

# Effect of awareness creation on gender access, utilization and repayment of loans by broiler farmers in Cross River State, Nigeria

Adinya I. B.<sup>1\*</sup>, Ogbonna K. I.<sup>2</sup>, Umoh E. E.<sup>3</sup> and Idio A. D.<sup>3</sup>

<sup>1</sup>Department of Agricultural Economics and Extension, Cross River University of Technology, Obubra Campus, Cross River State, Nigeria

<sup>2</sup>Department of Agricultural Economics and Extension, University of Calabar, Calabar, Nigeria.

<sup>3</sup>Department of Agricultural Economics and Extension, University of Uyo, Uyo, Nigeria.

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## ABSTRACT

This study analyzed the awareness creation by extension agents to bridge gender gap in loan acquisition, utilization and repayment in broiler production in Cross River State, Nigeria. Data were collected from 360 respondents from 10 villages in 10 Local Government Areas. Thirty-six respondents were selected from each of the selected villages through simple random sampling technique. Data obtained from the study were analyzed using descriptive statistic. This study showed that 64.17% of broiler farmers in the study area were male and 35.83% were female. This implies the gender ratio in Cross River State was 1.79 (men) : 1 (women). This study showed that increased access of women to credit through banks/ micro-finance banks, it is suggested that extension service delivery has positive impact on women in loan acquisition, utilization and repayment by women broiler farmers in Cross River State, Nigeria. This study also showed the various forms of assistance given by extension agents to loan beneficiaries. The extension agents and bank staff take interest in monitoring the loan utilization and repayment as reported by most (77.22%) of the respondents. Provision of broiler farmers' needs was also another form of assistance (training, monitoring/evaluation and technical assistance as reported by them had 42.50, 5.00 and 21.94%, respectively. It was recommended that micro-credit institutions should be sited in rural areas where more women and men broiler farmers reside. Micro-credit institutions should monitor and assess the repayment ability of borrowers on time with a view to intervene at critical periods to prevent loan defaults. In Cross River State, some female farmers do not have collateral, but need loan for investment in poultry production; women broiler farmers are encouraged to form or join existing cooperative groups to enable them obtain loans from banks for expansion of their farms. Besides that extension agents should train broiler farmers to use available resources efficiently and adopt new technologies to ensure increased productivity and loan repayment.

**Keywords:** Gender gap, sensitization, loan acquisition, utilization, repayment, broiler production.

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\*Corresponding author. E-mail: dradinyaignatius@gmail.com. Tel: 08133555422.

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## INTRODUCTION

National averages of women in the agricultural labour force vary globally (United Nations, 2000). Women have a principal role in agricultural business, food processing and consumer related activities. Women perform the bulk of substance production (70%) and the reproductive work (Bryson, 1981; International Labour Organization (ILO),

1984; Boyle, 1988). The International Labour Organization (1984) estimated that 78% of women in Africa are active in agriculture compared to only 64% of men. Jiggins et al. (1997) reveal that women play a pivotal role in food security because of their strategic position in the household and productive work they do outside. They

further stated that out of 95% small-scale farmers in Nigeria who actually feed the nation, 55% of them are women. Women have been found to contribute 60% of the labour force, produce 80% of food, and earn 10% of the money income but own one percent of the farm asset.

In Nigeria and most African Countries, women farmers play a very important role in agriculture (broiler and other food crops production) (Adinya, 1995). Women are regarded as the bedrock of food production particularly in developing countries (Agbor, 1991). Kuye et al. (2006) 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 combining domestic, procreative and other activities, to ensure that survival of their families.

In Cross River State, women participate in a broad range of agricultural activities like rearing of animal, growing crops, seeds selection, weeding, fertilizing, harvesting, processing, storage and marketing of agricultural products (Adinya 1995). Women are solely and exclusively responsible for the operation and management of farms and homes in most Countries (Benor and Baxter, 1984; CTA, 2002). Women have responsibility for ensuring household food security, meeting the demand of the elderly and the young and engaging in livelihood activities within the communities, when working-age men leave rural areas in search of employment (Kuye et al., 2006).

