

DETERMINANTS OF ACCESS TO CREDIT AMONG POULTRY FARMERS IN DELTA STATE, NIGERIA

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Abstract

This study examined the determinants of credit access among poultry farmers in Delta State, Nigeria, a subsector of critical importance to national food security, employment generation, and rural livelihood sustainability. Primary data were collected from a sample of 180 poultry farmers using a multistage sampling technique across selected Local government Areas. Descriptive statistics, including frequencies, percentages, means, and standard deviations, were used to summarize the socioeconomic characteristics of the poultry farmers and other relevant study variables. Findings revealed that poultry farming in the study area was predominantly undertaken by economically active, educated farmers with considerable production experience. Personal savings constituted the primary financing source (87.8%), followed by cooperative societies (67.2%) and microfinance banks (57.8%). The farm size show that poultry production among the respondents was predominantly medium-scale, with 63.9% keeping between 500 and 1,999 birds. The logistic regression results established that educational attainment, farming experience, farm size, annual income, cooperative membership, and extension contact significantly influenced credit accessibility. Major constraints identified included high interest rates, collateral deficiencies, bureaucratic procedures, delayed disbursement, and inadequate information dissemination. The study concludes that strengthening cooperative institutions, enhancing extension services, and reforming collateral requirements are essential for improving poultry farmers' access to formal credit in Delta State.

Keywords: Poultry farming, agricultural credit, credit accessibility, livestock production, cooperative societies

Introduction

Agriculture remains a foundational pillar of the Nigerian economy, contributing substantially to food production, employment, poverty reduction, and rural livelihood sustenance despite the predominance of the petroleum sector. Within the agricultural landscape, livestock production constitutes an indispensable component, with poultry farming emerging as one of the fastest-growing subsectors

owing to its relatively short production cycles, rapid returns on investment, and sustained demand for poultry products (Ogunleye *et al.*, 2025; Chibuike *et al.*, 2025). The poultry industry's strategic position in Nigeria's agricultural economy stems from its provision of affordable animal protein, employment opportunities, and income generation for both rural and urban households. The poultry subsector contributes approximately 25% of Nigeria's

agricultural GDP, while smallholder farmers constitute more than 60% of the poultry industry, highlighting their critical role in domestic poultry production (NIPC, 2025).

Despite its economic significance, the poultry industry confronts numerous challenges that constrain productivity and sustainable growth. Among these, inadequate access to credit represents perhaps the most formidable obstacle confronting poultry farmers nationwide (Adewuyi *et al.*, 2024; Okidim *et al.*, 2025). Access to credit is fundamental to agricultural production, enabling farmers to acquire essential inputs - feed, medications, vaccines, equipment, day-old chicks, and modern housing facilities - necessary for efficient poultry management. Credit also facilitates production expansion, technology adoption, and risk mitigation against disease outbreaks and market volatility. As noted by Vihi *et al.* (2024), agricultural credit plays a catalytic role in enhancing farm productivity and improving the welfare of rural households.

Agricultural credit encompasses financial resources extended to farmers and agribusiness operators for production, processing, marketing, and related activities. In developing economies such as Nigeria, agricultural credit plays a transformative role in enhancing smallholder productivity and stimulating rural economic growth. However, many small-scale poultry farmers encounter significant difficulties accessing formal credit facilities due to collateral requirements, high interest rates, inadequate financial records, and complex lending procedures (Ogunleye *et al.*, 2025; Aluge &

Gbigbi, 2024). Asenath and Yiorgos (2020) emphasized that understanding the determinants of credit demand and access is essential for designing effective agricultural financing policies in developing countries.

The credit accessibility challenge has attracted considerable scholarly and policy attention because of its implications for food security and economic development. Financial institutions often perceive agricultural enterprises as high-risk investments due to uncertainties associated with disease outbreaks, price fluctuations, and inadequate insurance coverage. Consequently, commercial banks and formal lending institutions remain reluctant to extend loans to smallholder poultry farmers, compelling many to depend on informal credit sources such as cooperatives, family members, money lenders, and personal savings (Aluge & Gbigbi, 2024; Oyediji *et al.*, 2024).

