

REFERENCES

- AJAGBE, F. A. (2012). Application of probit analysis to factors affecting small scale enterprises' decision to take credit: A case study of Oyo State, Nigeria. *Asian Economic and Financial Review*, 2(8), pp. 1064-1071.
- AKINADE, J. O. (2002). Agricultural credit management in Union Bank of Nigeria, Abeokuta Branch. Unpublished M.Sc thesis submitted to the Department of Agricultural Economics, University of Ibadan, Nigeria.
- Aku, P. S. (1995). Comparative analysis of NACB and ACGSF loan disbursement to agriculture in Nigeria. *Journal of Social and Management Studies*, 2, 99-108.
- ALI, B. M., AGBO, F. U., UKWUABA, I. C., & CHIEMELA, C. J. (2017). The effects of interest rates on access to agro credit by farmers in Kaduna State, Nigeria. *African Journal of Agricultural Research*, 12(43), 3160-8. DOI: <https://doi.org/10.5897/AJAR2015.9571>
- ANI, D. P. (2015). Market integration and pricing efficiency of soybeans in Benue and Enugu States, Nigeria. Unpublished Ph.D Dissertation presented to the Department of Agricultural Economics, University of Nigeria, Nsukka, Nigeria.
- ANYANWU, C. M. (2004). Micro-finance institutions in Nigeria: Policy, practice and potentials. Paper presented at the G24 workshop on "Constraints to Growth in Sub-Saharan Africa". Pretoria, South Africa. November 29-30.
- ASOGWA, B. C., ABU, O., & OCHOICHE, G. E. (2014). Analysis of peasant farmers' access to agricultural credit in Benue State, Nigeria. *British Journal of Economics, Management and Trade*, 4(10), 1525-43. ISSN: 0016-1125. Retrieved January 5, 2020, from <http://www.sciencedomain.org/review-history.php?iid=535&id=20&aid=4790>
- ASSOGBA, P. N., KOKOYE, S. E., YEGBEMEY, R. N., DJENONTIN, J. A., TASSOU, Z., PARDOE, J., & YABI, J. A. (2017). Determinants of credit access by smallholder farmers in North-East Benin. *Journal of Development and Agricultural Economics*, 9(8), 210-216. DOI: <https://doi.org/10.5897/JDAE2017.0814>
- AWOTIDE, B. A., ABDOULAYE, T., ALENE, A. & MANYONG, V. M. (2015). Impact of access to credit on agricultural productivity: Evidence from smallholder cassava farmers in Nigeria. Milan, Italy, International Conference of Agricultural Economists (ICAE).
- BADIRU, I. O. (2010). Review of small farmer access to agricultural credit in Nigeria. *Nigeria Strategy Support Program of the International Food Policy Research Institute, Policy Note No. 25*.
- BASHIR, M. K., MEHMOOD, Y., & HASSAN, S. (2010). Impact of agricultural credit on productivity of wheat crop: Evidence from Lahore, Punjab, Pakistan. *Pakistan Journal of Agricultural Science*, 47(4), 405-409.
- CARTER, M. R. (1989). The impact of credit on peasant productivity and differentiation in Nicaragua. *Journal of Development Economics*, 31(1), 13-36. DOI: [https://doi.org/10.1016/0304-3878\(89\)90029-1](https://doi.org/10.1016/0304-3878(89)90029-1)
- CARTER, M. R., & OLINTO, P. (2003). Getting institutions "Right" for whom? Credit constraints and the impact of property rights on the quantity and composition of investment. *American Journal of Agricultural Economics*, 85(1), 173-186. DOI: <https://doi.org/10.1111/1467-8276.00111>
- CBN. CENTRAL BANK OF NIGERIA. (2004). *CBN Annual Report*. Abuja: CBN.
- DBSA. DEVELOPMENT BANK OF SOUTH AFRICA. (2005). Development Report 2005, *Agriculture in South African's second Economy* (chapter 7)
- DIAGNE, A., & ZELLER, M. (2001). Access to credit and its impact on welfare in Malawi. *Research Report 116*. Washington DC: International Food Policy Research Institute (IFPRI).
- DIXON, J., GULLIVER, A. GIBBON, D., & HALL, M. (2001). *Farming systems and poverty: Improving farmer's livelihood in a changing world*. Rome and Washington DC: World Bank. Retrieved March 21, 2019, from <http://documents.worldbank.org/curated/en/126251468331211716/Farming-systems-and-poverty-improving-farmers-livelihoods-in-a-changing-world>
- ESG. ENUGU STATE GOVERNMENT. (2018). *About Enugu State*. Enugu: Ministry of Information, Enugu State, Nigeria. Retrieved February 18, 2019, from <https://www.enugustate.gov.ng/index.php/elements-devices/>
- FEDER, G., LAU, L. J., LIN, J. Y., & LUO, X. (1990). The Relationship between credit and productivity in Chinese agriculture: A microeconomic model of disequilibrium. *American Journal of Agricultural Economics*, 72(5), 1151-1157. DOI : [10.2307/1242524](https://doi.org/10.2307/1242524)
- FLETSCHNER, D., GUIRKINGER, C., & BOUCHER, S. (2010). Risk, credit constraints and financial efficiency in Peruvian agriculture. *Journal of Development Studies*, 46(6), 981-1002. DOI: <https://doi.org/10.1080/00220380903104974>
- FOLTZ, J. D. (2004). Credit market access and profitability in Tunisian agriculture. *Agricultural Economics*, 30(3), 229-240. DOI: <https://doi.org/10.1111/j.1574-0862.2004.tb00191.x>
- GHATAK, M., & GUINNANE, T. W. (1999). The Economics of lending with joint liability: Theory and practice. *Journal of Development Economics*, 60(1999), 195-228.
- GUIRKINGER, C. (2008). Understanding the coexistence of formal and informal credit markets in Piura, Peru. *World Development*, 36(8), 1436-1452. DOI: <https://doi.org/10.1016/j.worlddev.2007.07.002>
- GUIRKINGER, C., & BOUCHER, S. R. (2008). Credit constraints and productivity in Peruvian agriculture. *Agricultural Economics*, 39(3), 295-308. DOI: [10.1111/j.1574-0862.2008.00334](https://doi.org/10.1111/j.1574-0862.2008.00334)
- HAZARIKA, G., & GUHA-KHASNOBIS, B. (2008). Household access to microcredit and children's food security in Rural Malawi: A gender perspective. *IZA Discussion Papers, No. 3793*. Bonn, Germany: Institute for the Study of Labor. Retrieved February 18, 2019, from <http://nbn-resolving.de/urn:nbn:de:101:1-20081126670>
- IJIOMA, C. J. & OSONDU, C. K. (2015). Agricultural credit sources and determinants of credit acquisition by farmers in Idemili Local Government Area of Anambra State. *Journal of Agricultural Science and Technology*, B5(2015), 34-43. DOI: [10.17265/2161-6264/2015.01.004](https://doi.org/10.17265/2161-6264/2015.01.004)
- KOCHAR, A. (1997). An empirical investigation of rationing constraints in rural credit markets in India. *Journal of Development Economics*, 53(2), 339-371. DOI:

[https://doi.org/10.1016/S0304-3878\(97\)00020-5](https://doi.org/10.1016/S0304-3878(97)00020-5)

LAWAL, W. A. (2011). An analysis of government spending on agricultural sector and its contribution to GDP in Nigeria. *International Journal of Business and Social Science*, 2(20), 244-250.

LINH, T. N., LONG, H. T., CHI, L. V., TAM, L. T., & LEBAILLY, P. (2019). Access to rural credit markets in developing countries, the case of Vietnam: A literature review. *Sustainability*, 11(1468), pp. 1-18. DOI: <https://doi.org/10.3390/su11051468>

MAGAJA, D. & AGAI, O. G. (N.D.). *Access to finance for inclusive agri-business development*, Accra, Ghana: 2scale Consortium.

MAIGIDA, D. N. (2001). *Empowering women for sustainable development: A workshop on agricultural production technologies for sustainable development of the rural area*, Zaria Zone. June 4-6.

MGBAKOR, M. N., UZENDU, P. O. AND NDUBUISI, D. O. (2014). Sources of agricultural credit to small scale farmers in Ezeagu Local Government Area of Enugu State Nigeria. *Journal of Agricultural and Veterinary Science*, 7(8), 11-8.

MILER, F. (1977). *Agricultural credit and finance in Africa*. U.S.A: Rockefeller Foundation.

MUHAMMAD, N., MUHAMMAD, F. S., SYED, M. A., & ZATTID, H. (2013). Impact of socioeconomic characteristics of farmers on access to agricultural credit. *Sarhad Journal of Agriculture*, 29(3), 143-54.

NATIONAL POPULATION COMMISSION (NPC). (2006). *The Nigeria Population Census*. Retrieved February 20, 2019

NNB. NEPAL NESTRA BANK. (2014). Banking Development and Research Unit, Ohanagadhi Office.

NWARU J. C. (2004). Rural credit markets and resource use in arable crop production in Imo State, Nigeria. Unpublished Ph.D Dissertation submitted to the Department of Agricultural Economics, Michael Okpara University of Agriculture, Umudike, Nigeria.

NWARU, J. C., ESSIEN, U. A., & ONUOHA, R. E. (2011). Determinants of rural farm loan repayment: Implications for rural credits development in Imo State Nigeria. *Journal of Agricultural and Food Science*, 2(1), 57-67.

NWARU, J. C., ONYENWEAKU, C. E., & NWOSU, A. C. (2006). Relative technical efficiency of credit and non-credit user crop farmers. *African Crop Science Journal*, 14(3), 241-51.

OBWONA, M. (2006). Determinants of technical efficiency differentials amongst small- and medium-scale farmers in Uganda: A case study of tobacco growers. *African Economic Research Consortium (AERC) Research Paper 152*. Kenya: AERC. 21pp.

OKORUWA, V. O., ABASS, A. B., AKIN-OLAGUNJU, O. A., & AKINOLA, N. A. (2020). Does institution type affect access to finance for cassava actors in Nigeria? *Journal of Agriculture and Food Research*, 2(2020), pp. 1-8. <https://doi.org/10.1016/j.jafr.2020.100023>

OLAGUNJU, F. I., & AJIBOYE, A. (2010). Agricultural lending decision: A tobit regression analysis. *African Journal of Food Agricultural Nutrition and Development*, AFJAND, 10(5), 2515-41.

OLOLADE, R. A., & OLAGUNJU, F. I. (2013).

Determinants of access to credit by small holder farmers in Oyo State, Nigeria. *Global Journal of Science Frontier, Research, Agriculture and Veterinary Sciences*, 13(2), 16-22.

PETRICK, M. (2004). A microeconomic analysis of credit rationing in the Polish farm sector. *European Review of Agricultural Economics*, 31(1), 77-101. DOI: [10.1093/erae/31.1.77](https://doi.org/10.1093/erae/31.1.77)

WILLIAM, L. (2008). *Nigeria: The Bradt travel guide*. UK: Bradt Travel Guides. 342 pp.