Despite the various contributions and efforts by women in broiler production, studies reveal that there are some constraints that militate against women's role in broiler production in Cross River State, Nigeria, Africa and the world at large. For instance, findings from the poverty and development study conducted by the World Bank in Nigeria using participatory poverty assessment method indicated that the consequences of being a woman in Nigeria include amongst others, the likelihood of having very limited coping strategies and safety nets and constantly living with a sense of insecurity (World Bank, 1999; Adeolu and Taiwo, 2004). Adeolu and Taiwo (2004) 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).

In Lagos State, the gender ratio was obtained as 9.1% of woman obtained credit access to 14.8% of men while in Kano State only 1.7% of women obtained such credit facility compared to men (2.4%). Gender sensitization by extension agents to bridge gender gap in loan acquisition, utilization and repayment in broiler production in Cross River State is important because the use of credit is seen as one way of increasing the productive capacity of farmers (Adeolu and Taiwo, 2004).

Broiler production requires capital for a successful operation. Capital is needed for procuring vital inputs and services, which the broiler farmers cannot finance from their savings (Angba and Imoke, 2008; Adinya et al., 2008b; Enya and Adinya, 2008). Since the present economic threshold of traditional agriculture cannot sustain any capital formation. The capital required for investment in broiler must necessarily be injected from formal and informal credit institutions (Angba and Imoke, 2008; Adinya et al., 2008b; Enya and Adinya, 2008). Credit has the potential to enhance efficient resource allocation, permit application of new technologies, reduced post harvest waste and stabilize farm prices, farm incomes and enhance efficient marketing of agricultural products (Enya and Adinya, 2008). Broiler production is associated with rapid returns per unit investment. The two most important factors responsible for the credit supply increase in broiler production has been profitability and quick returns on invested capital which encourages formal and informal credit institutions to provide needed capital more readily for broiler production than other agricultural productions (Adinya, 1995).

In Nigeria, one of the main objectives of Nigerian agricultural policies is to become self-sufficient in broiler production. In pursuance of this objective, credit schemes are put in place to increase these facilities so that broiler production would be increased. Nigerian government has created specialized credit institution such as Bank of Agriculture to cater for credit needs in the agricultural sector (Oladeebo, 2003). Government had also mandated the commercial banks in of Nigeria to give credit facilities to the agricultural sector of the country (Ajakaiye, 1998; Oladeebo and Oladeebo, 2008). However, the important roles played by broilers make it imperative for financial assistance for broiler farmers to produce broilers in large quantity that would reduce the unit cost of production and maximize profit and prompt release of fund would also ensure regular supply of broilers to equate market demand for broilers. In Nigeria, broiler farmers obtain agricultural credit from either formal or informal credit institutions. The only way to carry out production effectively and efficiently is by having sources of funding it, which are provided by lending institutions.

According to Kuye et al. (2008) women seek rights to use, control and own land which in turn implies rights to use other property (for example credit, building, water and trees) just like their male counterparts. They further noted that land reform policies must eliminate gender inequality by addressing socially embedded inequities experienced by women in relation to men. International Fund for Agricultural Development (IFAD, 1991) maintained that women benefited from rural credit when new mechanisms connected village women groups to financial institutions, enable women to access collective credit through their groups and associations. In Nigeria, Agricultural credits financing that are gender-sensitive are

needed. According to Kuye et al. (2008) there is need to design, formulate and implement agricultural policies and programme that would remove gender disparity on land, capacity building, access to credit, access to technology and access to relevant research results and extension. Kuye et al. (2008) maintained that gender-responsive policies should be formulated and implemented to ensure that agriculture and rural development benefit rural women, not just in terms of meeting their basic needs for food, water and shelter but for empowerment and sustainable development of their rural communities. Priorities of such policies should include: land reform policies must eliminate gender inequality by addressing socially embedded inequities experience by women in relation to men; appropriate new technologies that are gender-sensitive are needed not new technologies that are often taken over by men (Paris et al., 2001; Kuye et al., 2008).

Loans are to be paid back on time to ensure the recycling of money for the benefit of other broiler farmers. In spite of the importance of loan in agricultural production (Awoke, 2004), Okorie (1988) reported that the default rates range from 9.7 to 67.1% among smallholder farmers. He further noted that the problem of default rate has been further aggravated by the slanted publicity given by the Central Banks of Nigeria (CBN) to the introduction of Agricultural Credit Guarantee Scheme, which made many bank loan recipients feel that the loans were their own share of national cake. So banks now insist on adequate collateral before credits are released to recipients. However, some female farmers do not have collateral, but needs loan for investment in poultry production (Adinya, 1995).