Delta State represents one of Nigeria's major agricultural states, with increasing participation in poultry production activities ranging from small backyard systems to medium and large-scale commercial enterprises. The state's favourable climatic conditions, growing urban population, and rising demand for poultry products have encouraged substantial investment in poultry production. However, access to finance remains a persistent challenge confronting poultry farmer in the state, with many operating below optimal capacity due to inadequate capital and limited institutional credit access (Aluge & Gbigbi, 2024; Ukpe & Ewung, 2023).

Credit accessibility among poultry farmers is influenced by multiple socio-economic and institutional factors. Previous studies have identified variables including educational level, age, farming experience, farm size, income level, collateral availability, cooperative membership, extension contact, and gender as important determinants of credit access (Adewuyi *et al.*, 2024; Chibuike *et al.*, 2025; Ogunleye *et al.*, 2025). Farmers with higher educational attainment demonstrate greater likelihood of accessing formal loans due to superior knowledge of application procedures and financial management practices. Similarly, cooperative membership improves credit access as cooperatives often serve as guarantors and facilitate group-based lending programmes (Aluge & Gbigbi, 2024; Okidim *et al.*, 2025). Ukpe and Ewung (2023) further noted that participation in formal and informal credit markets is influenced by distinct sets of socio-economic factors, highlighting the complexity of credit access dynamics.

Farm size and income level influence creditworthiness and repayment capacity, with financial institutions favouring farmers operating larger enterprises with stable incomes. Conversely, smallholder farmers with limited production scale often face exclusion from formal credit markets due to collateral deficiencies and weak financial records. Extension services also play a vital role in improving credit access by providing farmers with information about available financing opportunities, government intervention programmes, and best management practices (Ogunleye *et al.*,

2025). Vihi *et al.* (2024) observed that utilization of agricultural credit significantly influences poultry production efficiency, underscoring the importance of effective credit delivery systems.

The Nigerian government has introduced several agricultural financing schemes aimed at improving farmers' credit access, including the Anchor Borrowers' Programme (ABP), Agricultural Credit Guarantee Scheme Fund (ACGSF), Commercial Agriculture Credit Scheme (CACS), and interventions by the Bank of Agriculture. Despite these initiatives, many poultry farmers continue to encounter difficulties accessing these facilities due to administrative bottlenecks, inadequate awareness, and stringent loan requirements. Oyediji *et al.* (2024) identified multiple constraints faced by poultry farmers in utilizing credit, including high interest rates, collateral deficiencies, and limited awareness of available credit facilities.

Despite the increasing volume of research on agricultural finance in Nigeria, the factors influencing credit access among poultry farmers in Delta State have received relatively little scholarly attention. Most existing studies have emphasized crop farmers or broad agricultural financing issues rather than poultry enterprises. Poultry production possesses unique financial characteristics due to its intensive management system, high feed requirements, and vulnerability to disease outbreaks. Understanding the specific factors influencing poultry farmers' credit access is therefore essential for designing effective financing policies tailored to the poultry

industry. As noted by Asenath and Yiorgos (2020), livestock farmers face distinct credit constraints that require targeted policy interventions.

This study examined the determinants of credit access among poultry farmers in Delta State, Nigeria. Specifically, the objectives were to: identify major sources of agricultural credit available to poultry farmers; determine factors influencing credit access; and identify major constraints affecting farmers' access to agricultural credit facilities. The findings are expected to inform policy formulation, financial institution practices, and agricultural development interventions aimed at enhancing poultry productivity and food security in Nigeria.

Methodology

Study area

The study was conducted in Delta State, Nigeria, located in the South-South geopolitical zone between approximately latitude 5°00'N and 6°45'N and longitude 5°00'E and 6°45'E. The state shares boundaries with Edo, Anambra, Bayelsa, and Ondo States, and the Bight of Benin. Delta State occupies approximately 17,698 km² and experiences a tropical climate characterized by mean annual rainfall ranging from 2,000 to 3,000 mm, average annual temperatures of 26-32°C and relative humidity ranging from 75% to 90%. These climate conditions provide a favourable environment for agricultural and livestock production throughout the year (NiMet, 2024; Delta State Government, 2023). Agriculture remains a primary occupation of

rural households in the state, with poultry farming widely practiced due to increasing urbanization, rising demand for poultry products, market availability, and favourable environmental conditions. Poultry enterprises in Delta State include broiler production, layer production, hatchery operations, and mixed systems. The choice of Delta State for this study was based on the increasing importance of poultry production and persistent financing constraints affecting poultry farmers in the area.

