Analysis of Accessibility to Credit Facility among Poultry Farmers in Ido Local Government Area, Oyo State, Nigeria

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ABSTRACT

This study examines access to credit facilities among poultry farmers in Ido and Oluyole Local Government Areas of Oyo State, Nigeria. A purposive sampling technique was used to select 110 respondents, with data collected via questionnaires. The data was analyzed using both descriptive and inferential statistics.

The findings reveal that more than half of the respondents were male (50.9%), and 32.7% were between the ages of 30 and 40 years, with the majority (60%) being married. Additionally, 62.7% of the respondents had tertiary education, 55.5% had a household size of 1–3 members, and over half (58.2%) operated on a medium scale. The most common sources of credit accessed by the respondents were mobile applications (mean score = 2.7) and microfinance banks (mean score = 2.5), while personal savings and non-governmental organizations had the lowest utilization rates (mean score = 1.0).

The regression model identified key factors affecting access to credit facilities, including the lack of guarantors ($\beta = 0.234$, $p < 0.05$), payment periods ($\beta = 0.304$, $p < 0.05$), and lack of collateral ($\beta = 0.285$, $p < 0.05$). Respondents also reported significant constraints such as the absence of banks in farming localities (mean = 1.9), inadequate funding from the government and other agencies (mean = 1.8), and non-membership in farmers' cooperative societies (mean = 1.7). Based on these findings, the study recommends that the government provide farmers with loans and credit at subsidized and affordable rates to improve access to finance.

(Keywords: agriculture, credit, lending practices, financial institutions, small farms, poultry farmers, Oyo State)

INTRODUCTION

Agriculture remains a cornerstone of Nigeria's economy, with over 95% of its output contributed by small-scale farmers (Otunaiya, 2012). Despite this significant role, the sector is plagued by persistent challenges, including low farm incomes and limited capacity to meet the country's growing demand for food and fiber, resulting in low productivity. These issues are prevalent across agricultural subsectors, particularly poultry farming, which accounts for approximately 58.72% of Nigeria's total livestock production (Mahmood, *et al*., 2007). Poultry farming is critical not only for providing income to farmers but also for addressing Nigeria's protein deficit through poultry meat and egg production. However, financial constraints continue to limit productivity and the sector's overall contribution to national development.

Agricultural credit is a pivotal factor in addressing these financial constraints, as it provides the funding necessary for purchasing inputs, adopting improved technologies, and scaling production. Defined as funds borrowed by farmers from financial institutions, agricultural credit takes various forms, such as loans, deferred payments for seeds and fertilizers, and financing for machinery and labor (Mgbakor, *et al.*, 2014). Access to credit supports the transition from subsistence farming to commercial agriculture, increasing farmers' income and improving their livelihoods (Phillip et al., 2008; Mahmood, *et al.*, 2009). However, despite government efforts to improve access, rural farmers continue to face significant barriers.

Formal financial institutions often avoid lending to rural farmers due to perceived risks, high

transaction costs, and low repayment rates (Adams, 2009; Abedullah, 2009).

Government-backed initiatives, including specialized agricultural banks and mandated loan schemes, have largely been ineffective due to poor supervision, political interference, and loan mismanagement. Consequently, only about 35% of small-scale farmers access formal financial services, with the remaining 65% relying on informal sources such as cooperatives, NGOs, and personal networks (Central Bank of Nigeria, 2005). These informal sources often fail to provide sufficient funds, further exacerbating farmers' financial challenges (Otunaiya, 2007). The lack of accessible credit constrains poultry farmers' ability to acquire essential inputs, such as feed and veterinary services, which are crucial for productivity enhancement. This limitation affects not only farm output but also household-level outcomes, including food security, income stability, and overall welfare (Daveze, 2020; Eyo, 2018). Additionally, inadequate access to credit discourages the adoption of modern farming technologies, perpetuating cycles of poverty and low productivity (Ater, 2003).

Recognizing these challenges, the Nigerian government has implemented various initiatives to improve agricultural credit access and utilization. However, the impact of these efforts remains limited, with only about 11% of rural farmers benefiting from formal credit facilities due to barriers such as limited awareness, poor access, and inefficiencies in fund utilization (World Bank, 2000; Ammani, 2012; Phillip, *et al.*, 2008).

