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Evaluate The Gender Disparity In Farmers' Access To Agricultural Credit Among Cooperative Societies In Kaduna State.

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ABSTRACT

The study evaluates the issue of gender disparity in farmers' access to agricultural credit among cooperative societies in Southern Kaduna agricultural zone of Kaduna State. Agricultural production in Southern Kaduna agricultural zone is being carried out mostly by farmers who rely mostly on external sources of fund to meet up with their day to day farming activities. It has been asserted in the literature that men and women farmers continue to have differential access to agricultural credits despite the equal roles they play in agriculture in many developing countries. Five (5) local government Areas was randomly selected and Two (2) cooperative societies was randomly selected making a total of ten (10) cooperative societies for the study. Taro Yamene and Bowler formula used to get the membership and individual cooperative sample size. A total of one hundred and fifty (150) respondents; male and female respectively were used for the study. Greater percentage of the data was generated from primary data using questionnaires. Descriptive and inferential statistical techniques were used in analyzing the data. The study revealed that the factors influencing access to credit among male and female cooperators include; age, family size, level of education, farm size was significant at 5% and 1% level of probability for male while age, marital status, level of education, family size, farm income, occupation in addition to farming, total labour cost and household expenditure was significant at all level of probability for female cooperators. The perceived constraint in accessing agricultural credit, the grand mean was 3.14 for male and 3.10 for female which implies that they faced various constraints in accessing agricultural credit which limit their success. Base on the findings, the study recommended; female farmers should be encouraged in cooperative irrespective of their education, the federal government should review the operations and functions of agricultural credit guarantee scheme fund (ACGSF) which was the apex institution of agricultural credit in the country.
Keywords: Gender Disparity, cooperative societies and agriculture

INTRODUCTION

One of the critical sectors that deserves attention/financing in any economy especially the developing economies such as Nigeria is the agricultural sector. According to [1], improving access to productive resources by small scale farmers is one of the best mechanisms for ensuring food sufficiency.

Farm productive resources include indicators such as land, irrigation water, extension services, seedlings, credit and rural institutions [2]. Currently, there is a little increase in agricultural productivity especially when compared with the rapid growing population which had led to the increase in importation of food to meet the needs of the growing population. The insufficiency of farm productivity to meet the needs of the population could be attributed to gender inequality, inadequate technology, poor state of infrastructure, low capital base, lack of access to agricultural credit and poor access to extension services.

Women have been the core subject of gender and the term "gender issues" has been widely used to refer to the disparity faced by women in the field of agriculture [3] noted that attention to gender in agriculture is not new, but in the past it has often been limited to a few specialized programme targeting women or “mainstreaming” efforts that embed attention to gender within programme, with too little follow-through that seems to be changing. Gender means the rules, norms, customs and practices by which biological differences between male and females are translated into socially constructed differences between male and female [4]. Extant literature described the term gender as a social construct [5]. According to [6] in [7] gender refers to not women and men per se, but to the relations between them, both perceptual and material. Gender is not determined biologically as a result of sexual characteristics of either men or women, but is constructed socially.

According to [8] gender equality exist among rural farmers in Nigeria in access to valuable farm resources especially land ownership and access to credit which is fundamental in farm productivity. Despite national attempts at land reform in Nigeria indigenous and customary land inheritance systems driven by patriarchal norms persist, and women’s claims to land are made primarily through husbands or male kin [9].

In Africa, there is this pervasive assumption that female farmers are less efficient than the male farmers which has resulted in the neglect of women agricultural development projects. According to [10] even in rigorous of West Africa, where women are the traditional maize growers together with some crops (vegetables) which are considered as women’s crop development projects choose to focus on men and not on women.

