

UNIVERSITI PUTRA MALAYSIA

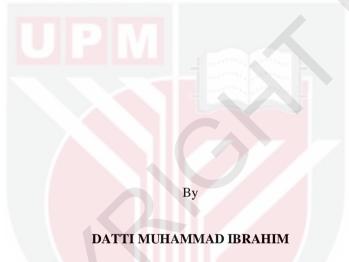
ANTECEDENTS OF PADDY PRODUCTION IN KANO AND JIGAWA STATES, NIGERIA

DATTI MUHAMMAD IBRAHIM

SPE 2021 35



ANTECEDENTS OF PADDY PRODUCTION IN KANO AND JIGAWA STATES, NIGERIA



Thesis Submitted to the School of Graduate Studies, Universiti Putra Malaysia, in Fulfilment of the Requirements for the Degree of Doctor of Philosophy

March 2021

COPYRIGHT

All material contained within the thesis, including without limitation text, logos, icons, photographs, and all other artwork, is copyright material of Universiti Putra Malaysia unless otherwise stated. Use may be made of any material contained within the thesis for non-commercial purposes from the copyright holder. Commercial use of material may only be made with the express, prior, written permission of Universiti Putra Malaysia.

Copyright © Universiti Putra Malaysia



DEDICATION

To my family for their relentless sacrifices and prayers during the programme



 (\mathbf{C})

Abstract of thesis presented to the Senate of Universiti Putra Malaysia in fulfilment of the requirement for the degree of Doctor of Philosophy

ANTECEDENTS OF PADDY PRODUCTION IN KANO AND JIGAWA STATES, NIGERIA

By

DATTI MUHAMMAD IBRAHIM

March 2021

Chairman : Professor Rusmawati binti Said, PhD Faculty : School of Business and Economics

Nigeria has ample of land paddy farming and a young workforce. The national average of annual paddy production is around 5,000 MT, which is lower than the actual consumption by 2,300 MT yearly. The situation is exacerbated, as it was predicted that rice demand will exceed 36,000 MT by 2050. Although, several programs were implemented such as New Rice for African Varieties (NERICA) in 2008 and the Transformation Agenda in 2012, yet, insufficient paddy production and massive youths unemployment undermine Nigeria's food policy and ultimately hinders the achievement of Sustainable Development Goals. Thus, this study addresses food insecurity that is detrimental to Nigeria and the world in general.

The low use of agricultural technologies, such as fertilizers, certified seeds and machinery, among others, was linked as the main factors causing low paddy production. Rapid population growth is also a catalyst to this situation. Thus, the Nigerian government provides farm inputs subsidies. The effect of subsidized farm technology on paddy production was investigated. The result revealed the relevance of subsidies on fertilizers, certified seeds, and tractor services. Unlike most of the previous studies that concentrated on a single farm input, this study contributes to current issues that are debated among policymakers. The findings will aid in redesigning policies that will expand access to farm subsidies in Nigeria.

Although there is an increase in accessing extension connectivity (mobile phones and internet), yet, many youths remain unemployed notwithstanding the increase in the literacy rate. Hence, the study determines the influence of extension connectivity in attracting youths into paddy production. It has shown that extension connectivity may influence youths into paddy farming. Unlike previous studies that focused on influencing them into agriculture in general, this finding aids at incorporating extension connectivity as a means of encouraging youths to venture into paddy farming in Nigeria.

The series of complaints by paddy farmers on their failure to access credit from financial institutions have raised a question on the issues that prevent access. The study examines the effect of major credit requirements, namely: the administrative process, guarantor, collateral, interest rate and the duration of principal repayment on access to credit. Many studies have examined collateral and interest, however, only a few analysed the administrative procedure. Therefore, finding of this study, will assist in addressing the challenges that stumble many paddy farmers to access credit from financial institutions in Nigeria.

Questionnaires were administered to farmers from April 2020 to July 2020. Eighthundred-forty participants were selected through multistage sampling techniques. Binary and Ordinary Least Square methods were used to analyse the data. The results showed that an increase in subsidized fertilizer, certified seeds, tractor service, and credit access would increase paddy production by four, five, four and three times, respectively. The use of mobile phones by 1% may influence participation of youths in paddy farming by 26%. Furthermore, administrative procedures and guarantor requirements affect access to credit by two and three times, respectively.

This study confirmed that subsidized farm technology will increase paddy production and extension connectivity will encourage the participation of youths in paddy production. The ease of essential credit conditions will promote the ability of farmers to access credit from financial institutions. This study recommends the re-planning of the farm subsidy distribution process, the need for greater attention in utilising extension connectivity in enlightening and educating youths and equipping paddy farmers with more skills and knowledge. Abstrak tesis yang dikemukakan kepada Senat Universiti Putra Malaysia sebagai memenuhi keperluan untuk ijazah Doktor Falsafah

ANTESEDEN PENGELUARAN PADI DI KANO DAN JIGAWA, NIGERIA

Oleh

DATTI MUHAMMAD IBRAHIM

Mac 2021

Pengerusi: Profesor Rusmawati binti Said, PhDFakulti: Sekolah Perniagaan dan Ekonomi

Nigeria sebuah negara yang mempunyai banyak ladang padi dan tenaga kerja muda. Purata pengeluaran tahunan padi nasionalnya adalah sekitar 5,000 MT, iaitu lebih rendah daripada kadar penggunaan sebenar iaitu sebanyak 2.300 MT setiap tahun. Situasi ini diburukkan lagi, apabila ramalan permintaan beras bakal melebihi 36,000 MT menjelang 2050. Walaubagaimanapun, beberapa program telah dilaksanakan seperti Beras Baru untuk kemajmukan Afrikan (NERICA) pada tahun 2008 dan Agenda Transformasi pada tahun 2012, namun, pengeluaran padi nasih tidak mencukupi dan ditambah pengangguran belia secara besar-besaran telah merosakkan dasar makanan Nigeria dan akhirnya menghalang pencapaian Matlamat Pembangunan Lestari. Oleh itu, kajian ini perlu untuk menangani ketidakcukupan makanan yang memudaratkan Nigeria dan dunia amnya.

Penggunaan teknologi pertanian yang rendah, seperti baja, benih dan mesin yang diperakui, antara lain, dikaitkan sebagai faktor utama yang menyebabkan pengeluaran padi yang rendah. Kepesatan pertumbuhan penduduk juga telah memburukkan lagi keadaan ini. Oleh itu, kerajaan Nigeria memberikan subsidi input ladang. Kesan teknologi ladang bersubsidi terhadap pengeluaran padi akan dikaji. Hasil kajian telah menunjukkan baja, benih yang diperakui, dan perkhidmatan traktor adalah relevan diberi subsidi. Tidak seperti kebanyakan kajian terdahulu yang hanya tertumpu pada input ladang tunggal, kajian ini menyumbang kepada isu semasa yang diperdebatkan di kalangan pembuat dasar. Penemuan ini membantu dalam merancang semula dasar yang akan memperluaskan akses subsidi pertanian di Nigeria.

Walaupun terdapat peningkatan dalam akses dalam pengembangan penyambungan (telefon bimbit dan internet), namun, para belia tetap menganggur kerana terdapat peningkatan dalam kadar celik huruf. Oleh itu, kajian ini menentukan pengaruh pengembangan penyambungan dalam menarikminat belia mencebuti dalam industri pengeluaran padi. Kajian ini menunjukkan bahawa pengembangan penyambungan dapat

mempengaruhi belia menceburi perladangan padi. Berbeza daripada kajian sebelumnya yang memfokuskan pengaruh belia menceburi industri pertanian secara umum, penemuan ini akan membantu menggabungkan pengembangan penyambungan sebagai kaedahtambahan untuk mendorong belia menceburkan diri dalam pertanian padi di Nigeria.

Aduan daripada petani padi mengenai kegagalan mereka mendapatkan pinjaman kredit dari institusi kewangan telah menimbulkan persoalan mengenai isu-isu yang menghalang akses tersebut. Kajian ini mengkaji kesan keperluan kredit, iaitu: proses pentadbiran, penjamin, cagaran, kadar faedah dan tempoh pembayaran pokok atas akses kepada kredit. Banyak kajian telah meneliti jaminan dan kepentingan, namun hanya sedikit yang menganalisis prosedur pentadbiran. Oleh itu, penemuan kajian ini, akan membantu menangani cabaran yang membantutkan kebanyakkan petani padi untuk mendapatkan kredit dari institusi kewangan di Nigeria.

Soal selidik diberikan kepada petani dari April 2020 hingga Julai 2020. Lapan ratus empat puluh peserta dipilih melalui teknik pensampelan bertingkat. Kaedah Binary dan Biasa Least Square digunakan untuk menganalisis data. Hasil kajian menunjukkan bahawa peningkatan baja bersubsidi, benih yang diperakui, perkhidmatan traktor, dan akses kredit akan meningkatkan pengeluaran padi masing-masing sebanyak empat, lima, empat dan tiga kali ganda. Penggunaan telefon bimbit sebanyak 1% boleh mempengaruhi penyertaan para belia dalam pertanian padi sebanyak 26%. Selanjutnya, prosedur pentadbiran dan keperluan penjamin mempengaruhi akses kepada kredit masing-masing dua dan tiga kali ganda.