Efficient utilization of credit is increasingly recognized as a critical factor in enhancing farm productivity and income (Ololade and Olagunju, 2013). Against this backdrop, this study aims to analyze the accessibility of credit facilities among poultry farmers in Ido Local Government Area, Oyo State, Nigeria. By examining the factors influencing credit access, identifying existing constraints, and evaluating the impact of credit utilization on farm income, this study seeks to provide insights into improving financial support for the poultry subsector.

METHODOLOGY

This study was conducted in Ido and Oluyole Local Government Areas (LGAs) of Oyo State, Nigeria. Ido LGA spans an area of 986 km² and has a population of 103,261, while Oluyole LGA covers 629 km² with a population of 202,725, based on the 2006 census. Both LGAs are predominantly agrarian, with poultry farming constituting a significant portion of their agricultural activities, making them ideal locations for this study. The target population comprised registered poultry farmers in both LGAs.

A purposive sampling technique was adopted to include all registered poultry farmers, resulting in a survey of 63 farmers from Ido LGA and 50 from Oluyole LGA. This approach ensured a comprehensive representation of the poultry farming population, culminating in the distribution of 113 questionnaires. Of these, 110 valid responses were retrieved and analyzed.

Data collection was carried out using a structured questionnaire designed to align with the study's objectives. The questionnaire captured primary data, while secondary data were sourced from relevant academic journals and reports. The analysis of the collected data utilized both descriptive and inferential statistical methods.

Descriptive statistics, including frequency counts and percentages, were employed to summarize the data, while inferential statistics were used to test the study's hypotheses. Statistical analyses were conducted using the Statistical Package for the Social Sciences (SPSS). The specific tools included Chi-Square tests for categorical data, Pearson Product Moment Correlation (PPMC) for assessing relationships between variables, and Regression Analysis to evaluate the factors influencing credit accessibility and utilization among poultry farmers.

RESULTS AND DISCUSSION

Socio-Economic Characteristics of Respondents

The socio-economic characteristics of respondents are summarized in Table 1, highlighting key demographic and economic aspects. The age distribution reveals that 35.5% of respondents are between 30–40 years, 32.7% are between 41–50 years, and 17.3% are above 50 years. This indicates that the majority of farmers are young and mature, making them well-positioned to receive and utilize credit effectively for poultry production. This finding aligns with Iyiola-Tunji (2015), who emphasized

Table 1: Socio-Economic Characteristics of the Respondents.

Variable	Frequency	Percentage
Age		
21-29	16	14.5
30-40	39	35.5
41-50	36	32.7
>50	19	17.3
Gender		
Male	56	50.9
Female	54	49.1
Marital Status		
Single	34	30.9
Married	66	60.0
Widowed	10	9.1
Educational Status		
No Formal Education	12	10.9
Primary Education	5	4.5
Secondary Education	24	21.8
Tertiary Education	69	62.7
Religion		
Christianity	64	58.2
Islamic	46	41.8
Household Size		
1-3	61	55.5
4-6	31	28.2
7-10	12	10.9
>10	6	5.5
Income Per Annum (₦))		
0-100000	26	23.6
100000-200000	22	20.0
200000-400000	24	21.8
400000-600000	12	10.9
>600000	26	23.6
Scale Of Production		
Small	27	24.5
Medium	64	58.2
Large/Commercial	19	17.3
Secondary Occupation		
Civil Servant	2	1.8
Trader	25	22.7
Farmer	63	57.3
Teacher	20	18.2

that younger farmers are often dynamic, open to innovations, and more likely to leverage credit facilities in poultry farming.

Gender distribution shows that 50.9% of respondents are male, while 49.1% are female, suggesting that more men participate in poultry farming, possibly due to its labor-intensive nature. This observation is consistent with Olagunju (2007), who reported a higher male dominance in poultry farming activities.

Regarding marital status, 60% of respondents are married. This implies a greater sense of financial responsibility, as married individuals often strive to ensure household financial stability. This aligns with Ikwuakam (2013), who highlighted that married farmers are typically more motivated to secure and utilize credit for household welfare and farming purposes.

The educational background of respondents reveals that 62.7% have tertiary education, 21.8% have secondary education, and 10.9%

have no formal education. This suggests a high literacy level among respondents, potentially enabling them to understand credit processes and make informed decisions about credit utilization. This finding supports Otunaiya, *et al.* (2014), who observed that educated poultry farmers tend to utilize credit more efficiently for production purposes.