Agricultural credit is very important for sustainable agricultural development to be achieved in any country of the world. Farmers are particularly in need of such instrument (i.e. credit) because of the seasonal pattern of their activities and the important uncertainty and promotes standard of living by breaking vicious cycle of poverty of small scale farmers. [11] described agricultural credit as the process of obtaining control over the use of money, good and services in the present in exchange for a promise to repay at future date. This is in agreement with [12] Agricultural credit is the provision of money or items or commodities and or services in respect of which payment will be made at the agreed future date or over time set. [13] contended that agricultural loan is a crucial input in small holder agriculture because it enables small scale farmers to establish and expand their farms as this would increase their income and ability to repay loan. The capacity and willingness to repay the credit are factors to consider in demand for and in the supply of the credit. The basis of credit therefore is trust or personal security. The trust is usually reinforced by collateral security or guarantee from reputable and credit worthy persons. Cooperative associations provide worth wide structure in addition to cohesion associated to self help groups to ensure trust and good repayment behaviours.

Access to credit is one of the major links in the chain of agricultural development. For farmers to increase food production, they need better access to agricultural support system such as credit, technology, extension services etc. they also need organization that channels these services [14]. This notwithstanding, the women have been identified to be marginalized in terms of better access to agricultural support system or farm productive resources irrespective of the women membership of rural institutions like cooperative societies aimed at facilitating farm resource acquisition.

Utilization and repayment of borrowed agricultural funds has been one of the numerous of agricultural development in the developing world and Nigeria is not any exception [15]. Borrowed agricultural funds which is also described as agricultural credit is one of the pre-requisites for farmers to increase the agricultural output in the process of agricultural development of a country. As cited by [16], agricultural lending involves giving out of credit (in cash and kind) to small-scale farmers for the purpose of farming.

In modern farming business in Nigeria, provision of agricultural credit is not enough but efficient use of such credit has become an important factor in order to increase productivity. Credit is not only needed for farming purpose, but also for family and consumption expenses especially during the off season period. Credit has also been discovered to be a major constraint on the intensification of both large and small scale farming [17].

In Nigeria and most African countries women farmers play a very important role in agriculture [18] women are regarded as the bedrock of food production particularly in developing countries [19] revealed that the contributions of women to national development has been a major area of interest and the focus of a considerable amount of research activity. They further stated that in the recent years, researchers have focused on the dynamic role women can and have played in changing the rural communities. It has been discovered that women constitute a potential group in rural development combing domestic, procreative and other activities, to ensure that survival of their families.

Averages of women in the agricultural labour force vary globally [20]. Women have a principal role in agribusiness, food processing and consumer related activities. Women in Nigeria form an active and reserve labour force but they rarely own the means of production [21]. However, the position of women in meeting challenges of agricultural development cannot be overemphasized. Women make a significant contribution to food production, they provide 60-80% of agricultural labour and are responsible for 80% of food production [22]. Socio-economic and political obstacles have for long been intensifying gender inequality and exacerbating poverty among women [23].

Despite the various contributions and efforts by women in food production, studies reveal that there are some constraints that militate against women's role in food production. [24] revealed that most communities in Nigeria are agricultural or farm based; reports have it that there are unequal gender access to productive resources such as land, labour and capital at farm level.

Statement of the Problem

This study was informed by the perceived outery on gender disparity in credit acquisition which was supported in the literature. According to [25], in Africa, as elsewhere, inequalities persist between women and men in terms of access to and control over social, political and economic resources and opportunities for participation. Gender disparity in credit acquisition, farm resources acquisition in terms of improved agricultural support system or farm productive resources negatively affects productivity of farmers. According to [26], although class, ethnicity, poverty and physical location may influence these inequalities, the gender factor tends to make them more severe. Access to farm productive resources which include credit, land, labour, inputs, agricultural information and extension, training and capacity building and government subsidy amongst others are issues in gender empowerment discourse.

Despite the significant roles women play in agriculture and food security in many developing countries, they continue to have a poorer command over a range of productive resources e.g. credit [27]. Findings by (Deere and Doss 2006, FAO 2010) showed that women are as efficient as men and contribute significantly to agricultural production yet their access to productive resources differs.

