / are beneficiaries of Agricultural loans

The findings as presented in table 2 showed that majority of respondents are into field cultivation of crops, production of poultry as well as rice. These findings agree with the position of Otunaiya, Bamiro and Idowu (2014) that large proportion of loan defaulter (52.5%) used the loan obtained for farming. Also a study conducted by Kibaara and Nyoro (2007) revealed that agriculture being the mainstay of the Kenyan Economy has undergone some fundamental changes which have profoundly affected agricultural financial services. That key findings indicate that demand for farming credit takes the highest proportion of the credit needs among the

rural households, thus accentuating the importance of agricultural finance.

Perception of Resource Poor Farmers on bank requirements / conditions for Agricultural loans

The findings as presented in table 3 indicated that respondents agreed with 11 items as perceptions held by resource poor farmers on bank requirement/conditions for agricultural credit in Obudu Local Government Area. Some of the items agreed to include: Processing of Agric. Loans takes too much time, Interest rate charged is too high for rural farmers to pay and Collateral securities required by banks before Agric loans are approved are not affordable to rural farmers. Also respondents disagreed that Agric. Loans are released to farmers on time and that interval of time to refund is convenient for rural farmers. This also implies that Agricultural loans are NOT released to farmers on time and that the interval of time to refund is NOT convenient for rural farmers. It is important to note here that delay in the release of agricultural loans may likely caused diversion of such loans to non agricultural ventures. Also some farmers will have problems with refunding of such loans and as well be discouraged from seeking for agricultural loans if the repayment period is not convenient to them. The findings of this study support Ayanda and Ogunseka (2012), that majority (74.7%) of the farmers strongly disagreed with the payback period of 7-12months as some crops have high gestation period. This result is also in line with that of Otunaiya, Bamiro and Idowu (2014) that majority (62%) of the non credit beneficiaries could not use loan because of the difficulties and protocols involved in loan acquisition, while 24% were discouraged by high interest rate charged by rural banks. That for the non-credit users, it was not surprising that difficulties and protocols involved in getting loans ranked first because the applicants were faced with bureaucratic processes such as provision of guarantors, passports and completion of complex forms. Also that the measures taken by lenders to recover loans from defaulters discourage majority of farmers. Little wonder Afolabi (2010), and Ayanda and Ogunsekan (2012) reported that rural banks set up arbitration panel/ task force to recover loans from defaulters. That these measures were very humiliating and terrifying to prospective borrowers. This result is also supported by Monsur, Hossain, Khanam, Rahman (1995) who maintained that the procedure for disbursing institutional credit was time-consuming and cumbersome. That delay in the disbursement of

credit has negative impact on the utilization of credit for productive purposes and as such affect the recovery performance. They concluded that despite the interest rates from institutional sources being low, the real cost of borrowing was much more when compared to usual interest rates charged by banks.

That, unless effective interest rate is kept at low level, small farmers would avoid taking institutional credit. In line with the forgoing, Badiru (2010) revealed that friends and relatives were the most important sources of credit to farmers followed by cooperative and NGOs.

V. CONCLUSION

Based on the findings of the study, the following conclusions were made:

- i. Resource poor framers' socio economic characteristics influence their interest/ participation and perception on Agricultural credit/ loans programmes.
- ii. Majority of resource poor farmers involved in various aspects of agricultural production are interested in and some have benefitted from Agricultural credit/ loans programmes.
- iii. Resource poor framers hold various perceptions about banks and their requirements for agricultural credits which certainly influence their interest/ participation in the said Agricultural loans programmes.

VI. IMPLICATION OF THE FINDINGS.

The findings of this study have the following far reaching implications:

Farmers' decisions on issues of agricultural loans are majorly determined by their socio economic characteristics.

Different lending institutions have interest for different agricultural products in granting Agricultural loans.

Resource poor framers hold divergent views about bank conditions for agricultural credits.

VII. RECOMMENDATIONS.

On the basis of the findings, discussions and conclusion of the study, the following recommendations were made:

Agricultural extension workers should encourage resource farmers who are in need of funds to apply for agricultural credits /loans irrespective of their socio economic background.

Stakeholders should work towards addressing the problems that are associated with the acquisition and utilization of agricultural loans.

Government and other stakeholders should provide incentives as well as educate farmers in order to improve their negative perception about agricultural credits

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