Household size distribution shows that 55.5% of respondents have 1–3 members, 28.2% have 4–6 members, and only 5.5% have over 10 members. This indicates that most households are relatively small, with members potentially contributing labor to the farm. This suggests that while farming is the primary focus for many, respondents often rely on additional income sources. This result supports Elum and Obajunwa (2022), who reported that poultry farming often serves as a supplementary income source for part-time farmers. This observation is consistent with Makinde, *et al*. (2015), who noted that household size influences the availability of family labor in poultry farming operations.

Annual income distribution varies among respondents, with 23.6% earning less than ₦100,000, another 23.6% earning above ₦600,000, 21.8% earning ₦200,000–400,000, and 20% earning ₦100,000–200,000. These variations reflect differences in production scales and credit needs. Moreover, 58.2% of respondents practice medium-scale production, 24.5% engage in small-scale production, and 17.3% operate on a large scale. This predominance of medium-scale farming may enhance credit access and productivity. This finding aligns with Desli, *et al.* (2003), who highlighted the relationship between production scale and credit utilization in agricultural productivity.

Finally, occupational distribution indicates that 57.3% of respondents consider farming a secondary occupation, while 22.7% engage in trading, 18.2% are teachers, and 1.8% are civil servants.

Types of Credit Facilities Accessible to Respondents

Table 2 highlights the accessibility of various credit facilities available to respondents within the study area, ranking them based on mean accessibility scores. App-based credit services ranked highest (mean = 2.7), reflecting their increasing popularity among farmers. The convenience and efficiency of mobile applications such as Fairmoney and Okash have made them a preferred option for securing credit, particularly in rural and semi-urban areas. This finding aligns with Nwandu (2021), who reported the widespread use of mobile applications for accessing credit among farmers in Delta State. Microfinance banks ranked second (mean = 2.5), underscoring their significant role in providing financial support to farmers, especially for agricultural purposes. Their accessibility and relatively flexible requirements make them a viable alternative to traditional banking systems. This result is consistent with Yunus (2000), who identified microfinance as a critical tool for poverty alleviation, enabling individuals to obtain loans at reasonable rates for business expansion. Commercial banks and non-governmental both ranked third (mean = 2.1).

Table 2: Types of Credit Facilities.

Types of Credit Facilities	Highly Accessible	Partially Accessible	Not Accessible	Mean	Rank
1. Microfinance Bank	69 (62.7%)	29 (26.4%)	12 (10.9%)	2.5	2nd
2. Friend/Relatives	39 (35.5%)	71 (64.5%)	0 (0.0%)	1.4	6th
3. Money Lender/Esusu	0 (0.0%)	18 (16.4%)	92 (83.6%)	1.2	8th
4. Bank of Agriculture	62 (56.4%)	36 (32.7%)	12 (10.9%)	1.8	4th
5. Agricultural Credit	40 (36.4%)	64 (58.2%)	0 (0.0%)	1.7	5th
6. Personal Savings	0 (0.0%)	16 (14.5%)	94 (85.5%)	1	9th
7. Cooperative Society	6 (5.5%)	98 (89.0%)	6 (5.5%)	1	8th
8. Commercial Banks	74 (67.3%)	12 (10.9%)	24 (21.8%)	2.1	3rd
9. Non-Government Organization	74 (67.3%)	11 (10.0%)	25 (22.7%)	2.1	3rd
10. Credit Union/Association	10 (9.1%)	6 (5.5%)	90 (85.5%)	1.2	7th
11. Thrift	10 (9.1%)	6 (5.5%)	90 (85.5%)	1.2	7th
12. App-Based Credit	93 (84.5%)	13 (11.8%)	4 (3.6%)	2.7	1st

Table 3: Factors Influencing the Access to Credit Facilities among Poultry Famers.