Research design

A cross-sectional survey research design was employed, considered appropriate for collecting quantitative data from poultry farmers at a specific point in time. This design facilitated examination of socio-economic and institutional factors influencing poultry farmers' credit access.

Sampling technique and sample size

A multistage sampling technique was used for respondent selection. In the first stage, six Local Government Areas (LGAs) with high poultry farming concentrations were purposively selected from the three senatorial districts of Delta State: Ughelli North, Ethiope East, Oshimili South, Ukwuani, Ika South, and Isoko North. In the second stage, two communities with substantial poultry production activities were purposely selected for the study. In the third stage, poultry farmers were selected using simple random sampling with assistance from agricultural extension officers and poultry farmers' associations. The study population consisted of all poultry farmers operating in the selected communities. A sample of 180

poultry farmers was determined using Cochran's sample size formula and selected through a multistage sampling procedure.

Data collection

Primary data were collected using a structured questionnaire administration to the sampled poultry farmers. The questionnaire comprised predominantly close-ended questions organized into sections covering respondents' socio-economic characteristics, access to credit, sources to credit, and factors influencing access to credit. The instrument was designed to ensure uniformity in data collection and facilitate quantitative analysis. Secondary data obtained from the Delta State Ministry of Agriculture and other relevant agricultural institutions were used to establish the sampling frame, determine the distribution of poultry farmers across the selected Local Government Areas and communities, and guide the selection and allocation of respondents. The data were also used to provide contextual information on poultry production in the study area and to complement the primary data collected through the structured questionnaire.

The questionnaire was divided into sections addressing: socio-economic characteristics (age, gender, marital status, education, household size, farming experience); poultry production characteristics (farm size, production type, flock size, annual income), credit access (sources, loan utilization, factors influencing access); and credit constraints.

Validity and reliability

Instrument validity was ensured through face and content validation by experts in Agricultural Economics and Extension Services. A pilot survey involving 20 poultry farmers outside the study area was conducted to test reliability. Cronbach's Alpha reliability test yielded a coefficient of 0.84, indicating the instrument was reliable for data collection.

Data analysis

Descriptive statistics: Frequency distributions, percentages, means, and standard deviations were used to analyze socio-economic characteristics, identify credit sources, and examine credit constraints.

Binary logistic regression: This technique was employed to determine factors influencing poultry farmers' credit access, considered appropriate because the dependent variable was dichotomous (credit access = 1; no credit access = 0). The model was specified as:

$$P = 1 / (1 + e^{-(\beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \beta_7 X_7 + \mu)})$$

Where:

P = Probability of accessing credit

β_0 = Constant term

β_1 – β_7 = Regression coefficients

X_1 = Age (years)

X_2 = Educational level (years of schooling)

X_3 = Farming experience (years)

X_4 = Farm size (number of birds)

X_5 = Annual farm income (₦)

X_6 = Cooperative membership (dummy: 1 = yes, 0 = no)

X_7 = Extension contacts (number of visits)

μ = Error term

The explanatory variables were selected based on economic theory and previous empirical studies on agricultural credit accessibility (Adewuyi *et al.*, 2024; Chibuike *et al.*, 2025; Ogunleye *et al.*, 2025; Ukpe & Ewung, 2023).

Constraints analysis: The constraints affecting poultry farmers' access to credit were assessed using a four-point Likert-type scale. Respondents were asked to indicate the severity of each constraint as Very Severe (4), Severe (3), Less Severe (2), or Not Severe (1). A weighted mean score was

computed for each constraint, and a decision mean of 2.50 was used as the benchmark. Constraint with a mean score of 2.50 or above were regarded as major constraints, whereas those with a mean score below 2.50 were considered minor constraints.

Results and Discussion

Socio-economic characteristics of respondents

Table 1 shows the socio-economic characteristics of respondent of poultry farmers in Delta State. The results revealed that male farmers dominated poultry production (62.2%), consistent with evidence from similar studies conducted in North Central Nigeria, where males constituted 63.8% of the respondents (Chibuike *et al.*, 2025). The largest proportion of respondents (37.2%) were aged 41–50 years, indicating that this age group constituted the most represented category among the poultry farmers surveyed (Chibuike *et al.*, 2025). Married respondents constituted 68.9%, suggesting poultry farming serves as a primary household livelihood source.

