

**FACTORS INFLUENCING WOMEN FARMERS PARTICIPATION IN DEVELOPMENT
EXCHANGE CENTRE (DEC) MICROCREDIT PROGRAMME OF KADUNA STATE, NIGERIA.**

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ABSTRACT

The study was conducted to determine women farmers' participation in Development Exchange Centre (DEC) microcredit programmes. A multi-stage sampling method was employed to select 420 respondents. Primary data were collected through the use of questionnaires and interview schedule and were subjected to both descriptive and inferential statistics. The mean farming experience was 22 years for DEC participants and 19 years for non- DEC participants while mean farm size for participants and non-DEC participants was 2.0 ha. Logit regression analysis showed that level of education, age and years of involvement in cooperative society were significantly related with level of participation. The findings concluded that age, education, years of involvement in cooperatives, occupation, and farm size, farming experience, household size, extension contact, money remittance and credit influence women farmers' participation in DEC microcredit programmes. Therefore, it was recommended that DEC microcredit programmes should increase the amount of loan disbursement from current ₦20,000 - ₦100, 000, so as to increase participation or patronage, DEC should extend the repayment period (but without jeopardizing the interest of the organization). The current weekly repayment period should also be extended to three or six month. Furthermore DEC microcredit should be sustained, encouraged and extended to others Local Government Areas of Kaduna State.

Keywords: DEC Microcredit, Participation and Kaduna State.

INTRODUCTION

Credit is the contractual agreement in which a borrower receives something of value now and agrees to repay the lender at some later date. Credit is the process of obtaining control over the use of money, good and services in the present in exchange for a promise to pay at a future date (Adegeye and Dittoh, 1985; Olujide, 2008). It is a capital resource, which can take the form of money in cash or bank draft or in kind as a firm of biological and physical purchased and supplied to producers. The purpose of saving and credit programme is to enable people gain access on reasonable terms to assets, which they can use to improve their livelihood. (Olagunju and Babatunde, 2011; Ilavbarhe et.al, 2015). Generally,

the accessibility of a good financial service is considered as one of the engine of economic development. Agricultural credit enhances productivity and promote standard of living by breaking the vicious cycle of poverty of the small scale farmers.

Development Exchange Centre (DEC) is an apex non-governmental organization for recognition and advancement of rural women in agriculture, economic and decision making for a total utilization and development of the nations vital human and natural resources and talent for self-reliance. It is DEC's vision to have a society free from indignity and oppression of people knowledge, elimination of hunger and poverty, economic injustice and inferiority complex, upholding people's dignity, sense of belonging and ownership, designing with people a development process which embraces building, self-sufficiency and sustainable development. DEC, established in Bauchi State in 1987, has consistently worked hard to develop powerful tools to increase economic independence of rural women in Nigeria. These tools include a micro credit system which values, updates and combines indigenous microcredit practices with aspect of modern banking system in a way that makes the resulting system deliver credit and related services to rural villages in a user-friendly way (DEC Newsletter, 2014). A unique characteristic of the microcredit programme in the ownership of the financial institution by borrowers themselves. DEC, a non-governmental organization was set up with the primary concern of alleviating poverty among the rural women and to increase the economic independence of rural women in Nigeria. (DEC Newsletter, 2014).

Adepoju (1994), asserted that a typical African woman is probably the most under privilege with limited access to resources. Although the Nigerian constitution guarantees equal opportunity to both men and women, women still face limited access to resources and locked into relatively low productive work (World Bank, 2014). Yet in Nigeria, women plays a dominant role in agricultural production as confirmed by Food and Agriculture Organisation FAO (2016), contributing about 60 to 80% of its labour force. Furthermore, the poverty profile of the Nigerian woman has continued to degenerate and the number of people living below the poverty line has

continued to increase. This raises such questions as: do women participate in access credit? Was there any change in their income and crop out as result of participation?

Women farmers' participation plays a vital role in economic development and in poverty alleviation. Without participation there would be no program, no development. Lack of participation in decision-making to implement agricultural policies can lead to failure in agricultural development. (Aref 2011). Although DEC microcredit programme has been in existence since 1987, there has been no any systematic effort to access its performance. Hence, information about women farmers' participation in DEC microcredit in the study area remains scanty. It is for this reason that this research was undertaken with the broad objective of analyzing the factors influencing women farmers' participation in DEC microcredit and its effect on crops output and income of participants' in Kaduna State, Nigeria.