Kajian ini mengesahkan bahawa teknologi pertanian bersubsidi akan meningkatkan pengeluaran padi dan pengembangan penyambungan akan mendorong penyertaan belia dalam pengeluaran padi. Mumudahkan syarat asas pinjaman kredit akan meningkatkan kemampuan petani untuk mendapatkan kredit dari institusi kewangan. Kajian ini mengesyorkan perancangan semula proses pengagihan subsidi ladang, perlunya perhatian lebih besar dalam penggunaan pengembangan penyambungan dalam proses memberi kesedaran dan mendidik para belia serta melengkapkan petani padi dengan lebih banyak kemahiran dan pengetahuan.

ACKNOWLEDGEMENTS

All praises are due to Allah (SWT) for his sustenance and blessings. His salutations and blessings be upon the holy prophet Muhammad (SAW), his families, and his companions.

I would like to express my profound gratitude and appreciation to the chairperson of my supervisory committee, Professor Rusmawati Said (Head of Economics Programme) for her suggestions and support during my programme. Also, my appreciation goes to other members of the committee; Professor Azmawani Abd.Rahman and Professor Normaz Wana Ismail for their support and guidance. I am extremely grateful to the committee. Similarly, I would like to express my appreciation to the lecturers at the School of Business and Economics for sharing from their pool of knowledge.

I wish to thank the management and staff of Nigeria Police Academy Wudil- Kano for the permission to study the programme. Also, my appreciation goes to the TETFUND for the sponsorship of the programme.

I lack words to express my deepest gratitude to my parent Hajiya Aishat Sulaiman and late father Alhaji Ibrahim Baffa (Nitel), may Aljannatul Firdausi be his final abode (Ameen). My appreciation also goes to my family, relatives, friends and all well-wishers for continuous prayers, love, kindness, support, encouragement, sacrifices, and patience during the period of the study.

This thesis was submitted to the Senate of the Universiti Putra Malaysia and has been accepted as fulfilment of the requirement for the degree of Doctor of Philosophy. The members of the Supervisory Committee were as follows:

Rusmawati binti Said, PhD

Professor School of Business and Economics Universiti Putra Malaysia (Chairman)

Azmawani binti Abd.Rahman, PhD

Professor School of Business and Economics Universiti Putra Malaysia (Member)

Normaz Wana binti Ismail, PhD

Professor School of Business and Economics Universiti Putra Malaysia (Member)

> ZALILAH MOHD SHARIFF, PhD Professor and Dean School of Graduate Studies

Date: 11 November 2021

Universiti Putra Malaysia

Declaration by graduate student

I hereby confirm that:

- this thesis is my original work;
- quotations, illustrations and citations have been duly referenced;
- this thesis has not been submitted previously or concurrently for any other degree at any institutions;
- intellectual property from the thesis and copyright of thesis are fully-owned by Universiti Putra Malaysia, as according to the Universiti Putra Malaysia (Research) Rules 2012;
- written permission must be obtained from supervisor and the office of Deputy Vice-Chancellor (Research and innovation) before thesis is published (in the form of written, printed or in electronic form) including books, journals, modules, proceedings, popular writings, seminar papers, manuscripts, posters, reports, lecture notes, learning modules or any other materials as stated in the Universiti Putra Malaysia (Research) Rules 2012;
- there is no plagiarism or data falsification/fabrication in the thesis, and scholarly integrity is upheld as according to the Universiti Putra Malaysia (Graduate Studies) Rules 2003 (Revision 2012-2013) and the Universiti Putra Malaysia (Research) Rules 2012. The thesis has undergone plagiarism detection software

Signature:

Date:

Name and Matric No: Datti Muhammad Ibrahim, GS51708

Declaration by Members of Supervisory Committee

This is to confirm that:

- the research conducted and the writing of this thesis was under our supervision;
- supervision responsibilities as stated in the Universiti Putra Malaysia (Graduate Studies) Rules 2003 (Revision 2012-2013) were adhered to.

Signature:	
Name of Chairman	
of Supervisory	
Committee:	Professor Dr. Rusmawati binti Said
Signature:	
Name of Member	
of Supervisory	
Committee:	Professor Dr. Azmawani binti Abd.Rahman
Signature:	
Name of Member	
of Supervisory	
Committee:	Professor Dr. Normaz Wana binti Ismail

TABLE OF CONTENTS

					Page
ABSTRA ABSTRA ACKNOV APPROV DECLAR LIST OF LIST OF LIST OF	K WLED AL RATIO TABL FIGU	N JES RES			i iii v vi viii xiv xvi xvi xvii
СНАРТЕ	R				
1	INTE	RODUCT	N		1
L	1.1		and of the Study		1
	1.1	1.1.1	Paddy Production		1
		1.1.2	Farming Technology		4
		1.1.3	Farm Input Subsidy		6
		1.1.4	Youth Participation in	Farming	6
		1.1.5	Extension Connectivi		7
		1.1 <mark>.6</mark>	Access to Credit		8
		1.1.7	Background Study of	Nigeria	9
			1.1.7.1 Kano State		10
			1.1.7.2 Jigawa Sta	ite	10
	1.2	Stateme	t of the Problem		11
	1.3	Researc	Questions		14
	1.4	Objectiv	es of the Study		14
	1.5	Signific	nce of the Study		14
	1.6	Scope o	the Study		16
	1.7		n of Key Terms		16
		1.7.1	Subsidized Farming T	Technology	16
			1.7.1.1 Subsidized	l Fertilizer	17
			1.7.1.2 Subsidized	d Certified Seeds	17
			1.7.1.3 Subsidized	1 Tractor Services	17
			1.7.1.4 Credit from	n Financial Institutions	17
		1.7.2	Youth		17
			1.7.2.1 Youth Lab	our Demand	18
			1.7.2.2 Youth Atta	racting into Paddy Farming	18
		1.7.3	Access to Credit		18
		1.7.4	Major Credit Require		18
				ative Process Requirement	18
				Requirement	19
				Requirement	19
				ate Requirement	19
				of Principal Repayment	19
	1.8	Organis	tion of the Study		19