Table 1: Socio-economic characteristics of poultry farmers

Variable	Frequency (n=180)	Percentage (%)
Gender		
Male	112	62.2
Female	68	37.8
Age (Years)		
21–30	24	13.3
31–40	58	32.2
41–50	67	37.2
Above 50	31	17.3
Marital Status		
Single	38	21.1
Married	124	68.9
Widowed/Divorced	18	10.0
Educational Level		
Primary	21	11.7
Secondary	64	35.6
Tertiary	95	52.7
Farming Experience		
1–5 Years	36	20.0
6–10 Years	74	41.1
Above 10 Years	70	38.9
Farm Size (number of birds)		
Farm size category		
Small-scale (<500)	47	26.1
Medium-scale (500-999)	91	50.6
Large – scale (1,000 -1,999)	24	13.3
Commercial scale (≥2,000)	18	10.0
Cooperative Membership		
Yes	116	64.4
No	64	35.6
Extension Access		
Yes	102	56.7
No	78	43.3

Source: Field Survey, 2026

Educational attainment was relatively high, with 52.7% possessing tertiary education and 35.6% secondary education. This finding aligns with Adewuyi *et al.* (2024), who reported that 75.6% of poultry egg farmers in Ogun State were educated up to tertiary level. Cooperative membership stood at 64.4%,

while 56.7% had access to extension services, indicating moderate institutional support penetration. Vihi *et al.* (2024) similarly found that access to agricultural credit significantly influenced poultry production outcomes in Plateau State.

Sources of agricultural credit

Table 2 represent the sources of Agricultural credit among poultry farmers in Delta State. Personal savings constituted the predominant financing source (87.8%), indicating heavy reliance on internally generated funds. Cooperative societies played a significant role (67.2%), consistent with findings that cooperatives serve as vital credit access mechanisms (Aluge & Gbigbi, 2024; Ukpe & Ewung, 2023). Microfinance banks ranked third (57.8%) due to relatively flexible lending conditions compared to commercial

banks. Government agricultural loan schemes recorded the lowest participation (26.1%), suggesting limited accessibility and awareness. Adewuyi *et al.* (2024) similarly found that only 45% of poultry egg farmers had credit access, with cooperatives (37%) and microfinance banks (18%) representing significant sources. Asenath and Yiorgos (2020) observed that livestock farmers in Nigeria accessed credit from multiple sources, with informal sources playing a dominant role.

Table 2: Sources of agricultural credit among poultry farmers

Credit Source	Frequency	Percentage (%)
Personal Savings	158	87.8
Cooperative Societies	121	67.2
Microfinance Banks	104	57.8
Friends and Relatives	88	48.9
Commercial Banks	69	38.3
Money Lenders	54	30.0
Government Loan Schemes	47	26.1

Source: Field Survey, 2026

Access to credit

Access to Agricultural credit is presented in Table 3. The results showed that 60.6% of poultry farmers had accessed credit during the production season, while 39.4% lacked credit access. Although the proportion with credit access appeared relatively high, many respondents reported that loan amounts

obtained were insufficient to meet production needs, consistent with observations from Rivers State where credit access remained constrained (Okidim *et al.*, 2025). Vihi *et al.* (2024) reported that credit utilization patterns significantly influenced poultry production efficiency among farmers in Plateau State.

Table 3: Access to agricultural credit

Access Status	Frequency	Percentage (%)
Accessed Credit	109	60.6
Did Not Access Credit	71	39.4

Source: Field Survey, 2026

Loan size and utilization

Table 4 represent average loan amount requested, obtained and utilization pattern among poultry farmers in Delta State. Farmers received substantially less than the amount requested, indicating credit rationing. Feed purchase constituted the highest proportion of loan utilization, reflecting the

escalating cost of poultry feed in Nigeria. This finding corroborates industry reports that feed costs represent the dominant production expense, with rising input costs undermining production sustainability. Oyediji *et al.* (2024) identified similar constraints in credit utilization among poultry farmers in South-Western Nigeria.