PURPOSE OF PARTICIPATION

Participation refers to involvement of marginalized groups especially the women in development process, which intend to build peoples abilities to access and control of resources, benefits and opportunities towards self reliance and to better standard of living. Farid *et al.*, (2009) defines participation as playing a role or taking part in an activity usually with others. Participation also refers to involvement of individuals and groups in development processes with the aim of ensuring self-reliance and better standard of living (Nxumalo and Oladele, 2013). The important relationship between farmer's participation in agricultural projects on one hand, and economic development and poverty alleviation on the other hand, cannot be over emphasized. According to Nxumalo and Oladele (2013), without participation there would be no program and no development. Farmer's participation in agricultural projects can either be nominal, consultative, action-oriented or collegial (ibid). Rahnema (1992) explains that when participation was introduced as an alternative development model, it was intended to perform at least four functions: a cognitive, a social, an instrumental and a political one. In cognitive terms, through participation, people's knowledge and understanding would form the basis for a new form of development. On the other hand, the instrumental function had to be providing the concerned parties with information about previous failures and to demonstrate alternative strategies. In social terms, participation gave people new hope and re-activated the development, while the political function of participation was to provide development with a new source of legitimating and empowering people and establishing a link with targeted populations.

Concept of participation

There are various approaches that focus on the issues of women participation in agriculture and rural development projects. The Theory of Participation has received considerable attention particularly since the early 1990's. It is been put forward as a means of understanding and assessing the level of participation of rural women farmers in Development Exchange Centre (DEC) microcredit programme in the study area. Theory of participation is a people-centred approach to development which is defined as a 'process by which members of a society increase personal and institutional capacities to mobilize and manage resources to produce sustainable and justly distributed improvements in their quality of life. Using the participatory theory as a framework, this study assume that there are social, economic and cultural factors that affect the level of participation of women in DEC microcredit programme.

The participatory approach enables women to be involved in development programme or project activities because of the of participatory tools like the participatory rural appraisal (PRA). Feminist perspective is an approach that has emerged as a result of theory of participation and will also guide this research study because of its relevance and interdisciplinary nature in dealing with women related issues. The study use the theory to highlight those factors influencing women participation in DEC microcredit programme

OBJECTIVE OF THE STUDY

The specific objectives of the study were to:

- i Describe the socio-economic characteristic of DEC women participants and non-participants in the study area.
- ii. Determine the factors influencing women's level of participation in DEC microcredit in the study area.
- iii identify the constraints faced by the participants in DEC microcredit programme in study area.

METHODOLOGY

The study was conducted in Kaduna State which is located in the North-Western part of Nigeria and lies between Latitudes 9° and 12°N and Longitudes 6° - 9° East. It has an estimated total population of 6,066,562 (NPC, 2006) out of an estimated female population is 2,954, 534 (48.7%) out (National commission for mass literacy Adult and Non-formal education, 2008) and by 2017 Kaduna State has projected population of 8,578,657 at 3.2% growth rate per annum while female projected population of 4,177,947 at 3.2% growth rate per annum. The State area of land is about 45,786 km². Federal Office of Statistics (FOS, 2006). The study was conducted in three LGAs (Sabon-Gari, Kaduna-South and Jema'a) of Kaduna State. A multi-stage sampling procedure was used to select 420 women farmers (210 respondents from programme participants and 210 none-participants). Primary data were collected through the use of structured questionnaires and

interview schedule with the help of trained enumerators. Data collected were subjected to both descriptive and inferential statistics. Descriptive statistics was used to achieve objective 1 and 3, regression analysis was used to achieve objectives 2.

Semi log regression

$$Y = \beta_0 + \beta_1 \log X_1 + \beta_2 \log X_2 + \beta_3 \log X_3 + \beta_4 \log X_4 + \dots + \beta_{11} \log X_{11} + U; \text{Equation 3}$$

Where:

Y= Level of Participation of women farmers in DEC microcredit programmes, measured by the number of services involved in.

X₁ = Age(Years)

X₂ = Household size (number)

X₃ = Farm size(Hectare)

X₄ = Farming experience (Years)

X₅= Distance to Market (km)

X₆= Remittance (dummy: Yes = 1; No. = 0).

X₇ = Years of membership in cooperative societies (Years)

X₈ = Education (Years of formal schooling)

X₉ = Extension contact (Number of contact)

X₁₀ = Access to DEC micro credit (Naira)

X₁₁ = Training (no.)

X₁₂ = Labour input (man days)

X₁₃ = Household expenditure (Naira)

U= Error term.