The problem of finance also affects their hiring of extensive labour, therefore depending on their own labour and that of their households. Other basic barrier to improving agricultural productivity includes transaction cost of credit, well defined property rights and being poorer than men [28]. Some empirical studies have revealed cases of credit insufficiency among rural farmers especially among the women [29]. [30] stated that the agriculture sector is underperforming in many developing countries, and one of the key reasons is that women do not have equal access to the resources and opportunities they need to be more productive. If the acclaimed unequal access to the resources and opportunities persists, then it will be difficult to fight the human miseries of hunger and poverty that knows no bounds.

This work therefore fills the gap by investigating gender disparity in farmers' access to agricultural credit with a particular focus to Southern Kaduna agricultural zone of Kaduna State.

METHODOLOGY

Method of Data Collection

Data for this study was collected through primary and secondary sources: Primary source was collected by use of structure questionnaires which was distributed by the secretaries and members of the studied cooperative societies. This was because secretaries knows the members who collected the loans. While the secondary data was obtained from text books, journal papers, conference papers, magazines as well as through internet.

Method of Data Analysis

Data that was collected from the field was analysed using descriptive statistics such as frequency tables, percentages, mean and standard deviation, and inferential statistics such as likert scale, ANOVA and Linear regression mode. Objective 1 and 5 was analysed using descriptive statistic while objective 2 and 3 was analysed using linear regression while objective 4 was analysed using likert scale.

Mode Specification

The three (3) functional forms used include, the linear, semi-log and double log.

i. The linear form is given by

$Y = + f\ (x_1\, x_2\, x_3\, x_4\, x_5 \ldots\ldots x_n + ei) \ldots.$ implicit

$X = b_0 + b_1x_1 + b_2x_2 + b_3x_3 + b_4x_4 + b_5x_5 + \ldots\ldots x_n + ei$ explicit

ii. The semi-log form

$Y = b_0 + b_1\log x_1 + b_2\log x_2 + b_3\log x_3 + b_4\log x_4 \ldots\ldots. + ei$

iii. The double log form

$\text{Log } Y = b_0 + b_1\log x_1 + b_2\log x_2 + b_3\log x_3 + b_4\log x_4 \ldots\ldots. + ei$

Where:

Y = Dependent variable
bo = Intercept
bi = Regression coefficient
ei = Error term

Where:

Y = Volume of loan procured / Loan repayment
x_1 = Age (yrs)
x_2 = Marital Status
x_3 = Education (yrs)
x_4 = Gender (Male = 0, Female = I
x_5 = Farmers income (₦)
x_6 = Savings (₦)
x_7 = Membership Experience (yrs)
x_8 = Repayment History (fully repaid = 0, not fully repaid II)

The regression was run using SPSS package. The T-test was performed to test the significance of each of the explanatory variable at the alpha levels of 5%.

RESULTS AND DISCUSSION

In this section all the data collected on the field was analyzed.

Socio-Economic Characteristics of the Respondents.

The socio-economic characteristics of the members are analyzed in terms of their age, marital status, educational level, family size, farm size, income of farmers occupation in addition to farming, amount of savings and membership experience.

Table 2: Distribution of Respondents based on their economic characteristics.

Socio-economic Characteristics	Gender Male (n=150)		Female (n=150)	
Age(yrs)	Frequency	%	Frequency	%
Less than 20	5	3.33	10	6.67
20 – 30	26	17.33	32	21.33
31 – 40	40	26.67	45	30.00
41 – 50	52	34.67	50	33.33
51 – 60	17	11.33	9	6.00
Above 60	10	6.67	4	2.67
Marital Status				
Single	16	10.67	4	2.67
Married	125	83.33	136	90.67
Widow/Widower	5	3.33	10	6.67
Divorced	4	2.67	-	-
Level of Educational (yrs)				
No. Formal Education	19	12.67	95	63.33
Primary	20	13.33	28	18.67
Secondary	81	54.00	20	13.33
Tertiary	30	20.00	7	4.67
Family Size (No)				
Less than 4	18	12.00	13	8.66
4 – 6	40	26.67	106	70.67
7 – 9	73	48.67	22	14.67
10 – 12	10	6.60	9	6.00
Above 12	9	6.00	-	-
Farm Size (ha)				
Less than 1.00	75	50.00	90	60.00
1.00 – 2.00	34	22.67	25	16.67
2.01 – 3.00	15	10.00	16	10.66
3.01 – 4.00	12	8.00	10	6.67
4.01 – 5.00	9	6.00	5	3.33
Above 5.00	5	3.33	4	2.67