Table 4: Average loan amount requested, obtained and utilization pattern among poultry farmers

Variable	Mean Value (₦)
Average Loan Requested	1,250,000
Average Loan Obtained	720,000
Feed Purchase	320,000
Purchase of Day-Old Chicks	140,000
Drugs and Vaccines	85,000
Poultry Housing	110,000
Labour Cost	40,000
Miscellaneous	25,000

Source: Field Survey, 2026

Determinants of credit access

Table 5 shows the logistic regression results on determinant credit access among poultry farmers in Delta State. The logistic regression results revealed that educational level, farming experience, annual income, cooperative membership, and extension contact significantly influenced credit access at the 1% significance level (Table 5). Educational level demonstrated a positive and significant relationship, implying that educated farmers possess better understanding of loan application procedures and financial management. This finding aligns with Ogunleye *et al.* (2025), who established that extension service access significantly impacts microcredit obtainment, and with Ukpe and Ewung (2023), who found that education positively

influenced participation in formal credit markets.

Farming experience positively influenced credit access, suggesting that experienced farmers are trusted more by financial institutions due to perceived managerial competence and repayment capacity. Adewuyi *et al.* (2024) similarly found that each year of farming experience increased credit access likelihood by 4.8%. Farm size recorded a positive and statistically significant coefficient, indicating that poultry farmers operating larger enterprises were more likely to obtain credit than those with smaller farm holdings. This suggests that flock size and large-scale of operation are important considerations in farmers' access to formal credit, as larger poultry enterprises

may have greater production capacity, higher financing requirements, and better prospects for loan repayment. The finding is consistent with previous studies showing that flock size significantly influences access to agricultural credit (Adewuyi *et al.*, 2024; Vihi *et al.*, 2024).

The distribution of respondents by farm size revealed that 50.6% operated medium-scale farms with 500-999 birds, representing the largest proportion of poultry farmers. Small-scale farmers with fewer than 500 birds accounted for 26.1%, while 13.3% operated large-scale farms with 1,000 – 1,999 birds. Only 10.0% maintained commercial scale enterprises with 2,000 birds or more. Overall, the findings show that poultry production among the respondents was predominantly medium-scale, with 63.9% keeping between 500 and 1,999 birds. This suggests a relatively commercial orientation of poultry farming in the study area, although participation in commercial-scale production remained limited.

Annual income positively affected credit accessibility, with higher-income farmers more likely to access loans due to improved repayment potential. Cooperative membership significantly increased credit access, corroborating Aluge and Gbigbi's (2024) finding that cooperative membership was the strongest positive predictor across financial metrics. Asenath and Yiorgos (2020) similarly found that cooperative membership and household income were significant determinants of credit demand among livestock farmers. Extension contact positively influenced credit access by improving farmers' awareness of available credit opportunities and government intervention programmes. This finding aligns with research establishing that extension contact and distance from credit sources are among the most important factors influencing credit access (Ogunleye *et al.*, 2025; Adewuyi *et al.*, 2024).

Table 5: Logistic regression results on determinants of credit access

Variable	Coefficient	Std. Error	z-value	Probability
Constant	-2.416	1.042	-2.32	0.020
Age	0.031	0.018	1.72	0.085
Educational Level	0.286	0.092	3.11	0.002***
Farming Experience	0.214	0.081	2.64	0.008***
Farm Size	0.337	0.105	3.21	0.001***
Annual Income	0.401	0.118	3.40	0.000***
Cooperative Membership	0.592	0.201	2.94	0.003***
Extension Contact	0.278	0.097	2.87	0.004***

***Significant at 1% level; *Significant at 5% level

Source: Computed from Field Survey Data, 2026

Profitability of Poultry Enterprises

Average monthly costs and returns of large-scale poultry production in Delta State is presented in Table 6. The results demonstrated that poultry farming remained profitable despite high operational costs. The average monthly net income of ₦438,000 indicated that poultry production constitutes a large-scale viable agribusiness enterprise

capable of generating substantial returns. Ogunleye *et al.* (2025) similarly found that farmers with microcredit access were substantially more profitable than those without, with an average profit efficiency estimate of 73.6%. Vihi *et al.* (2024) observed that credit utilization significantly enhanced poultry production efficiency among farmers in Plateau State.