1.8 Organisation of the Study
 1.9 Summary of the Chapter

G

20

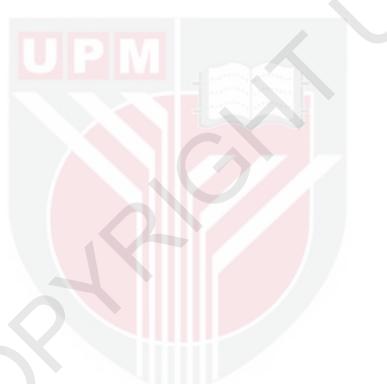
2.1.1 The Role of Agriculture on Economic Growth and Development 21 2.1.2 Food Security 21 2.1.3 Nigeria's Agricultural Sector 22 2.2 Farm Technology Use 25 2.2.1 Paddy Production 23 2.2.2 Farm Technology Use 25 2.2.2.3 Certified Seed in Farming 26 2.2.2.3 Certified Seed in Farming 28 2.2.3 Catified Seed in Farming 28 2.2.3 The Theory of Household Production 27 2.2.3 The Perception of Farmers on Subsidized Farming Technology Use 31 2.2.3 The Perception of Farmers on Subsidized Farming 37 2.3.1 The Vouth Participation into Farming 37 2.3.1 The Unified Theory of Household Production 34 2.3.3 Extension Connectivity and Attracting Youth into Paddy Production in Nigeria 37 2.3.1 Youth Participation into Farming 37 2.3.1 The Unified Theory of Acceptance and Use of Technology 43 2.3.3 Extension Connectivity in Farming 41 2.3.4 The Unified Theo	2	LITE	RATUR	E REVIEW	21
and Development 21 2.1.2 Food Security 21 2.1.3 Nigeria's Agricultural Sector 22 2.2 Farm Technology and Paddy Production in Nigeria 23 2.2.1 Paddy Production 23 2.2.2 Farm Technology Use 25 2.2.2.1 The Determinants of Farming 78 2.2.2.4 Tractor Use in Farming 28 2.2.2.4 Tractor Use in Farming 28 2.2.2.3 Subsidized Farm Technology and Paddy Production in Nigeria 29 2.2.3.1 The Perception of Farmers on Subsidized Farming Technology Vale 2.2.3.1 The Perception of Farmers on Subsidized Farming Technology Use 31 2.2.3.2 The Theory of Household Production 34 2.2.3.3 Empirical Review 35 2.3 Extension Connectivity and Attracting Youth into Paddy Production in Nigeria 77 2.3.1.1 Youth Participation into Farming 37 2.3.1.2 The Measurement of Farm Labour Demand 40 2.3.2 Attracting Youth into Paddy Production. 40 2.3.2 Extension Connectivity in Farming 41 2.3.4 The Unified Theory of Acceptance and Use of Technology 42 2.3.5 Empirical 44 2.4.1 Access to Credit from Financial Institutions in Nigeria 44 2.4.2 Major Credit Requirement and Credit Access by Paddy Farmers in Nigeria 44 2.4.2 Major Credit Requirement 5 from Financial Institutions 45 2.4.2.1 Administrative Process Requirement 46 2.4.2.3 Collateral Requirement 46 2.4.2.3 Collateral Requirement 46 2.4.2.3 Collateral Requirement 46 2.4.2.3 Theories of Accessing Credit from Financial Institutions 47 2.4.2.1 National Choice Theory 48 2.4.3 Theories of Accessing Credit from Financial Institutions 47 2.4.2.1 Rational Choice Theory 48 2.4.3 Theories of Accessing Credit from Financial Institutions 47 2.4.3.1 Rational Choice Theory 48 2.4.4 Empirical 49		2.1	Introdu	ction	21
2.1.2 Food Security 21 2.1.3 Nigeria's Agricultural Sector 22 2.2 Farm Technology and Paddy Production in Nigeria 23 2.2.1 Paddy Production 23 2.2.2 Farm Technology Adpoption 26 2.2.2 Fertilizer Application 26 2.2.2.3 Certified Seed in Farming 28 2.2.3.4 Tractor Use in Farming 28 2.2.3 Subsidized Farm Technology and Paddy Production in Nigeria 29 2.2.3.1 The Perception of Farmers on Subsidized Farming Technology Use 31 2.2.3.2 The Theory of Household Production 34 2.3.3 Empirical Review 35 2.3.1 Tot Participation into Farming 37 2.3.1 Youth into Paddy Production. 40 2.3.2 The Measurement of Farm Labour Demand 39 2.3.1.2 The Measurement of Farm Labour Demand 39 2.3.3 Extension Connectivity in Farming 41 2.4 Major Credit Requirement and Credit Access by Paddy Farmers in Nigeria 42 2.4.4 The Unified Theory of			2.1.1		21
2.13 Nigeria's Agricultural Sector 22 2.2 Farm Technology and Paddy Production in Nigeria 23 2.2.1 Paddy Production 23 2.2.2 Farm Technology Use 25 2.2.2.1 The Determinants of Farming Technology Adoption 26 2.2.2.3 Certified Seed in Farming 28 2.2.2.4 Tractor Use in Farming 28 2.2.2.3 Subsidized Farm Technology and Paddy Production in Nigeria 29 2.2.3.1 The Perception of Farmers on Subsidized Farming Technology Use 31 2.2.3.3 Empirical Review 35 2.3 Extension Connectivity and Attracting Youth into Paddy Production in Nigeria 37 2.3.1 Youth Participation into Farming 40 2.3.2 Attracting Youth into Paddy Production 40 2.3.4 Tractiny Youth into Paddy Production 40 2.3.1 Four Harticipation into Farming 37 2.3.1 Farmers in Nigeria 40 2.3.2 Attracting Youth into Paddy Production. 40 2.3.4 Attracting Youth into Paddy Production. 40 2.3.5 Empir			212		
2.2 Farm Technology and Paddy Production in Nigeria 23 2.2.1 Paddy Production 23 2.2.2 Farm Technology Use 25 2.2.2.1 The Determinants of Farming 76 2.2.2 Fertilizer Application 27 2.2.2.3 Certified Seed in Farming 28 2.2.2.4 Tractor Use in Farming 28 2.2.3 Subsidized Farm Technology and Paddy Production in Nigeria 29 2.2.3.1 The Perception of Farmers on 15 22.3.3 Empirical Pariming Technology Use 22.3.3 Extension Connectivity and Attracting Youth into Paddy 70 Production in Nigeria 37 2.3.1.1 Farm Labour Demand 39 2.3.1.2 The Measurement of Farm Labour 20 2.3.1 Farm Eabour Domenad 40 2.3.3 Extension Connectivity in Farming 41 2.3.4 The Unified Theory of Acceptance and Use of Technology 42 2.3.5 Empirical 43 2.4 Major Credit Requirement and Credit Access by Paddy Farmers in Nigeria 44 2.4.2 Major Credit Requirement and Credit Access by Paddy Farmers in Nigeria					
2.2.1 Paddy Production 23 2.2.2 Farm Technology Use 25 2.2.2.1 The Determinants of Farming 26 2.2.2.2 Fertilizer Application 27 2.2.2.3 Certified Seed in Farming 28 2.2.2.4 Tractor Use in Farming 28 2.2.2.3 Subsidized Farm Technology and Paddy Production in Nigeria 29 2.2.3.1 The Perception of Farmers on Subsidized Farming Technology Use 31 2.2.3.2 The Theory of Household Production 34 2.2.3.3 Empirical Review 35 2.3.3 Extension Connectivity and Attracting Youth into Paddy Production in Nigeria 37 2.3.1 Youth Participation into Farming 37 2.3.1 Youth Participation into Farming 37 2.3.1.1 Farmers in Alabour Demand 40 2.3.3 Extension Connectivity in Farming 41 2.3.4 The Unified Theory of Acceptance and Use of Technology 42 2.3.4 The Unified Theory of Acceptance and Use of Technology 42 42 41 2.4.1 Access to Credit Requirement and Credit Access by Paddy Farmers in Nigeria 44 42.4.1		2.2		., .,	
2.2.2 Farm Technology Use 25 2.2.2.1 The Determinants of Farming 26 2.2.2.2 Fertilizer Application 27 2.2.2.3 Certified Seed in Farming 28 2.2.2.4 Tractor Use in Farming 28 2.2.3.1 The Preception of Farmers on 20 2.2.3.2 The Theory of Household Production 34 2.2.3.3 Extension Connectivity and Attracting Youth into Paddy 9 Production in Nigeria 37 2.3.3 Extension Connectivity and Attracting Youth into Paddy Production in Nigeria 37 2.3.1 Ther Measurement of Farm Labour Demand 40 2.3.2 Attracting Youth into Paddy Production. 40 2.3.2 Attracting Youth into Paddy Production. 2.3.3 Extension Connectivity in Farming 37 2.3.4 Attracting Youth into Paddy Production. 40 2.3.2 Attracting Youth into Paddy Production. 40 2.3.4 Extension Connectivity in Farming 41 2.4 Major Credit Requirement and Credit Access by Paddy 41 Acta		2.2			
2.2.2.1 The Determinants of Farming Technology Adoption 26 2.2.2.2 Fertilizer Application 27 2.2.2.3 Certified Seed in Farming 28 2.2.2.4 Tractor Use in Farming 28 2.2.3 Subsidized Farm Technology and Paddy Production in Nigeria 29 2.2.3.1 The Perception of Farmers on Subsidized Farming Technology Use 31 2.2.3.2 The Theory of Household Production 34 2.2.3.3 Empirical Review 35 2.3 Extension Connectivity and Attracting Youth into Paddy Production in Nigeria 37 2.3.1.1 Farm Labour Demand 30 2.3.1.2 The Measurement of Farm Labour Demand 40 2.3.3 Extension Connectivity in Farming 41 2.3.4 The Unified Theory of Acceptance and Use of Technology 42 2.3.5 Extension Connectivity in Farming 41 2.3.4 The Unified Theory of Acceptance and Use of Technology 42 2.3.5 Empirical 43 2.4 Major Credit Requirement and Credit Access by Paddy Farmers in Nigeria 43 2.4 Major Credit Requirement and Credit Access by Paddy Farmers in Nigeria 44 2.4.1 Access to Credit from Financial Institutions in Nigeria 44 2.4.2 Major Credit Requirement 46 2.4.2.3 Collateral Requirement 46 2.4.2.4 Interest Rate Requirement 46 2.4.2.5 The Duration of Principal Repayment 46 2.4.2.5 The Duration of Principal Repayment 47 2.4.3 Theories of Accessing Credit from Financial Institutions 47 2.4.3.1 Rational Choice Theory 48 2.4.4 Empirical 49					
Technology Adoption262.2.2.2Fertilizer Application272.2.3Certified Seed in Farming282.2.4Tractor Use in Farming292.2.3Subsidized Farm Technology and Paddy Production in Nigeria292.2.3.1The Perception of Farmers on Subsidized Farming Technology Use312.2.3.2The Theory of Household Production342.2.3.3Extension Connectivity and Attracting Youth into Paddy Production in Nigeria372.3.1Youth Participation into Farming372.3.1.1Farm Labour Demand392.3.2Attracting Youth into Paddy Production.402.3.3Extension Connectivity in Farming412.3.4The Unified Theory of Acceptance and Use of Technology422.3.5Empirical432.4Major Credit Requirement and Credit Access by Paddy Farmers in Nigeria442.4.1Access to Credit from Financial Institutions in Nigeria452.4.2.1Administrative Process Requirement462.4.2.3Collateral Requirement462.4.2.4Interest Rate Requirement462.4.2.5The Duration of Principal Repayment472.4.3Theories of Accessing Credit from Financial Institutions472.4.3Theories of Accessing Credit from Financial Institutions472.4.3Theories of Accessing Credit from Financial Institutions472.4.3Theories of Accessing Credit from Financial Institutions47 </th <th></th> <th></th> <th>2.2.2</th> <th></th> <th>25</th>			2.2.2		25