Farmers income (₦) (monthly)				
Less than 10,000	27	18.00	25	16.67
10,000 – 20,000	87	58.00	100	66.67
20,000 – 30,000	16	10.67	11	7.33
30,001 – 40,000	10	6.67	9	6.00
40,001 – 50,000	7	4.66	5	3.33
Above 50,000	3	2.00	-	-
Farmer Savings (₦) (monthly)				
Less than 10,000	12	8.00	29	19.33
10,000 – 20,000	107	71.34	99	66.01
20,001 – 30,000	20	13.33	15	10.00
30,001 – 40,000	8	5.33	5	3.33
40,001 – 50,000	3	2.00	2	1.33
Above 50,000	-	-	-	-
Occupation in addition to farming				
Trading	96	64.00	138	92.00
Civil service	30	20.00	10	6.67
Artisan	18	12.00	2	1.33
Retiree	6	4.00	-	-
Membership experience (Yrs)				
Less than 5	12	8.00	40	26.67
5 – 10	13	8.67	68	45.33
11 – 15	80	53.33	25	16.67
16 – 20	30	20.00	11	7.33
Above 20	15	10.00	6	4.00

Source: Field Survey 2021

Table 2 shows the socio-economic characteristics of the respondents. As regards to the age of the respondents, Less than 20yrs of male constitutes 3.33 percent, while female constitutes 6.69 percent Between 20 – 30yrs constitutes 17.33 percent for male and 21.33% for female. Between 31 – 40yrs, male constitutes 26.67 percent and female 30.00 percent. Between 41 – 50yrs, male constitutes 34.67 and female 33.33. Between 51 – 60yrs, male constitutes 11.33 percent, female constitutes 6.00 percent. Above 60yrs, male constitutes 6.67 percent while female constitutes 2.67 percent. This implies active participation of males in cooperative activities than female counterpart in Southern Kaduna agricultural zone. All farmers cut across the whole age ranges, but majority 34.67 percent and 33.33 percent are between the age range of 41 – 50yrs respectively.

In terms of marital status 10.67 percent of male and 2.67 percent of female were single and 83.33 percent and 90.67 were for married for both male and female cooperators 3.33 percent for male and 6.67 percent were for widow/widower. Divorce constitutes 2.67 for male while none for the women. As the majority of the respondents were married this will help them carry out the farm activities with their wives, husband and children.

In education, No formal education constitutes 12.67 percent for male and 63.33 percent was for the female. Primary education constitutes 13.33 for male and 18.67 for female. For secondary school constitutes 54.00 percent for male and 13.33 percent for female. Tertiary constitutes 20.00 percent for male and 13.33 percent for the female. Tertiary institutions constitutes 20.00 for male and 4.67 the female. This implies that male are more educated than female. In the area or study females are given out to marriage in early stage of life that is why they educational qualification was low, they have not had enough exposure that will enhance their taking viable decisions especially on female cooperators.

The study also shows that less than 4 persons constitute 12.00 for male and 8.66 for female. Between 4 – 6 persons constitutes 26.67 percent and female constitutes 70.67 percent. Between 7 – 9 percent, the male constitutes 48.67 percent and female constitutes 14.67 percent. Between 10 – 12 persons constitutes 6.66 percent for male has 6.00 percent. Above 12 persons only male has 6.00 percent. This implies that majority of male had between 7 – 9 person This may be that they may have more than one wife but the female had between 4 – 6 person which indicates that they all will be used as family labour.