Table 6: Average monthly costs and returns of large-scale poultry production

Variable	Mean Value (₦)
Feed Cost	540,000
Cost of Chicks	210,000
Medication Cost	72,000
Labour Cost	48,000
Transportation	31,000
Utilities	26,000
Total Cost	927,000
Total Revenue	1,365,000
Net Income	438,000

Source: Field Survey, 2026

Constraints affecting credit access

Table 7 shows constraint affecting access to credit among poultry farmers in Delta State. High interest rates ranked as the most severe constraint, consistent with industry reports that interest rates as high as 28% represent a major setback for poultry farmers. Lack of collateral security ranked second, with 30.3% of farmers in similar studies identifying collateral absence as a major constraint (Adewuyi *et al.*, 2024). Oyediji *et al.* (2024) identified high interest rates, limited awareness of credit facilities, and complex

application procedures as major constraints faced by poultry farmers in South-Western Nigeria. Bureaucratic procedures and delayed disbursement also significantly affected formal credit access. Inadequate information regarding available credit opportunities ranked fifth, reflecting poor dissemination of knowledge about government intervention programmes. These findings align with Okidim *et al.* (2025), who identified interest rates and delay in credit disbursement as significant constraints, and with Aluge and Gbigbi (2024), who reported

high interest rates and complex loan processes as common constraints. Ukpe and Ewung (2023) further noted that transaction

costs and distance to financial institutions significantly influenced credit market participation decisions.

Table 7: Constraints affecting Access to credit

Constraint	Mean Score	Rank
High Interest Rates	3.86	1st
Lack of Collateral Security	3.78	2nd
Bureaucratic Loan Procedures	3.70	3rd
Delayed Loan Disbursement	3.62	4th
Inadequate Information	3.51	5th
Distance to Financial Institution	3.33	6th
Poor Repayment Capacity	3.25	7th

Source: Field Survey, 2026

Conclusion

This study examined the determinants of credit access among poultry farmers in Delta State, Nigeria. Credit access plays a vital role in enhancing poultry production, improving farm productivity, and supporting enterprise expansion. Poultry farming in Delta State is dominated by economically active, educated farmers with considerable experience. Most farmers rely heavily on personal savings, cooperative societies, and microfinance institutions for farm financing, while participation in government agricultural loan schemes remains low, indicating that formal agricultural financing systems have not fully addressed poultry farmers' financial needs.

The logistic regression analysis revealed that educational level, farming experience, farm size, annual income, cooperative membership, and extension contact significantly influence credit access. Farmers with higher educational attainment, larger farm sizes, stronger cooperative participation, and regular extension contact have greater chances of obtaining agricultural

loans. Major constraints identified include high interest rates, lack of collateral security, bureaucratic loan procedures, delayed loan disbursement, and inadequate information about available credit facilities. These challenges reduce the effectiveness of agricultural financing programmes and limit farmers' participation in formal credit markets. The study concludes that improving access to affordable and timely agricultural credit is essential for enhancing poultry production and ensuring sustainable livestock development in Delta State and Nigeria.

Recommendations

Based on the findings, the following recommendations are proposed:

1. Government should provide low-interest loans specifically targeted at poultry farmers to encourage enterprise expansion and increased productivity. Interest rate reductions would significantly improve credit accessibility, as high interest rates represent the most severe constraint

identified. Policy interventions should address the systemic barriers that limit formal credit access for smallholder farmers.

2. Commercial banks and microfinance institutions should relax collateral requirements for poultry farmers by adopting group lending approaches and cooperative-based guarantees. Innovative guarantee mechanisms, such as those offered by the Nigeria Incentive-based Risk Sharing System for Agriculture Lending, should be expanded. Financial institutions should develop flexible lending products that accommodate the asset constraints of smallholder farmers.
3. Poultry farmers should be encouraged to form and strengthen cooperative societies, as cooperative membership significantly improves credit access, information sharing, and collective bargaining power. Cooperative-based lending programmes should be expanded and supported through government interventions. As noted by Ukpe and Ewung (2023), cooperative institutions play a crucial role in facilitating access to formal credit markets.
4. Agricultural extension services should intensify awareness campaigns on available government loan schemes, loan application procedures, and proper financial management practices. Extension contact significantly improves credit access by enhancing farmers' awareness of financing opportunities. Extension agents should be trained to provide financial literacy support to farmers.
5. Financial institutions should streamline loan application processes and reduce bureaucratic barriers. Simplified documentation requirements and faster approval processes would improve credit

accessibility and timeliness. Delayed disbursement significantly constrains poultry production planning and should be addressed through administrative reforms.

6. Government and financial institutions should invest in information dissemination strategies to increase awareness of available credit facilities among poultry farmers. Radio programmes, community meetings, and digital platforms should be utilized to reach farmers in remote areas.

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