This study has the following objectives:

- (i) Describe the socio-economic characteristics of broiler farmers in the study area;
- (ii) Determine gender ratio in the study area;
- (iii) Analyze loan acquisition, utilization and repayment;
- (iv) Identify major problems of default of loan repayment by broiler farmers in the study area.

## METHODOLOGY

### Study area

The study was carried out in Cross River State. The state occupies an area of about 22,342.176 square kilometers (Quarterly Newsletter of the Ministry of Local Government Affairs, Cross River State 2006). It is located at latitude 5°25'N and longitude 5°00'E. Cross River State has the largest rainforest covering about 7,290 square kilometers described as one of Africa's largest remaining virgin forest, harbouring as many as five million species of animals, insects and plants (MOFINews, 2004). It is located within the evergreen rainforest zone. There are two distinct climatic seasons in the area rainy season from March to October and dry season from November to February. The annual rainfall varies from 294 to 3424 mm. The average temperature is around 28°C [Cross River Agricultural Development Project (CRADP) (1992). About 2,888,966

people inhabit the area, of which the Efiks, Ejaghams and Bekwarras are the major ethnic groups (Population Census, 2006; Agbor, 2007; MOFINews, 2007; Adinya et al., 2007). The study area is situated in the rainforest belt, which promotes the growth of crops such as oil palm, oranges, plantain, banana and guava. Food crops commonly grown by the inhabitant include rice, yam, cassava, potato, cocoyam, maize and vegetables. Fishing and keeping of animals like goats, sheep and poultry birds are among the area of interest of the people. Farming and other agro-based activities dominate the economic life of the people in Cross River State. However, a good number are involved in civil service, marketing of agricultural products (trading) and other forms of non-farming activities or business.

Sample of 360 farmers were randomly selected for the study. The first stage involves selection of ten local government areas in Cross River State. This was followed by a random selection of one village from each of the selected Local Government Areas. Thirty-six respondents were randomly selected from each of the villages, making a total number of 360 respondents all together.

The instrument used for data collection was questionnaire that contained structured and semi-structured questions. The researchers interviewed each respondent personally. Data obtained from the study were analyzed using descriptive statistic. The descriptive statistics include tables, means and frequencies analysis.

## RESULTS AND DISCUSSION

Table 1 indicates that broiler farmers within the age range of 51 years and above were highest in number (31.11%). Only 23.06% of them were with the age range of 20 to 30 years. Table 1 also reveals that 31.94% of broiler farmers had attended primary school. Further analysis of Table 1 reveals that 28.89% of broiler farmers were illiterate. The years of farming experience is shown in Table 1. The result shows that 35.56% broiler farmers had 1 to 5 years of farming experience. Only 25.83% of broiler farmers had farming experience of 11 years and above. This implies that most of the respondents are well experienced in broiler production. Table 1 indicates that 64.17% of broiler farmers in the study area were male and 35.83% were female. This implies the gender ratio in Cross River State was 1.79 (men) : 1 (women). The result of finding agrees with earlier findings of Adeolu and Taiwo (2004) who reported that in Kano State only 1.7% of women obtained such credit facility compared to men (2.4%). This information implies that the male broiler farmers outnumber the female ones in the study area. Further analysis of Table 1 reveals that 72.78% of broiler farmers in the study area were married and 27.22% were single. The result presented in Table 1 reveals that (38.89%) of the respondents have between ₦31,500.00 and ₦60,500.00 granted to them as loan of the amount requested.

Table 2 reveals that majority (38.06%) of broiler farmers had less than ₦10,500.00 in their savings account. Only 5.83% of broiler farmers had ₦91,000.00 and above in their savings account.

Table 3 shows the various forms of assistance given by extension agents to loan beneficiaries. The extension

**Table 1.** Distribution of respondents according to socio-economic characteristics of broiler farmers in Cross River State that obtained agricultural loans.