The farm size, less than 1ha constitute 50.00 percent for male and 60.00 percent for female Between 1 – 2ha constitutes 22.67 percent for male and 16.67 percent for female. Between 2.01 – 3.00ha constitutes 10.00 percent for male and 10.66 percent for female. Between 3.01 - 4.00ha constitutes 8 percent for male and 6.67 percent for female. Between 4.01 – 5.00ha constitutes 6.00 percent for male and 3.33 percent for female. Above 5.00ha constitute 3.33 percent for male and 2.67 percent for female. This indicates that farm holding in the study area is marginally small. This implies difficulty in credit mobilization since credit institutions may not be disposed to disbursed loan to them.

Farmers income per month less than ₦10,000 constitutes 18.00 percent for male and 16.67 percent for female Between ₦10,000 – ₦20,000 constitutes 58.00 percent for male and 66.67 percent for female. Between ₦20,001 – ₦30,000 constitutes 10.67 percent for male and 7.33 percent for female. Between ₦30,001 – ₦40,000, constitutes 6.67 percent for male and 6.00 for female. Between ₦40,001 – ₦50,000 constitutes 4.66 percent for male and 3.33 percent for female. Above ₦50,000 constitutes 2.00 percent for male only. From the table it implies majority earn less than ₦10, 000 and male cooperators earns more than female cooperators in the study area.

Farmers monthly savings, less than ₦10, 000 constitutes 8.00 percent for male and 19.33 percent for female. Between ₦10,000 – ₦20,000 constitutes 71.34 percent for male and 66.01 percent for female. Between ₦20, 001 – ₦30, 000 constitutes 13.33 percent for male and 10.00 percent for female. Between ₦30, 001 – N40, 000 constitutes 5.33 percent for male and 3.33 percent for female. Between ₦40, 001 – ₦50, 000 constitutes 2.00 percent for male and 1.33 percent for female. None of the cooperators saved above ₦50, 000. The table shows that male saved more than the female. This may be because some of them are involved in other activities also majority of the males are educators which help them to plan well.

Occupation additional to farming such as trading constitutes 64.00 percent for male and 92.00 percent for female. Civil Service constitutes 20 percent for male and 6.67 percent for female Artisan constitutes 12 percent for male and 1.33 percent for female while retiree constitute for 4 percent for male only. This another source of income for the cooperators apart from farming the table shows where male supplements for their income that is why they can save more than female cooperators.

Membership experience, less than 5yrs constitutes 8.00 percent for male and

26.67 percent for female. Between 5 – 10yrs constitutes 8.67 percent for male and 45.33 percent for female. Between 11 – 15yrs constitutes 53.33 percent for male and 16.67 percent for female. Between 16 – 20yrs constitutes 20.00 percent for male and 7.33 percent for female. Above 20yrs constitutes 10 percent for male and 4.00 percent for female. This implies that male are more in cooperative societies than female.

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41 – 50	52	34.67	50	33.33
51 – 60	17	11.33	9	6.00
Above 60	10	6.67	4	2.67
Marital Status				
Single	16	10.67	4	2.67
Married	125	83.33	136	90.67
Widow/Widower	5	3.33	10	6.67
Divorced	4	2.67	-	-
Level of Educational (yrs)				
No. Formal Education	19	12.67	95	63.33
Primary	20	13.33	28	18.67
Secondary	81	54.00	20	13.33
Tertiary	30	20.00	7	4.67
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Less than 4	18	12.00	13	8.66
4 – 6	40	26.67	106	70.67
7 – 9	73	48.67	22	14.67
10 – 12	10	6.60	9	6.00
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Farm Size (ha)				
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1.00 – 2.00	34	22.67	25	16.67
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3.01 – 4.00	12	8.00	10	6.67
4.01 – 5.00	9	6.00	5	3.33

Above 5.00	5	3.33	4	2.67
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Summary

An examination of the socio-economic characteristics of the respondents showed among others that 34.67 percent and 33.33 percent of male and female respectively were still within their productive stage in life and therefore stands a better position to repay the loan from their farming activities. The study also showed that the majority are married 83.33 percent for male and 90.67 percent for female with a family size between 7 – 9 persons for male and 4 – 6 persons for female. This shows that they have responsibility to feed, pay their school fees e.t.c. their literacy level was found to be low, 63.33 percent for female who had no formal education because they were given out on time for marriage while male constitutes 54 percent for acquiring Secondary education. This will not give them enough exposure that will help them make viable decisions regarding to their farming activities because a respondent stands a better chance of understanding the conditionality attarche3d to any credit after him/her. Farmers monthly income and monthly savings was revealed. Majority of the respondents both male and female earn less than ₦10,000 monthly while they save between ₦10,000 – N20,000 monthly.