2.2.2.2 Fertilizer Application 27 2.2.2.3 Certified Seed in Farming 28 2.2.2.4 Tractor Use in Farming 28 2.2.3 Subsidized Farm Technology and Paddy Production in Nigeria 29 2.2.3 Subsidized Farming Technology Use 31 2.2.3.1 The Perception of Farmers on Subsidized Farming Technology Use 31 2.2.3.2 The Theory of Household Production 34 2.3.3 Empirical Review 35 2.3 Youth Participation into Farming 37 2.3.1 Farm Labour Demand 39 2.3.1.2 The Measurement of Farm Labour Demand 40 2.3.3 Extension Connectivity in Farming 41 2.3.4 The Unified Theory of Acceptance and Use of Technology 42 2.3.5 Empirical 43 2.4 Major Credit Requirement and Credit Access by Paddy Farmers in Nigeria 44 2.4.1 Administrative Process Requirement 46 2.4.2.2 Guarantor Requirement 46 2.4.2.3 Collater Requirement 46 2.4.2.4 Interest Rate Requirement 47				6	
2.2.2.3 Certified Seed in Farming 28 2.2.3 Subsidized Farm Technology and Paddy Production in Nigeria 29 2.2.3.1 The Perception of Farmers on Subsidized Farming Technology Use 31 2.2.3.2 The Theory of Household Production 34 2.2.3.3 Empirical Review 35 2.3 Extension Connectivity and Attracting Youth into Paddy Production in Nigeria 37 2.3.1 Youth Participation into Farming 37 2.3.2 Attracting Youth into Paddy Production. 40 2.3.2 Attracting Youth into Paddy Production. 40 2.3.2 Attracting Youth into Paddy Production. 40 2.3.3 Extension Connectivity in Farming 41 2.3.4 The Unified Theory of Acceptance and Use of Technology 42 2.3.5 Empirical 43 2.4 Major Credit Requirement and Credit Access by Paddy Farmers in Nigeria 44 2.4.2 Major Credit Requirement 46					
2.2.2.4 Tractor Use in Farming 28 2.2.3 Subsidized Farm Technology and Paddy Production in Nigeria 29 2.2.3.1 The Preception of Farmers on Subsidized Farming Technology Use 31 2.2.3.2 The Theory of Household Production 34 2.2.3.3 Empirical Review 35 2.3 Extension Connectivity and Attracting Youth into Paddy Production in Nigeria 37 2.3.1 Youth Participation into Farming 31 2.3.1.1 Farm Labour Demand 39 2.3.1.2 The Measurement of Farm Labour Demand 40 2.3.3 Extension Connectivity in Farming 41 2.3.4 The Unified Theory of Acceptance and Use of Technology 42 2.3.4 The Unified Theory of Acceptance and Use of Technology 42 2.4 Major Credit Requirement and Credit Access by Paddy Farmers in Nigeria 43 2.4.1 Addinistrative Process Requirement 46 2.4.2.2 Guarantor Requirement 46 2.4.2.3 Collateral Requirement 46 2.4.2.4 Interest Rate Requirement 47 2.4.2.5 The Duration of Principal Repayment 4					
2.2.3 Subsidized Farm Technology and Paddy Production in Nigeria 29 2.2.3.1 The Perception of Farmers on Subsidized Farming Technology Use 31 2.2.3.2 The Theory of Household Production 34 2.2.3.3 Extension Connectivity and Attracting Youth into Paddy Production in Nigeria 37 2.3 Extension Connectivity and Attracting Youth into Paddy Production in Nigeria 37 2.3.1 Youth Participation into Farming 37 2.3.1.1 Farm Labour Demand 39 2.3.2 Attracting Youth into Paddy Production. 40 2.3.2 Attracting Youth into Paddy Production. 40 2.3.4 The Unified Theory of Acceptance and Use of Technology 42 2.3.4 The Unified Theory of Acceptance and Use of Technology 42 2.4 Major Credit Requirement and Credit Access by Paddy Farmers in Nigeria 44 2.4.1 Adcress to Credit from Financial Institutions in Nigeria 44 2.4.2.1 Administrative Process Requirement 46 2.4.2.3 Collateral Requirement 46 2.4.2.4 Interest Rate Requirement 47 2.4.2.5 The Duration of Principal Repayment <t< th=""><th></th><th></th><th></th><th>e</th><th></th></t<>				e	
Production in Nigeria292.2.3.1The Perception of Farmers on Subsidized Farming Technology Use312.2.3.2The Theory of Household Production 2.2.3.3342.3.3Empirical Review352.3Extension Connectivity and Attracting Youth into Paddy Production in Nigeria372.3.1Youth Participation into Farming 2.3.1.1372.3.1.2The Measurement of Farm Labour Demand392.3.2Attracting Youth into Paddy Production.402.3.3Extension Connectivity in Farming 2.3.4412.3.4The Unified Theory of Acceptance and Use of Technology422.3.5Empirical432.4Major Credit Requirement and Credit Access by Paddy Farmers in Nigeria442.4.2Major Credit Requirements from Financial Institutions452.4.2.1Administrative Process Requirement 46452.4.2.3Collateral Requirement Repayment462.4.2.4Interest Rate Requirement Repayment472.4.3Theories of Accessing Credit from Financial Institutions472.4.4Empirical47				C	28
2.2.3.1 The Perception of Farmers on Subsidized Farming Technology Use 31 2.2.3.2 The Theory of Household Production 34 2.3.3 Extension Connectivity and Attracting Youth into Paddy Production in Nigeria 37 2.3.1 Youth Participation into Farming 37 2.3.1.1 Farm Labour Demand 39 2.3.1.2 The Measurement of Farm Labour Demand 40 2.3.2 Attracting Youth into Paddy Production. 40 2.3.2 Attracting Youth into Paddy Production. 40 2.3.3 Extension Connectivity in Farming 41 2.4.3 Extension Connectivity in Farming 41 2.4.4 Major Credit Requirement and Credit Access by Paddy Farmers in Nigeria 42 2.4.1 Access to Credit from Financial Institutions in Nigeria 44 2.4.2 Major Credit Requirements from Financial Institutions 45 2.4.2.1 Administrative Process Requirement 46 2.4.2.3 Collateral Requirement 46 2.4.2.4 Interest Rate Requirement 47 2.4.3 Theories of Accessing Credit from Financial Institutions 47 2.4.3 Theo			2.2.3		
Subsidized Farming Technology Use 31 2.2.3.2 The Theory of Household Production 34 2.2.3.3 Empirical Review 35 2.3 Extension Connectivity and Attracting Youth into Paddy 37 2.3.1 Youth Participation into Farming 37 2.3.1 Youth Participation into Farming 37 2.3.1.1 Farm Labour Demand 39 2.3.1.2 The Measurement of Farm Labour Demand 0 2.3.2 Attracting Youth into Paddy Production. 40 2.3.3 Extension Connectivity in Farming 41 2.3.4 The Unified Theory of Acceptance and Use of Technology 42 2.3.5 Empirical 43 2.4 Major Credit Requirement and Credit Access by Paddy Farmers in Nigeria 44 2.4.1 Access to Credit from Financial Institutions in Nigeria 44 2.4.2 Major Credit Requirements from Financial Institutions in Nigeria 44 2.4.2.1 Administrative Process Requirement 46 2.4.2.2 Guarantor Requirement 46 2.4.2.3 Collateral Requirement 47 2.4.2.4					29
2.2.3.2 The Theory of Household Production 34 2.3.3 Empirical Review 35 2.3 Extension Connectivity and Attracting Youth into Paddy 77 Production in Nigeria 37 2.3.1 Youth Participation into Farming 37 2.3.1.1 Farm Labour Demand 39 2.3.1.2 The Measurement of Farm Labour Demand 40 2.3.3 Extension Connectivity in Farming 41 2.3.4 The Unified Theory of Acceptance and Use of Technology 42 2.3.5 Empirical 43 2.4 Major Credit Requirement and Credit Access by Paddy Farmers in Nigeria 44 2.4.1 Access to Credit from Financial Institutions in Nigeria 44 2.4.2 Major Credit Requirements from Financial Institutions in Nigeria 45 2.4.2.1 Administrative Process Requirement 46 2.4.2.2 Guarantor Requirement 46 2.4.2.3 Collateral Requirement 46 2.4.2.4 Interest Rate Requirement 47 2.4.2.5 The Duration of Principal Repayment 47 2.4.3 Theories of Accessing Credit from Fin				1	
2.2.3.3Empirical Review352.3Extension Connectivity and Attracting Youth into Paddy Production in Nigeria372.3.1Youth Participation into Farming372.3.1.2The Measurement of Farm Labour Demand392.3.1.2The Measurement of Farm Labour Demand402.3.3Extension Connectivity in Farming412.3.4The Unified Theory of Acceptance and Use of Technology422.3.5Empirical432.4Major Credit Requirement and Credit Access by Paddy Farmers in Nigeria442.4.1Access to Credit from Financial Institutions in Nigeria442.4.2Guarantor Requirement 46452.4.2.1Administrative Process Requirement 46462.4.2.5The Duration of Repayment472.4.3Theories of Accessing Credit from Financial Institutions472.4.3Theories of Accessing Credit from Financial Institutions472.4.3Theories of Accessing Credit from Financial Institutions472.4.4Empirical49					
2.3 Extension Connectivity and Attracting Youth into Paddy Production in Nigeria 37 2.3.1 Youth Participation into Farming 37 2.3.1.1 Farm Labour Demand 39 2.3.1.2 The Measurement of Farm Labour Demand 40 2.3.2 Attracting Youth into Paddy Production. 40 2.3.3 Extension Connectivity in Farming 41 2.3.4 The Unified Theory of Acceptance and Use of Technology 42 2.3.5 Empirical 43 2.4 Major Credit Requirement and Credit Access by Paddy Farmers in Nigeria 44 2.4.1 Access to Credit from Financial Institutions in Nigeria 44 2.4.2 Major Credit Requirements from Financial Institutions 45 2.4.2.1 Administrative Process Requirement 46 2.4.2.2 Guarantor Requirement 46 2.4.2.3 Collateral Requirement 47 2.4.2.5 The Duration of Principal Repayment 47 2.4.3 Theories of Accessing Credit from Financial Institutions 47 2.4.3.1 Rational Choice Theory 48					
Production in Nigeria372.3.1Youth Participation into Farming372.3.1.1Farm Labour Demand392.3.1.2The Measurement of Farm Labour Demand402.3.2Attracting Youth into Paddy Production.402.3.3Extension Connectivity in Farming412.3.4The Unified Theory of Acceptance and Use of Technology422.3.5Empirical432.4Major Credit Requirement and Credit Access by Paddy Farmers in Nigeria442.4.1Access to Credit from Financial Institutions in Nigeria442.4.2Major Credit Requirements from Financial Institutions452.4.2.1Administrative Process Requirement462.4.2.2Guarantor Requirement462.4.2.3Collateral Requirement462.4.2.4Interest Rate Requirement472.4.3Theories of Accessing Credit from Financial Institutions472.4.3Theories of Accessing Credit from Financial Institutions472.4.3Interest Rate Requirement472.4.3Interoites of Accessing Credit from Financial Institutions472.4.3Rational Choice Theory482.4.4Empirical49				-	35
2.3.1Youth Participation into Farming372.3.1.1Farm Labour Demand392.3.1.2The Measurement of Farm Labour Demand402.3.2Attracting Youth into Paddy Production.402.3.3Extension Connectivity in Farming412.3.4The Unified Theory of Acceptance and Use of Technology422.3.5Empirical432.4Major Credit Requirement and Credit Access by Paddy Farmers in Nigeria442.4.1Access to Credit from Financial Institutions in Nigeria442.4.2Major Credit Requirements from Financial Institutions452.4.2.1Administrative Process Requirement 46462.4.2.3Collateral Requirement Repayment462.4.3Theories of Accessing Credit from Financial Institutions472.4.3Theories of Accessing Credit from Financial Institutions472.4.3Theories of Accessing Credit from Financial Institutions472.4.4Empirical49		2.3			