The formula for calculating Z- test is as indicated below:

$$Z = \frac{\bar{X}_1 - \bar{X}_2}{\sqrt{\frac{S_1^2}{n_1} + \frac{S_2^2}{n_2}}}$$

Where:

Z = the Z statistic calculated value

\bar{X}_1 = Mean income and output of the participants,

\bar{X}_2 = Mean income and output of the non

Participants; S_1^2 = standard deviation of participants;

S_2^2 = standard deviation of non-participants

n₁ = sample size of participants; n₂ = sample size of Non-participants

Level of Participation of Women Farmers in DEC microcredit services.

This is the involvement of participants in various DEC microcredit services such loan; business skill training; voluntary savings; mobile money; transfer and money remittance services. Chapin (2015) allocated points to these items according to the degree of involvement and commitment. Thus same thing was done in this study for the purpose of convenience. Hence one (1) point was allotted to a respondent participating in one (1) service only, and five points (5) were allotted to the respondents engaged in all the five (5) services. This was measured by the total number of DEC microcredit services the participants were engaged in during the farming season under study. Hence one (1) point was allotted to a respondent participating in one (1) service only, and six points (6) were allotted to the respondents engaged in all six (6) DEC microcredit services

RESULTS AND DISCUSION

Socioeconomic characteristics of respondents

Table1 shows that majority (45%) of respondents were between the age of 31 to 40 years for participants and about 50.4% for non-participants. Mean age of participants was 37years while non-participants were 38 years. About 72% and 69% of participants and non-participants respectively, had one form of education or another. 60% of participants and 47 % non- participants had a mean of 6 persons per household. 71% of participants and 62 % non- participants cultivated land areas of between 2 to 4 hectares while approximately 22% of non-participants cultivated less than 2 hectares. The mean farm size for participants and non-participants was 2 hectares. Majority of the participants (52%) and only 47% of non-participants had farming experience of between 11 to 20 years. About 47% of participants and 53% of non-participants belong women group association and cooperative society. Majority 73% and 82% of programme participants and non-participants had monthly contact with extension workers during the 2015 cropping season in the study area. The result in Table 1 shows that, 71% of programme participants received between ₦40, 001 – ₦50 with a mean amount of ₦45, 580.95. About 96 % of the participants and 89% of non-participants had attended training at least one or four times during cropping season in the study area.

Table 1: Distribution of respondents according to socioeconomic characteristics

Variables	Participants	Mean	Non-Participants	Mean
Age(years)				
20-30	39(18.7)	37	45(21.4)	38
31-40	94(44.9)		106(50.4)	
>50	77(36.7)		59(28.3)	
Education level (years)				
Primary education	51(24.3)		32(15.2)	
Secondary educ.	92(43.8)		100(47.2)	
Tertiary education	08(3.8)		13(6.2)	
Koranic education	59(28.0)		65(30.9)	
Household size (no.)				
1-3	62(29.5)	6	99(47.1)	6
4-6	126(60.0)		99(47.1)	
>7	22(10.4)		12(5.7)	
Farm size(ha)				
< 2	25(11.9)	2.0	46(21.9)	2.0
2.0- 4.0	149(70.9)		130(61.9)	
>4	36(17.2)		34(19)	
Farming Exp (years)				
1-10	09(4.3)	22	13(6.2)	19
11-20	109(51.9)		140(66.7)	
21-30	79(37.6)		52(24.8)	
>40	13(6.2)		5(2.4)	
Membership Association				
Women group	100(47.6)		55(26.2)	
Youth group only	06(2.9)		13(6.2)	
Mixed group	38(18.1)		31(14.8)	
Cooperative society	66(31.4)		111(52.9)	
Extension Visits (no.)				
None	2(1.0)		12(5.7)	
Weekly	45(21.4)		22(10.5)	
Monthly	153(72.9)		173(82.4)	
Annually	10(4.8)		3(1.4)	
Credit received (₦)				
20,001-40,000	53(25.2)	₦45,580.95		
40,001-50,000	150(71.4)			
>50,000	7(3.4)			
Training (no.)				
1-4	201(95.71)		186(88.6)	
5 above	09(4.29)		24(11.4)	

Figures in parentheses are percentages Source: Field Survey, 2015.