<b>Parameter</b>	<b>Frequency</b>	<b>Percentage</b>	<b>Gender ratio</b>
<b>Age of farmers</b>			
20-30	83	23.06	
31-40	98	27.22	
41-50	67	18.61	
51 years and above	112	31.11	
Total	360	100	
<b>Educational attainment</b>			
First school leaving certificate	115	31.94	
Junior secondary school/ Senior secondary school	44	12.22	
Tertiary institution	97	26.94	
No formal education	104	28.89	
Total	360	100	
<b>Farm size in hectares</b>			
1-2	10	2.78	
3-4	56	15.55	
5-6	12	3.33	
7 hectares and above	282	78.33	
Total	360	100	
<b>Feed (kg)</b>			
Broiler starter	115	31.94	
Grower	104	28.89	
Finisher	141	39.17	
Total	360	100	
<b>Labour used in broiler production in (man-days)</b>			
1-4	137	38.06	
5-8	124	34.44	
9 man-days and above	99	27.50	
Total	360	100	
<b>Farming experience (years)</b>			
1-5	128	35.56	
6-10	139	38.61	
11 years and above	93	25.83	
Total	360	100	
<b>Gender</b>			
Males that obtained credit	231	64.17	1.79
Females that obtained credit	129	35.83	1.79
Total	360	100	
<b>Amount of loan requested</b>			
less than 10,500.00	14	3.89	
11,500-30,500	56	15.55	
31,500-60,500	141	39.17	
61,500-90,500	137	38.06	
91,500 and above	12	3.33	

**Table 1.** Cont.

Total	360	100
Amount of loan granted		
less than 10,500.00	25	6.94
11,500-30,500	50	13.89
31,500-60,500	140	38.89
61,500-90,500	135	37.50
91,500 and above	10	2.78
Marital status		
Married	262	72.78
Single	98	27.22
Total	360	100

Source: Field survey, 2011.

**Table 2.** Distribution of respondents according to source of finance, amount of loan requested/ amount of loan granted.

Source of finance (₦)	Frequency	Percentage (%)
Savings		
None	124	34.44
Less than 10,500.00	137	38.06
11,500 - 30,500	10	2.78
31,500 - 60,500	12	3.33
61,500 - 90,500	56	15.55
91,500 and above	21	5.83
Total	360	100

Source: Field survey, 2011.

**Table 3.** Gender analysis of loan acquisition, utilization and repayment and Extension agents assistance to broiler farmers after loan.

Form of assistance	Frequency		Frequency		Total (%)
	Male	Percentage (%)	Female	Percentage (%)	
Loan utilization (to purchase day old chicks, feed, vaccine, drinking and feeding containers)	231	64.17	129	35.83	
Loan repayment	166	46.11	112	31.11	77.22
Technical assistance	44	12.22	35	9.72	21.94
Training of broiler farmers	83	23.06	70	19.44	42.50
Monitoring/Evaluation process	10	2.78	8	2.22	5.00
Defaulter of loan repayment	40	11.11	42	11.66	22.77

Source: Field survey, 2011.

agents and bank staff take interest in monitoring the loan utilization and repayment as reported by most (77.22%) of the respondents. Provision of broiler farmers' needs was also another form of assistance (training, monitoring/evaluation and technical assistance as reported by them had 42.50, 5.00 and 21.94%, respectively.

Table 4 indicates that 77.22% of broiler farmers in the study area repaid their loans and 22.77% were defaulter of loan repayment. This result corroborates with earlier findings by Okorie (1988) who reported that the default rates ranging from 9.7 to 67.1% among smallholder farmers. He further noted that the problem of default rate has been further aggravated by the slanted publicity

**Table 4.** Distribution of respondents according to loan repayment by broiler farmers in Cross River State, Nigeria.

Loan repayment/loan defaulter	Frequency	Percentage (%)
Loan repaid	278	77.22
Defaulter of loan repayment	82	22.77
Total	360	100

Source: Field survey, 2011.

**Table 5.** Distribution of respondents according to innovations adopted to control broiler diseases before awareness creation.