2.3.1.1 Farm Labour Demand 39 2.3.1.2 The Measurement of Farm Labour Demand 40 2.3.2 Attracting Youth into Paddy Production. 40 2.3.3 Extension Connectivity in Farming 41 2.3.4 The Unified Theory of Acceptance and Use of Technology 42 2.3.5 Empirical 43 2.4 Major Credit Requirement and Credit Access by Paddy Farmers in Nigeria 44 2.4.1 Access to Credit from Financial Institutions 44 2.4.2 Major Credit Requirements from Financial Institutions 45 2.4.2.1 Administrative Process Requirement 46 2.4.2.2 Guarantor Requirement 46 2.4.2.3 Collateral Requirement 46 2.4.2.4 Interest Rate Requirement 46 2.4.2.5 The Duration of Principal Repayment 47 2.4.3 Theories of Accessing Credit from Financial Institutions 47 2.4.3 Theories of Accessing Credit from Financial Institutions 47 2.4.3 Theories of Accessing Credit from Financial Mistitutions 47 2.4.3 Theories of Accessing Credit from Financial Mistitutions 47 2.4.3 Theories of Accessing Credit from Financial Mistitutions 47 2.4.4 Empirical 49					37
2.3.1.2The Measurement of Farm Labour Demand402.3.2Attracting Youth into Paddy Production.402.3.3Extension Connectivity in Farming412.3.4The Unified Theory of Acceptance and Use of Technology422.3.5Empirical432.4Major Credit Requirement and Credit Access by Paddy Farmers in Nigeria442.4.1Access to Credit from Financial Institutions in Nigeria442.4.2Major Credit Requirements from Financial Institutions452.4.2.1Administrative Process Requirement462.4.2.2Guarantor Requirement462.4.2.3Collateral Requirement462.4.2.4Interest Rate Requirement462.4.2.5The Duration of Principal Repayment472.4.3Theories of Accessing Credit from Financial Institutions472.4.4Empirical49			2.3.1	Youth Participation into Farming	37
Demand402.3.2Attracting Youth into Paddy Production.402.3.3Extension Connectivity in Farming412.3.4The Unified Theory of Acceptance and Use of Technology422.3.5Empirical432.4Major Credit Requirement and Credit Access by Paddy Farmers in Nigeria442.4.1Access to Credit from Financial Institutions in Nigeria442.4.2Major Credit Requirements from Financial Institutions452.4.2.1Administrative Process Requirement 4.6462.4.2.3Collateral Requirement Requirement462.4.2.4Interest Rate Requirement Repayment472.4.3Theories of Accessing Credit from Financial Institutions472.4.4Empirical472.4.4Empirical49				2.3.1.1 Farm Labour Demand	39
2.3.2Attracting Youth into Paddy Production.402.3.3Extension Connectivity in Farming412.3.4The Unified Theory of Acceptance and Use of Technology422.3.5Empirical432.4Major Credit Requirement and Credit Access by Paddy Farmers in Nigeria442.4.1Access to Credit from Financial Institutions in Nigeria442.4.2Major Credit Requirements from Financial Institutions452.4.2.1Administrative Process Requirement462.4.2.2Guarantor Requirement462.4.2.3Collateral Requirement462.4.2.4Interest Rate Requirement472.4.3Theories of Accessing Credit from Financial Institutions472.4.4Empirical47					40
2.3.3Extension Connectivity in Farming412.3.4The Unified Theory of Acceptance and Use of Technology422.3.5Empirical432.4Major Credit Requirement and Credit Access by Paddy Farmers in Nigeria442.4.1Access to Credit from Financial Institutions in Nigeria442.4.2Major Credit Requirements from Financial Institutions442.4.2Guarantor Requirements452.4.2.1Administrative Process Requirement462.4.2.2Guarantor Requirement462.4.2.3Collateral Requirement462.4.2.4Interest Rate Requirement472.4.3Theories of Accessing Credit from Financial Institutions472.4.3Theories of Accessing Credit from Financial Institutions472.4.4Empirical49			2.3.2		
2.3.4The Unified Theory of Acceptance and Use of Technology422.3.5Empirical432.4Major Credit Requirement and Credit Access by Paddy Farmers in Nigeria442.4.1Access to Credit from Financial Institutions in Nigeria442.4.2Major Credit Requirements from Financial Institutions442.4.2Major Credit Requirements from Financial Lastitutions452.4.2.1Administrative Process Requirement462.4.2.2Guarantor Requirement462.4.2.3Collateral Requirement462.4.2.4Interest Rate Requirement472.4.3Theories of Accessing Credit from Financial Institutions472.4.3.1Rational Choice Theory482.4.4Empirical49					41
Technology422.3.5Empirical432.4Major Credit Requirement and Credit Access by Paddy Farmers in Nigeria442.4.1Access to Credit from Financial Institutions in Nigeria442.4.2Major Credit Requirements from Financial Institutions442.4.2Major Credit Requirements from Financial Lastitutions452.4.2.1Administrative Process Requirement462.4.2.2Guarantor Requirement462.4.2.3Collateral Requirement462.4.2.4Interest Rate Requirement472.4.2.5The Duration of Principal Repayment472.4.3Theories of Accessing Credit from Financial Institutions472.4.4Empirical49					
2.3.5Empirical432.4Major Credit Requirement and Credit Access by Paddy Farmers in Nigeria442.4.1Access to Credit from Financial Institutions in Nigeria442.4.2Major Credit Requirements from Financial Institutions442.4.2Major Credit Requirements from Financial LASL2452.4.2.1Administrative Process Requirement462.4.2.2Guarantor Requirement462.4.2.3Collateral Requirement462.4.2.4Interest Rate Requirement472.4.3Theories of Accessing Credit from Financial Institutions472.4.3.1Rational Choice Theory482.4.4Empirical49					42
2.4Major Credit Requirement and Credit Access by Paddy Farmers in Nigeria442.4.1Access to Credit from Financial Institutions in Nigeria442.4.2Major Credit Requirements from Financial Institutions442.4.2Major Credit Requirements from Financial Lastitutions452.4.2.1Administrative Process Requirement462.4.2.2Guarantor Requirement462.4.2.3Collateral Requirement462.4.2.4Interest Rate Requirement462.4.2.5The Duration of Principal Repayment472.4.3Theories of Accessing Credit from Financial Institutions472.4.3.1Rational Choice Theory482.4.4Empirical49			2.3.5		43
Farmers in Nigeria442.4.1Access to Credit from Financial Institutions in Nigeria442.4.2Major Credit Requirements from Financial Institutions442.4.2Major Credit Requirements from Financial LA2.2452.4.2.1Administrative Process Requirement462.4.2.2Guarantor Requirement462.4.2.3Collateral Requirement462.4.2.4Interest Rate Requirement472.4.2.5The Duration of Principal Repayment472.4.3Theories of Accessing Credit from Financial Institutions472.4.3.1Rational Choice Theory482.4.4Empirical49		2.4	Major	-	
2.4.1Access to Credit from Financial Institutions in Nigeria442.4.2Major Credit Requirements from Financial Institutions452.4.2.1Administrative Process Requirement462.4.2.2Guarantor Requirement462.4.2.3Collateral Requirement462.4.2.4Interest Rate Requirement472.4.2.5The Duration of Principal Repayment472.4.3Theories of Accessing Credit from Financial Institutions472.4.3.1Rational Choice Theory482.4.4Empirical49					44
Nigeria442.4.2Major Credit Requirements from Financial Institutions452.4.2.1Administrative Process Requirement462.4.2.2Guarantor Requirement462.4.2.3Collateral Requirement462.4.2.4Interest Rate Requirement472.4.2.5The Duration of Principal Repayment472.4.3Theories of Accessing Credit from Financial Institutions472.4.3.1Rational Choice Theory482.4.4Empirical49					
2.4.2Major Credit Requirements from Financial Institutions452.4.2Major Credit Requirements from Financial Institutions452.4.2.1Administrative Process Requirement462.4.2.2Guarantor Requirement462.4.2.3Collateral Requirement462.4.2.4Interest Rate Requirement472.4.2.5The Duration of Principal Repayment472.4.3Theories of Accessing Credit from Financial Institutions472.4.3.1Rational Choice Theory482.4.4Empirical49					44
Institutions 45 2.4.2.1 Administrative Process Requirement 46 2.4.2.2 Guarantor Requirement 46 2.4.2.3 Collateral Requirement 46 2.4.2.4 Interest Rate Requirement 47 2.4.2.5 The Duration of Principal Repayment 47 2.4.3 Theories of Accessing Credit from Financial Institutions 47 2.4.3.1 Rational Choice Theory 48 2.4.4 Empirical 49			2.4.2	-	
2.4.2.2 Guarantor Requirement 46 2.4.2.3 Collateral Requirement 46 2.4.2.4 Interest Rate Requirement 47 2.4.2.5 The Duration of Principal Repayment 47 2.4.3 Theories of Accessing Credit from Financial Institutions 47 2.4.3.1 Rational Choice Theory 48 2.4.4 Empirical 49					45
2.4.2.3 Collateral Requirement 46 2.4.2.4 Interest Rate Requirement 47 2.4.2.5 The Duration of Principal Repayment 47 2.4.3 Theories of Accessing Credit from Financial Institutions 47 2.4.3.1 Rational Choice Theory 48 2.4.4 Empirical 49				2.4.2.1 Administrative Process Requirement	46
2.4.2.4Interest Rate Requirement472.4.2.5The Duration of Principal Repayment472.4.3Theories of Accessing Credit from Financial Institutions472.4.3.1Rational Choice Theory482.4.4Empirical49				2.4.2.2 Guarantor Requirement	46
2.4.2.4Interest Rate Requirement472.4.2.5The Duration of Principal Repayment472.4.3Theories of Accessing Credit from Financial Institutions472.4.3.1Rational Choice Theory482.4.4Empirical49				2.4.2.3 Collateral Requirement	46
2.4.2.5 The Duration of Principal Repayment 47 2.4.3 Theories of Accessing Credit from Financial Institutions 47 2.4.3.1 Rational Choice Theory 48 2.4.4 Empirical 49				2.4.2.4 Interest Rate Requirement	47
Repayment472.4.3Theories of Accessing Credit from Financial Institutions472.4.3.1Rational Choice Theory482.4.4Empirical49					
Institutions472.4.3.1Rational Choice Theory482.4.4Empirical49				Repayment	47
Institutions472.4.3.1Rational Choice Theory482.4.4Empirical49			2.4.3		
2.4.4 Empirical 49					47
2.4.4 Empirical 49				2.4.3.1 Rational Choice Theory	48
			2.4.4		49
					52