The study also showed that apart from farming most of the respondents were involved in trading constituting 64 percent and 92 percent for male and female respectively. This implies they market their agricultural product because they also involved in production.

The farm size in the area was found to be marginally small which is less than 1ha they have gotten enough experience in cooperative male had between 11 – 15yrs which constitutes 55.33percent while female had between 5 – 10yrs constituting 45.33 percent on the revenue generation, all variables (informal sources) was accepted as their source of credit except Bank of Agriculture and commercial bank. They accepted that they cannot get loan from these two because of their limited in knowledge. The female cannot access the micro finance bank because they do not have formal education that is limited in knowledge. They don't even have collateral. This implies that they cannot present collateral to the commercial banks. This agrees with Enhancing financial innovation and Access (2010) that the notable barriers to setting loans in Nigeria are demand for collateral by the banks, interest rate charged by banks usually high.

The study revealed that not all that was given credit, repaid both male and female respondents. On their level of access to credit in the study area. Out of eight variables only three was not accessible by female.

On the factors influencing access to credit among male and female cooperators log it regression was used in male age, family size, level of education, farm size was significant at 5% and 1% level of probability while in female, age, marital status, level of education, family size, farm income, occupation in addition to farming, total labour cost and household expenditure was significant at all level of probability. According to their perceive constraints in accessing agricultural credit, the grand mean was 3.14 for male and 3.10 for female which implies that the responde3nts faced various constraints in accessing agricultural credit which limit their success.

On perception of members on handling of gender related issues in credit administration, female members are more favoured than male. Gender is not significant determinant of credit repayment by cooperative members and Gender is not a significant determinant of access to agricultural credit, therefore male and female member have equal opportunity to obtain cooperative credit provided that the members applicant had met other credit management requirement.

CONCLUSION

Credit constitutes a functional component of the agricultural system. An effective credit system in our agricultural economy serves as a catalyst in development since capital is mobilized and allocated for effective utilization.

Gender should not be misunderstood as being the problem of women only, but rather gender issues focus on women and on the relationship between men and women, their roles, access to and control over resources, division of labour interest and needs.

In evaluating the issue of gender disparity in farmers' access to agricultural credit among cooperative societies in Southern Kaduna agricultural zone of Kaduna State, it will be concluded that female members' access to agricultural credit was not significantly different from those of male members although male members tend to access credit facilities more regularly than female members as a result of their experience also their educational background.

In loan repayment, gender is not significant determinant of credit repayment by members and as such, female members are more favourable than male counterpart in handling issues relating to credit operation.

RECOMMENDATIONS

Having identified the perceived constraints encounter by the respondents in accessing agricultural credit in the study area, the researcher therefore makes the following recommendations.

1. The federal government should review the operations and functions of the agricultural credit guarantee scheme fund (ACGSF) which was the apex institution of agricultural credit in the country.
2. The scheme should be re-organized in such away as bearing a portion of risk of any loan as well as providing loanable funds to the lending institution while leaving the onus of distribution or delivering and recovery to lending institutions. If this is done it will go a long way in encouraging a lot of banks to participate in the scheme thereby increasing lending to the agricultural sector.
3. The programme should make access to production credit easier as well as addressing output problems that relate to storage, marketing and processing.
4. It calls for the establishment of specialized institution closer to the areas the farmer cooperatives operates as this will enable the institution to understand more the problems facing them.
5. Regulatory body of cooperative movement should ensure that access to credit should not be discriminated on gender and the issues of loan repayment should be encouraged among members.
6. A supervised credit scheme should be set up by the cooperative officers through the help of Government to ensure a functional and effective credit access which serve as gender related issues in creditoperation.

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