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-0.916	0.137		-6.676	0
Lack of Guarantor	0.121	0.031	0.238	3.83	0
Period of Payment	0.253	0.068	0.308	3.71	0
Lack of Collateral	0.158	0.046	0.285	3.435	0.001
Formalities Involved	0.66	0.111	0.96	5.924	0
Fear of Debt	-0.078	0.111	-0.105	-0.702	0.484
Need of Farmers	0.007	0.047	0.01	0.148	0.883
Membership to an association	-0.329	0.069	-0.468	-4.8	0
Access to information on credit utilization	0.369	0.045	0.542	8.159	0
Collateral facilities Required	0.198	0.046	0.269	4.283	0

The reliance on commercial banks can be attributed to their established infrastructure and history of supporting economic activities, including agriculture. supported by Adebayo and Adeola (2008). The Bank of Agriculture ranked fourth (mean = 1.8), reflecting its specific focus on agriculture-related credit. Although it serves as a vital source of funding for agricultural activities, access to its credit facilities may be limited due to stringent requirements or bureaucratic processes. This finding is consistent with Ayegba, *et al*. (2014), who highlighted the benefits of agricultural credit provided by the Bank of Agriculture.

Other credit sources such as friends/relatives (mean = 1.4), agricultural credit schemes (mean = 1.7), and cooperative societies (mean = 1.0) were less accessible to respondents. This indicates a preference for more formalized and technologically driven credit options. Sources like like money lenders (mean = 1.2) and This observation corroborates the findings of Okoni and Nathan (2014), who explored the positive impact of commercial bank credit on Nigeria's industrial sub-sectors. Similarly, non-governmental organizations play a pivotal role in extending credit, often through charitable programs aimed at empowering farmers, as personal savings (mean = 1.0) ranked lowest, emphasizing their limited role in financing agricultural ventures in the study area.

Influencing Access to Credit Facilities Among Poultry Farmers

Table 3 presents the results of a Multiple Linear Regression analysis to identify factors influencing access to credit facilities among poultry farmers, with a strong model fit indicated by an R^2 value of 0.909, explaining 90.9% of the variance in credit accessibility, an adjusted R^2 of 0.809 confirming the model's reliability, and a significant F-statistic of 47.301 ($p < 0.001$), showing that factors such as the formalities involved ($\beta = 0.960$, $p < 0.001$) play the most significant role by highlighting the complexity and time-consuming nature of processes that hinder farmers' ability to secure loans, followed by access to information on credit utilization ($\beta = 0.542$, $p < 0.001$), which emphasizes the critical role of knowledge in navigating credit processes effectively, and the period of payment ($\beta = 0.308$, $p < 0.001$), which demonstrates the importances of flexible repayment terms in enhancing accessibility, while lack of collateral ($\beta = 0.285$, $p = 0.001$) and stringent collateral facilities required ($\beta = 0.269$, $p < 0.001$) significantly restrict farmers' credit access by imposing stringent requirements, with lack of guarantors ($\beta = 0.238$, $p < 0.001$) further exacerbating the barriers due to reliance on risk mitigation strategies by lenders, and a surprising negative relationship with membership in an association ($\beta = -0.468$, $p < 0.001$), which could indicate challenges such as inefficiencies or exclusionary practices within groups, whereas other factors such as fear of debt ($\beta = -0.105$, $p = 0.484$) and the need of farmers ($\beta = 0.010$, $p = 0.883$) were found to be statistically insignificant, collectively suggesting that addressing the highlighted barriers through streamlined procedures, improved information access, and tailored financial solutions could significantly enhance credit accessibility for poultry farmers and contribute to the sustainable growth of the sector.

Table 4: Level of Credit Utilization among Poultry Farmers.