xi

3	METH	HODOLOGY	53
	3.1	Introduction	53
	3.2	Research Design	53
	3.3	Research Population	55
	3.4	Sampling Techniques	56
		3.4.1 Stages for Data Collection	56
	3.5	Sample Size Procedure	57
	3.6	Procedures for Questionnaire Distribution	58
	3.7	Unit of Analysis	59
	3.8	Questionnaire Section	59
	3.9	Pilot Study	61
	• • •	3.9.1 Reliability and Validity of Research Instruments	61
	3.10	Data Collection	63
	3.11		63
	3.12	Models Specifications and Estimations	63
	5.12	3.12.1 Ordinary Least Square model (OLS)	63
		3.12.2 Probit Model	66
		3.12.3 Binary Logit Model	67
	3.13	Summary of the Chapter	70
	5.15	Summary of the Chapter	70
4	RESU	LTS AND DISCUSSION	71
-	4.1	Introduction	71
	4.2	The Socioeconomic and Demographic Profile of the	/1
	4.2	Respondents	71
		4.2.1 The Demographic Profile of the Respondents	71
		4.2.2 Farm Factors Profile	74
			74 77
	12		
	4.3	Analysis of Objective One	79 70
		4.3.1 Subsidized Farming Technology	79
		4.3.2 Youth Labour Demand	81
		4.3.3 Probit and Marginal Effect Results	83
		4.3.4 Ordinary Least Square Result	85
		4.3.4.1 Diagnostic Test for OLS Result	89
	4.4	Analysis of Objective Two	90
		4.4.1 Extension Connectivity Used and Attracting	00
		youth Results.	90
		4.4.2 Attracting Youth into Paddy Farming	91
		4.4.3 Extension Connectivity Used in Paddy Farming	92
		4.4.4 Binary Logit and Marginal Effect Result	94
	4.5	Analysis of Objective Three	98
		4.5.1 Access to Credit	98
		4.5.2 Major Credit Requirements	99
		4.5.3 Binary Logit and Marginal Effect Result	100
		4.5.4 Diagnostic Tests for Binary Logistic	107
		4.5.5 Summary of the Chapter	107
5	CON	T USION	100
5		CLUSION	108
	5.1	Summary	108
	5.2	Conclusion	111
	5.3	Study Implications	112

6

	5.3.1	Practical Implications	112
	5.3.2	Theoretical Implications	113
5.4	Recom	mendations	114
	5.4.1	Policy Recommendations	114
	5.4.2	Limitation of the Study and Further Studies	
		Recommendations	115
REFERENC	CES		116
APPENDIC	ES		149
BIODATA	OF STUI	DENT	155
LIST OF PU	UBLICA'	TIONS	156



 \bigcirc

LIST OF TABLES

Table		Page
1.1	Nigeria's Domestic Rice Production and Consumption 2008 – 2017	3
1.2	Contribution of Domestic Paddy Production to Agricultural Sector Nigeria, 2008- 2017	4
1.3	Nigeria Agricultural Machinery, Tractors per 100 sq. km 1999-2007	5
1.4	Nigeria Unemployed and Underemployed (15-34 years) Youth and Productivity 2012-2020	7
2.1	Contribution of Agriculture to Gross Domestic Product in Nigeria GDP 2009-2017	22
2.2	Nigeria Food Crop Farmers by Age Distribution, 2011	23
3.1	Population of the Study Areas	55
3.2	Required Sample Size Determinants	58
3.3	Questionnaire Distributed among Senatorial Zones of Study Areas	59
3.4	Cronbach's Alpha Values Test of Reliability	62
4.1	The Demographic Profile of the Respondents	73
4.2	Farm Factors Profile	76
4.3	Subsidized Farm Technology, and Youth Labour Demand Profile	80
4.4	Types of Youth Labour Demand	83
4.5	Probit and Marginal Effect	85
4.6	OLS Result for the Objective One, Full samples (840)	87
4.7	OLS Result for the Kano Samples (480)	88
4.8	OLS Result for the Jigawa Samples (360)	89
4.9	Normality and Heteroskedasticity Test Result	90
4.10	Multicollinearity Test Result	90
4.11	Responses on Attracting Youth into Paddy Farming	91