4.2 Factors influencing women farmers' participation in DEC microcredit programme.

The regression analysis of the data indicated in Table 2 shows that age, education and years of involvement in cooperative society were positive and significantly related to the level of participation of women farmers in DEC microcredit programme at 1% level of significance. This implies age and level of education were significantly related to participation in DEC microcredit programme. Adult women farmers would tend to stick to farming and income generating activities, reflecting their age and would work hard toward improving their agricultural production and income generating activities (petty trading). Any new development programme that would bring this improvement, the farmers would like to be associated

with it and would have greater desired to participate in it. Several authors have observed a positive relationship between age and participation in an agricultural project (Nnadi and Akwivu, 2008; Farid *et al.*, 2009; Nxumalo and Oladele, 2013). Kahn *et al.*, (2012) observed that as a woman's age increases, she becomes physically weak and therefore her ability to participate in an agricultural project diminishes. Oladejo *et al.*, (2011) did not however observe any significant relationship between age and participation in agricultural projects

With regards to education level, the coefficient (1.60066) was positive and significantly related to participation in DEC programme. An increase in educational level of the women farmers, the higher the chances of participation in DEC microcredit

programme. This study re-affirms the position of many other studies, including that of Ogunbameru *et al.* (2006) who identified age and educational level as factors influencing women participation in urban agriculture. Nnadi and Akwiwu (2008), educated farmers are more likely to participate in agricultural projects in order to put into practice the knowledge they may have acquired in school. Farid *et al.*, (2009) and Kahn *et al.*, (2012) however observed a negative relationship between education and women's participation in agricultural activities. Oladejo *et al.*, (2011) and Nxumalo and Oladele (2013) did not observe any significant relationship between education and the decision to participate in an agricultural project

The household size variable had a positive coefficient, suggesting that, large household size influencing participation in DEC microcredit programme than small sized household. Household with larger size had an advantage on farm labour compared to small household. Nxumalo and Oladele (2013) did not find any significant relationship between household size and farmer's participation in an agricultural project. Whereas Nnadi and Akwiwu (2008) and Farid *et al.*, (2009) both found a positive relationship between household size and women's participation in agricultural activities, Oladejo *et al.*, (2011) rather reported a negative relationship

The coefficient of farm size was significant at 1% level of probability. This revealed that there is positive relationship between farm size and farmers decision to participate in DEC microcredit. Farm size is a vital resource factors for agricultural production, hence women farmers who decide to cultivate an additional hectare of land are usually moving away from subsistence production and are therefore more likely to participate in DEC microcredit in order to have access to credit to improve their agricultural production. Farid *et al.*, (2009) reported a negative relationship between land holdings and women's participation in agricultural activities. Nxumalo and Oladele (2013) did not however find any significant relationship between farm size and participation in an agricultural project

Farming experience variable had a positive coefficient, indicating that the more the experience of women farmers' increases, the more likely to participates in DEC microcredit programme. Most experience women farmers tend to invest their resources and incomes into various ventures

suggesting women's farming experience influence participation in DEC microcredit programme. This result was in contrast with Tologbonse *et al.* (2013) who assert that, most experienced women farmers tend to invest their resources into other ventures instead of increasing their level of participation in WIA programmes. Occupation coefficient was positive and statistically significant at 1% level of probability. The coefficient was found to be positively related to participation in DEC. This finding implied that, an increase in a unit occupation, may possibly increases participates in DEC microcredit programme. As indicated in Table 2, the coefficient of extension contact, credit, years of cooperative membership and money remittance were significant and positive. Oladejo *et al.*, (2011) did not find any significant relationship between access to credit and participation in an agricultural project Extension contact was significant at 5% level, an increase in extension contact by women farmers may lead to increases participation in DEC microcredit. Ogunbameru *et al.* (2006) identified extension contact, access to market, level of education, access to credit, access to land and taking part in decision making as the factors affecting women participation in urban agriculture. The coefficient (1.00011) credit was found to be positively and significantly related to participation, implying that as access to credit increases, so is the probability of participation in DEC microcredit programme. According to Adang *et al.* (2013) reported that women farmers who were members of development groups had better access to credit. Years of cooperative membership had a positive coefficient. A year increase in cooperative society the more possibilities of participating in DEC microcredit programme. Cooperative membership enhances access to information on access to credit and improved technologies such seed, chemical and fertilizers (Odoemenem, 2010). Money remittance involves payments and transfer of funds to individuals within and outside of their locality. This variable was found to be positive and significant at 1% level of probability. It means a units increased in money remittance will result to a unit increased in participation of DEC microcredit programme

The coefficients of annual household expenditure, access to farm inputs, access to market and training were however not significant. The implication is that they do not influence women participation in DEC microcredit programme.

Table 2 Regression estimates of factors determinants of Women farmers' participation in DEC Microcredit Programme.