Poultry diseases	Vaccination programme	Male (%)	Female (%)	Total percentage (%)
Newcastle disease	1 <sup>st</sup> dose of Newcastle vaccine at one day old chick	3.00	5.00	8.00
Marek disease (fowl paralysis)	A dose of Marek vaccine at one day old chick	1.23	2.00	3.23
Infectious bursal disease	1 <sup>st</sup> dose of Gumboro vaccine at 0 – 2 weeks	1.43	3.00	4.43
Infectious bursal disease	2 <sup>nd</sup> dose of Gumboro vaccine at 3 - 5 weeks	1.50	2.50	4.00
Fowl pox disease	A dose of fowl pox vaccine	2.00	2.71	4.71
Total				

Source: Field survey, 2011.

**Table 6.** Distribution of respondents according to innovations adopted to control broiler diseases after awareness creation.

Poultry diseases	Vaccination programme	Male (%)	Female (%)	Total percentage (%)
Newcastle disease	1 <sup>st</sup> dose of Newcastle vaccine at one day old chick	10.00	11.62	21.62
Marek disease (fowl paralysis)	A dose of Marek vaccine at one day old chick	9.00	11.00	20.00
Infectious bursal disease	1 <sup>st</sup> dose of Gumboro vaccine at 0 – 2 weeks	15.00	25.54	40.54
Infectious bursal disease	2 <sup>nd</sup> dose of Gumboro vaccine at 3 - 5 weeks	4.50	5.50	10.00
Fowl pox disease	A dose of fowl pox vaccine	2.74	5.00	7.74
Total				100

Source: Field survey, 2011.

given by the Central Banks of Nigeria (CBN) to the introduction of Agricultural Credit Guarantee Scheme, which made many bank loan recipients feel that the loans were their own share of national cake.

Table 5 revealed that the level of broiler farmers adoption of innovations was low before awareness creation compared to figures in Table 6 after the awareness creation by extension agents.

Table 6 revealed that 21.62% of the respondents disclosed that Newcastle disease affected their flock and they adopted control measure/vaccination programme, while 20, 40.54 and 7.74% of them disclosed that Marek disease, infectious bursal disease and fowl pox disease respectively affected their flock and they adopted vaccines in vaccination programme list handed over to them by the extension agents to control poultry diseases in poultry farms the study area. The extension agents used the group contact method for information disseminated to broiler farmers in the study area. The information disseminated to broiler farmers include: different types of poultry breeds, different types of poultry

diseases, different types of record keeping (inventory record, sale record keeping and mortality record keeping), poultry management practices/vaccination programme. Broilers farmers' awareness of information aforementioned enables them to reduce production cost and improved production of broilers in the study area. This result corroborates with earlier findings by Anok (2012) who reported that Marek disease, infectious bursal disease and fowl pox disease affected their flock and they adopted vaccines to control diseases. Further analysis of Table 6 shows the gender analysis of the adoption of innovations, the number of female broiler farmers that adopted innovations for treatment of broilers were higher in number as compared to their male broiler farmers in the study area.

## Conclusion

This study analyzed the impact of gender sensitization by extension agents to bridge gender gap in loan acquisition,

utilization and repayment in broiler production in Cross River State, Nigeria. This study showed that 64.17% of broiler farmers in the study area were male and 35.83% were female. This implies the gender ratio in Cross River State was 1.79 (men) : 1 (women).

This study showed that increased access of women to credit through banks/ micro-finance banks, it is suggested that extension service delivery has positive impact on women in loan acquisition, utilization and repayment by women broiler farmers in Cross River State, Nigeria. This study also showed the various forms of assistance given by extension agents to loan beneficiaries. The extension agents and bank staff take interest in monitoring the loan utilization and repayment as reported by most (77.22%) of the respondents. Provision of broiler farmers' needs was also another form of assistance (training, monitoring/evaluation and technical assistance); and as reported, they had 42.50, 5.00 and 21.94%, respectively.

It was recommended that micro-credit institutions should be sited in rural areas where more female and male broiler farmers reside. Micro-credit institutions should monitor and assess the repayment ability of borrowers on time with the view to intervene at critical periods to prevent loan defaults. Banks should strictly monitor all her loan beneficiaries to ensure loan repayment. Beside that, extension agents should train broiler farmers to use available resources efficiently and adopt new technologies to ensure increase productivity and loan repayment.

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