 \bigcirc

4.12	Access to Extension Connectivity Used	92
4.13	Uses of Extension Connectivity in the Paddy Farming	93
4.14	Binary Logit and Marginal Effect Result for Objective 2 (full sample)	96
4.15	Binary Logit and Marginal Effect Result for Kano Samples	97
4.16	Binary Logit and Marginal Effect Result for Jigawa Samples	98
4.17	Responses on Major Credit Requirements	99
4.18	Binary Logit and Marginal (Kano samples)	104
4.19	Binary Logit and Marginal (Jigawa samples)	106
4.20	Multicollinearity Test for Access to Credit Variables	107

 \bigcirc

LIST OF FIGURES

Figure		Page
1.1	World Rice Production 2007-2017	2
1.2	Fertilizer Consumption in Nigeria 2006-2016	5
1.3	Nigeria Internet and Mobile Cellular Subscription, 2008-2017	8
1.4	Nigeria Paddy Growing States	10
3.1	Study Framework	54
3.2	Research Approach	55
4.1	Paddy Farming Production	77
4.2	Farmers Engagement in Paddy Farming	78
4.3	Access to Subsidized Farming Technology	79
4.4	Youth Labour Demand in Paddy Farming	81
4.5	Responses of Firms on youth Labour Demand	82
4.6	Youth Labour Demand Needed by Firms	82
4.7	Access to Extension Connectivity	92
4.8	Credit Access of the Respondents	99

LIST OF ABBREVIATIONS

CBN	Central Bank of Nigeria
EU	European Union
FAO	Food and Agriculture Organisation
FAOSTAT	Food and Agriculture Organisation Statistics
FMARD	Federal Ministry of Agriculture and Rural Development
GDP	Growth Domestic Product
GESS	Growth Enhancement Support Scheme
GSM	Global System for Mobile Communication
IMF	International Monetary Fund
VIF	Variance Inflation Factor
NBS	National Bureau of Statistics
NCRI	National Cereals Research Institute
NGOs	Non -Governmental Organisations
OECD	Organisation for Economic Co-operation and Development
OLS	Ordinary Least Square
OPV	Open Pollinated Varieties
R ²	Coefficient of determination
SDG	Sustainable Development Goals
ТРВ	Theory of Planned Behaviour
UN	United Nations
UPM	Universiti Putra Malaysia
USAID	United States Agency for International Development
USDA	United States Department of Agriculture
WFP	World Food Programme

6

CHAPTER 1

INTRODUCTION

This section provides an overview of the study. It highlights the motivational factors. Besides, the main objectives and the practical and theoretical significance of the study were discussed.

1.1 Background of the Study

The population growth of the world was projected to increase from seven billion in 2014 to nearly nine billion by 2050 (Sule & Ehigiator, 2015). Sub-Saharan Africa (SSA) was expected to increase from about 950 million in 2016 to nearly 2.1 billion in the same year (OECD, 2016). Nigeria's population was forecasted by the same year 2050 to almost 399 million people, with an annual population growth of 3.2% against the current population of 198 million (Adeyemo, 2018). The rapid growth of the population in developing countries is higher than the increment of food production (Valbuena et al., 2014). This led to a warning declaration of famine in 2017 to Somalia, Yemen, and Nigeria by the UN Food and Agriculture Organisation (FAO) and the World Food Programme (WFP) (FAO et al., 2017). Likewise, the Cadre Harmonisé report (2018) confirmed that over 3.8 million people required crucial consideration of food in the world and the majority of them were from developing countries.

The level of poverty in Nigeria remains high. It was estimated that about 46% of the population in 2009 and 49% in 2017 lived below \$ 1.90 (2011PPP). The Bretton Woods institution report of 2016 indicates that the poverty rate is increasing in Nigeria, particularly in the Northwestern zone, as it accounted for 87 percent of the poor in the country in 2016. Besides, many people were vulnerable at poverty level (Awojulugbe, 2020). This situation leads to difficulties in getting food, as food consumption requires almost three-quarters of the spending budget of low-income households (World Bank, 2018).

1.1.1 Paddy Production

Rice is one of the foremost imperative food crops that source the required calorie intake in the world. It has been acknowledged by more than half of the globe's population (Udemezue, 2018). Asian countries, such as China, India, Indonesia, Thailand and Singapore, are the major top rice producers in the world, with almost a share of 90.4% of world production,: USA, 5%, Europe 0.6% and 4% for Africa (FAOSTAT, 2019b). The world rice consumption expanded by an additional 5.2 million tonnes in 2018/19, and reaching to 509.1 million tonnes. While the annual globe paddy production increased by 10.3 million tonnes to a new high of 769.9 million tonnes (FAO, 2018a). Although there was an increment of 1.4% growth of world rice production in 2017 compared to 2016. As indicated in Figure 1.1, the production continued to increase yearly from 2009 until 2014 and slightly declined due to climate changes. Besides, since 2015, the production has continued to increase due to the current state support and improvements to producer's prices. Generally, population increment, income growth, urbanization patterns as well as changes in family working structures leads the demand for rice to increase substantially from various majority of the populace (FAO, 2013).

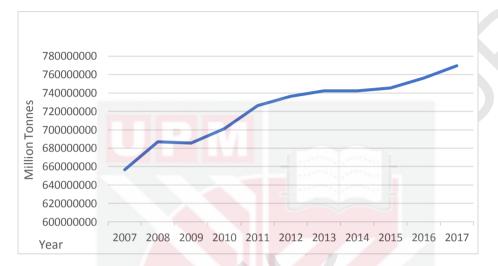


Figure 1.1 : World Rice Production 2007-2017 [Source: (FAOSTAT, 2019)]

However, the adverse global weather change and flooding among most paddy-producing countries and inconsistent rain in West Africa are among the challenges to paddy farming (FAO, 2018a). It was reported that paddy production decrease by 3.8% in Asian countries that are the major producing nations due to climate changes. Also, an increase in average global temperatures may reduce paddy crops by 15 - 35% in Africa, and by 25-35% in the Middle East. These weather impediments are some of the factors that decreased Asian production to only a small (0.7 percent) annual increase to 686.7 million tonnes in 2017. Africa's production stood at only 32.1 million tonnes due to the variation of rainfall (FAO, 2018a, 2018b). Nevertheless, it was estimated that in Nigeria, about 12.4% of the paddy produced was wasted due to post-harvest losses and other challenges (KPMG, 2019).

Nigeria is one of the major importers and consumer nations of rice in the world, with an annual consumption per capita of 35 kg. The average paddy production was 4.5 million tonnes in 2018, with an average of almost 1.8 tonnes paddy per hectare. Paddy farming played a great role in food security and raising farmers' income and employment to the populace of Nigeria than any other cash crops in the country (FAO, 2020). The sector provides 20% and 80% for food crops and cash, respectively. It also provided employment to about 1.43 million smallholder farmers in the 2018/2019 season (KPMG, 2019). Yet, the country utilised only 3.2 million hectares (meeting about 50% of its local demand) out of more than six million hectares of land for paddy cultivation (Scott et al.,

2017). The sector has the potentials to produce more output, considering the increase in demand for rice as well as the motivational factor of price and the availability of fertile land. Recently, sales increased by 61.3% due to an increase in price because of banning on importation (KPMG, 2019).

Table 1.1 shows the increase of the domestic paddy production of 9.8% in 2014 to 13.1% in 2019 due to the provision of government supports and banning of rice importation in the country. Production slightly decreased in 2017 due to the possible delay in subsidized farm inputs delivery to farmers as well as an increase in the price of agricultural inputs. However, the consumption growth increased from 9.9% in 2014 to 11.1% in 2018. Consumption (MT) exceeds production (MT) with a yearly average production deficit of about 2.3 million tonnes. This relates to annual population growth, urbanisation growth, and the change of income structure. This deficit is a challenge to national food security, as it was forecasted that the demand for rice may reach about 36 million tonnes by 2050 (FMRD, 2011).

Year	Domestic Production (000) MT	Area harvested (hectare), 000	Productivity	Production growth rate (%)	Consumption (000), MT	Consumption growth rate (%)
2010	2818	2433	1.16	7.30	4800	7.82
2011	2906	2269	1.28	7.50	5600	9.13
2012	3423	2864	1.20	8.89	57 00	9.29
2013	3038	2931	1.04	8.61	<mark>58</mark> 00	9.45
2014	3782	3082	1.23	9.83	<mark>61</mark> 00	9.94
2015	3941	3122	1.26	10.24	<mark>6</mark> 400	10.43
2016	4536	3170	1.43	11.78	<mark>6</mark> 700	10.92
2017	4470	3600	1.24	11.61	6750	11.00
2018	4538	3350	1.35	11.78	6800	11.08
2019	5040	3500	1.44	13.09	6700	10.92

Table 1.1 : Nigeria's Domestic	Rice Production and	Consumption	2008 - 2017

(Source: Index Mundi 2019)

Moreover, Table 1.2 shows that paddy contribution to total cereals production increased from 14.04% in 2011 to 16.15% in 2017. While agriculture GDP improved from 3.2% in 2014 to 6.02% in 2017. This may be associated with the price increases of domestic rice and the commitments of the federal government to diversify the economy due to a reduction in foreign earnings. The importance of paddy in food security and economy led to focus recent food studies on the sustainability of paddy production since the beginning of the 21st century (Chen et al., 2019).