Variables	Coefficients	Standard error	Z - value
Age	0.13016	0.0318	4.08***
Educational .level	1.60066	0.1859	4.050***
Household Size	1.22394	0.0996	2.480**
Credit	1.00011	0.0000	6.810***
Occupation	0.84745	0.0488	-2.870***
Farm Experience	1.05900	0.0349	1.740*
Farm size	1.18109	0.1091	1.800*
Years of Cooperative	1.08820	0.1481	0.850**
Household Expenditure	1.00000	0.0000	0.300
Remittance	1.10172	0.0281	03.62***
Markets	1.08345	0.1431	0.610
Extension	0.67324	0.1147	-2.320**
No. of training	1.07665	0.1503	0.530
_cons	0.00508	0.0052	-5.120
* = Significant at 10%	R ² = 0.653	. Adjusted R ² = 0.566	
** = Significant at 5%	*** = Significant at 1%	NS= Not Significant	F – ratio = 13.57

Source: Field Survey, 2015

4.3 Level of participation of women farmers in DEC microcredit services.

Table 3 shows that majority (75%) of the programme participants were involved in one DEC microcredit. Services. About 15% of participants were involved in two services. However, 5% and 3% of participants were involve in at least 3 or 4 services while only 2% of participants was involve in 5 services provided by DEC microcredit. This result implies that about

90% of respondents participated in loan and training services. The participants opined that the loans and training provide source of capital and knowledge which has improves their agricultural production and income generating activities. Nxumalo *et.al* (2013) stated that, participation as empowerment is an approach in which women hold complete power over and are in full control of a programme.

Table 3: Distribution of participants by their level of participation in DEC microcredit services

DEC microcredit service	Frequency	Percent	Ranking
Loan	136	64.7	1
Training	56	26.7	2
Voluntary saving	11	5.2	3
Mobile money transfer	4	1.9	4
Money remittance	3	1.4	5
Total	210	100	

Source: Field Survey, 2015

4.5 Constraints Encountered by Participants in Accessing Microcredit from DEC

The results in Table 5 shows the mean scores of a three-point Likert type rating of the constraints hindering programme participants in accessing credit from DEC. From the analysis, only three constraints were perceived to be a serious constraint in accessing credit. These were low volume of loan disbursed (X = 2.36) followed by short repayment period (X =

2.23) and high interest rate charged (X = 2.15). This is in line with the finding of Olujide (2008), who identified limited funds, short period of repayment and high rate of loan default as the major constraints facing COWAN in Ondo State, Nigeria. He therefore recommended that lump sum of money be granted to women NGOs to enhance their productivity and improve living standards

Table 5: Mean distribution of respondents according to perceived constraints encounter in accessing credit from DEC.

S/N	Constraints	Mean score	Percent	Ranking	Decision
1	Inadequate finance	1.98	66	4th	Ns
2	Religious discrimination	1.32	44	12th	Ns
3	Non-involvement of members in decision making	1.60	53	9th	Ns
4	Non-involvement of members in project supervision and evaluation	1.80	60	6th	Ns
5	Low volume of loan disbursed	2.36	79	1st	S
6	High interest rate on loan	2.15	72	3rd	S
7	Lack of confidence/trust among members	1.77	59	8th	Ns
8	Poor leadership by the officials	1.52	51	10th	Ns
9	Communication gap	1.45	48	11th	Ns
10	Programmes are not based on client's needs	1.00	33	13th	Ns
11	Short duration of loan	2.23	74	2nd	S
12	Transport problem	1.86	62	5th	Ns
13	Lack of government support	1.80	60	6th	Ns

Source: Field survey, 2015 S= Serious constraints. Ns = Not serious constraints.

5.0 CONCLUSION AND RECOMMENDATION

The findings show that the factors that significantly influenced women participation include age, education, years of involvement in cooperatives, occupation, farm size, farming experience, household size, extension contact, money remittance and credit. About 90% of respondents participated in loan and training services. The major constraints encountered in getting access to DEC microcredit by programme participants were low volume of loan disbursed, short repayment period and high interest rates charged. Based on the findings and conclusion of this research, the following recommendations are made:

- i DEC microcredit organization should increase the amount of loan disbursement from current ₦20,000 - ₦100, 000, so as to increase participation or patronage.
- ii. DEC microcredit should extend the repayment period (but without jeopardizing the interest of the organization). The current weekly repayment period should be extended to three or six months.
- iii DEC programme should be extended to other farming communities in Kaduna

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