Parameters	Highly utilized	Moderately utilized	Not utilized
1. Procurement of basic poultry equipment such as feeding and drinking trough.	104 (94.5)	0 (0.0)	6 (5.5)
2. Purchasing ingredients and feed for poultry birds	110 (100.0)	0 (0.0)	0 (0.0)
3. Paying workers' salaries/ wages	88 (80.0)	22 (20.0)	0 (0.0)
4. Constructing feed mills	88 (80.0)	22 (20.0)	0 (0.0)
5. Purchasing hybrid chicks	92 (83.6)	18 (16.4)	0 (0.0)
6. Procurement of basic poultry materials such as drugs and vaccines	92 (83.6)	12 (10.9)	6 (5.5)
7. Diversification in value addition products	80 (72.7)	24 (21.8)	6 (5.5)
8. Increase their scale of production	104 (94.5)	6 (5.5)	0 (0.0)
9. Farm expansion	84 (76.4)	24 (21.8)	2 (1.8)
10. Training and retraining of staff	16 (14.5)	4 (37.3)	53 (48.2)
11. Manage the day-to-day operational expenses	47 (42.7)	39 (35.5)	24 (21.8)
12. Procurement of basic needs of farm such as fuel, etc.	76 (69.1)	34 (30.9)	0 (0.0)
13. To explore and enter new market	63 (57.3)	47 (42.7)	0 (0.0)
14. Adoption of modern technique	82 (74.5)	22 (20.0)	6 (5.5)
15. To practice waste management measures	74 (67.3)	28 (25.5)	8 (7.3)
16. To obtain certifications on poultry products	74 (67.3)	36 (32.7)	0 (0.0)
17. To secure insurance policies	64 (58.2)	36 (32.7)	10 (9.1)
18. For marketing and branding of poultry products	82 (74.5)	28 (25.5)	0 (0.0)
19. Carry out research and development projects aimed at improving productivity	22 (20.0)	25 (22.7)	63 (57.3)
20. Collaborate with other businesses in poultry industry	84 (76.4)	24 (21.8)	2 (1.8)

Level of Credit Utilization Among Poultry Farmers

Table 4 highlights the level of credit utilization among poultry farmers, revealing varying degrees of usage across multiple parameters, with some activities demonstrating high utilization levels, such as the procurement of basic poultry equipment like feeding and drinking troughs (94.5% highly utilized), purchasing feed ingredients and feeds for poultry birds (100% highly utilized), paying workers' salaries or wages (80% highly utilized, 20% moderately utilized), and constructing feed mills (80% highly utilized, 20% moderately utilized), while other areas such as purchasing hybrid chicks (83.6% highly utilized, 16.4% moderately utilized), procuring basic poultry materials like drugs and vaccines (83.6% highly utilized, 10.9% moderately utilized, 5.5% not utilized), and increasing the scale of production (94.5% highly utilized, 5.5% moderately utilized) further reflect a strong reliance on credit for operational and expansion purposes; however, the data also reveals low utilization in critical areas like training and retraining of staff (14.5% highly utilized, 37.3% moderately utilized, 48.2% not utilized) and carrying out research and development projects aimed at improving productivity (20% highly utilized, 22.7% moderately utilized, 57.3% not utilized), suggesting a gap in strategic investment areas necessary for long-term productivity and competitiveness.

These findings highlight the need for better access to financial services for these aspects, as constraints like inadequate funding, lack of awareness about financial intervention schemes, and the absence of institutional support structures such as cooperative memberships or local banking facilities that limit credit utilization. This observation aligns with Byaruhanga (2013), who found that farmers face challenges in accessing and utilizing credit due to the absence of banking facilities and limited knowledge about credit services. Additionally, Filli, *et al.* (2015) noted that insufficient funding is a significant barrier to credit access, and Mukasa, *et al.* (2016) reported similar findings in Osun State, where limited information on government credit schemes constrained farmers' access to credit.

CONCLUSION

The findings of this study indicate that most of the respondents were male, predominantly young, with a reasonable level of education and moderate household sizes, and many of them also engaged in various forms of secondary occupations. The study revealed that the respondents utilized various types of credit

facilities, including app-based credit, microfinance banks, cooperative societies, commercial banks, and the Bank of Agriculture, with factors influencing access to credit facilities such as the absence of guarantors, repayment periods, lack of collateral, the complexity of formalities, membership in associations, access to credit utilization information, and collateral requirements.

However, respondents faced several challenges, including the absence of banking institutions in their localities, a lack of literacy regarding credit facilities, insufficient funding from the government and other supporting agencies, and limited awareness of federal government and Central Bank of Nigeria (CBN) financial intervention schemes targeted at farmers. Based on these findings, it is recommended that the government and relevant stakeholders provide farmers with loans and credit facilities at subsidized and affordable rates to enhance their access to finance, develop policies to support poultry farmers in obtaining funds at minimal interest rates to promote production expansion, encourage financial institutions to reduce interest rates on agricultural loans and adopt more flexible collateral requirements to accommodate the financial circumstances of farmers, and intensify efforts to create awareness and educate farmers on the availability of institutional agricultural credit schemes and the processes involved in obtaining agricultural loans.

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