Year	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Paddy ratio contribution to annual crops	8.71	10.50	11.43	14.04	15.98	15.47	15.43	15.48	13.72	16.15
production MT (%) Contribution of domestic paddy to	3.84	2.31	2.45	2.40	3.01	2.65	3.23	5.1	5.45	5.92
Agricultural annual GDP										

Table 1.2 : Contribution of Domestic Paddy Production to Agricultural SectorNigeria, 2008- 2017

Compilation and computation by the Author

(Sources: World Bank, NBS, USDA & CBN, 2019)

1.1.2 Farming Technology

The concept of farming technology incorporates the application and processing of biological, mechanical and chemical methods of both old and new methods at the farm level, where training, education and information are the foundation of farmers' knowledge (OECD, 2001). Therefore, modern farming technology is a tool used to improve the extensive kinds of production methods employed by farmers. Changing consumer demands, climatic change, and urbanisation due to population growth globally have caused intense changes in farming practices (Tsinigo & Behrman, 2017b).

The adoption of Nigeria's fertilizer was proved to be below the recommended quantity (Adeoye, 2006). For instance, in Figure 1.2, fertilizer consumption continued to decrease from 10kg/hectare in 2006 to about 5.3kg/hectare in 2009, while it increased to 12.2 kg/hectare in 2010. The increase of consumption from 2009 to 2010 is connected to the massive support of providing fertilizer at a subsidized rate by the government at all levels. However, due to poor economic conditions, government support started to decline and made fertilizers more expensive to farmers. This led to a decline in consumption from 2010 to 2011. It increased again in 2011 till 2014, before it declined from the same year to 2016. and stood at 5.4 kg/hectare. This is associated with the economic recession Nigeria found itself due to fall in the price of oil in the international market. However, many studies found that the fertilizer used in paddy farming far below the recommended quantity to be used (Chidiebere-mark et al., 2019; Ezui et al., 2010; Kamai et al., 2020)



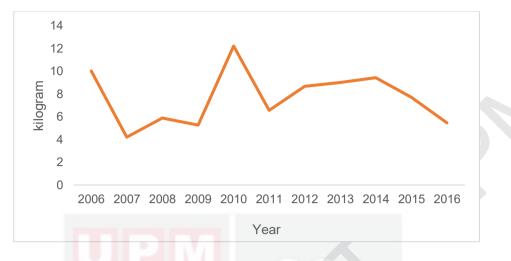


Figure 1.2 : Fertilizer Consumption in Nigeria 2006-2016 (Source: World Bank Database)

Certified seeds (seeds that undergo a formal process before authentication by a formal organisation) is seen as a great tool to increase farming production and the productivity of the farmer's labour (Vizcayno et al., 2014). However, the rate of certified seeds used by smallholder farmers in Nigeria is very low, as only 10% of paddy planted areas use certified seeds. This was associated with reliance on recycled seeds, the high price of certified seeds and those easily accessed from unauthorized markets at the cheapest price (USAID, 2016). This has been linked to the poor production of paddy, as in most cases the seeds accessed from black markets were already expired (FMARD, 2016).

Also, the tractor used in paddy farming was found to be very small because of poverty in rural areas and the small size of land (Takeshima et al., 2014). It has been found that the use of the tractor covered only 8% of cultivated land despite a population of over 193 million people in Nigeria. Table 1.3 shows a slight increase in tractor use from 5.4% in 1999 to about 7% in 2007. This might be connected to an increase in paddy production and the expansion of farms, which aids the participation of the youths.

Year	1999	2000	2001	2002	2003	2004	2005	2006	2007
Agricultural	5.4	5.5	6.1	6.2	6.3	6.6	6.4	6.5	6.7
machinery, Tractors									
per 100 sq. km of									
arable land									
(Source: World Bank, 20)19)								

1.1.3 Farm Input Subsidy

Nigeria's farming is characterized by many smallholders, low adoption of farm technology and inputs, insufficient access to credit from financial institutions and an increase in demand for foods (rice included), among others (Morris et al., 2007; Sibande, 2017). These challenges inspired many developing countries to implement collective large-scale input subsidy programs during the 1970s and 1980s (Mason & Ricker-gilbert, 2014). However, the introduction of the Structural Adjustment Program (SAP) in the 80s and 90s, as suggested by the World Bank, led to the removal of subsidies in most of the Sub-Saharan Africa (SSA) (Liverpool-Tasie, and Takeshima, 2017; Ricker-Gilbert et al., 2013). Nevertheless, after the 2003 Maputo Declaration, the world witnessed an increase in subsidies and the commitments of many developing nations on farming (Jayne & Rashid, 2013). They reintroduced agricultural "smart subsidies". The objectives of the program included among others; private partnership participation in the fertilizer market and supply harmonizing inputs, the establishment output markets and suitable sequencing involvements (Morris et al., 2007).

Nigeria's government executed a large-scale input subsidy of the Growth Enhancement Support Scheme (GESS) program in the year 2012 aimed at boosting food security by making fertilizer and improved seeds more accessible and affordable to smallholders. The program provided a 50% subsidy on two 50-kg bags of fertilizer (NPK and Urea) and a 90% subsidy on a 50-kg bag of improved seeds (typically maize and rice) through e-vouchers, which were received via mobile phones given to farmers for easy communication to them (Wossen et al., 2017a). Nigeria usually spent not less than \$ 2.8 million (N1bn) on rice consumption annually as food subsidy, as the country could supply 49% of domestic demand (Udemezue, 2018). In 2019, over 200, 000 paddy farmers benefitted from loans at zero interest from the Anchor program under the federal government (Leadership, 2019).

1.1.4 Youth Participation in Farming

The population growth of youth in the world reached almost 1.2 billion and the highest percentages are from Sub-Saharan Africa nations, South Asia, Middle East, East Asia, Latin America, and North Africa. Indeed, it was estimated that by the year 2030, about 440 million young people would enter the rural labour market (World Bank & IFAD, 2017). Decelerating the worldwide employment growth and the underemployment of most youths, who are confronted with higher unemployment rates and other calamities led world leaders strive towards addressing the threat. Besides, the agricultural sector was regarded as an area in which many youths in the rural areas of developing nations could be employed and utilised (IMF, 2018).

Nigeria is one of the largest youth population countries in the world (World Bank, 2018). The NBS report indicates that youth unemployment and underemployment labour force (18-35 years) are increasing above 40% and the majority are involved in work with low skills or work for less than 20 hours a week or the work fail to match with their

qualifications or skills. Likewise, out of the total national unemployment rate of 27.1%, the unemployed and underemployed of those aged between 15-24 stood at about 71.3% (NBS, 2020). Moreover, about 47% of Nigeria's university graduates were unemployed annually (Kazeem, 2016), despite the great improvement of the literacy rate among the youths at 72.79% in 2016 (Trading, 2018).

Consequently, Table 1.4 shows the annual rate of both the unemployment and underemployment of youth stood at 70.50% in the year 2014 before it was dropped to 48% in the year 2015 until 42.50% in the year 2017. This was attributed to the execution of many programs for empowering youths. These include among others N-Power, Anchor Borrowers and the increase of NYSC allowances. While the decline of labour productivity from the year 2013 was attributed to the inability of many sectors to employ skilled and energetic youths who could comply with the current challenges.

 Table 1.4 : Nigeria Unemployed and Underemployed (15-34 years) Youth and

 Productivity 2012-2020

Year	2012	2013	2014	2015	2016	2017	2018	2019	2020
Unemployed and	<u> </u>								
Underemployed	53.00	57.00	70.50	48.00	35.00	42.50	-	-	55.70
youth (%)									
Labour	3.51	3.78	3.77	3.61	2.24	- /	-	-	-
productivity (\$)									

(Source: Compilation by a researcher from NBS & CBN documents)

1.1.5 Extension Connectivity

The connectivity of people and businesses has become a central device on the use of the internet and mobile phone technologies, whereby recently both play a vital role in numerous occupations (Castellacci & Viñas-Bardolet, 2019). Sub-Saharan Africa has improved in using connectivity technology. Thus, extension connectivity refers to a tool of technology that provides access to information and communication, financial services, increases the income of farmers, increases the productivity and efficiency of farming and assists in increasing food production, and better livelihoods. This includes the use of mobile phones and the internet, among others (Vodafone Foundation, 2015). Today, in modern society, the application and usage of ICTs play a great role in world development, as set out in the Sustainable Development Goals (SDGs) of the United Nations (Gillwald et al., 2018).

Figure 1.3 shows that mobile cellular subscriptions (per 100 people) continue to rise from 41.90% in 2008 to about 83.25% in 2015 before declining to 75.92% in 2017. Also, mobile subscriptions in Nigeria reached almost 84% of 162 million of the population (Guardians, 2018). Similarly, there was a growth in internet subscriptions from 2008 to 2017. For instance, as of 2008, the subscription was 8% of the total population, while

accessibility continued to rise to 27%. This shows how both mobile cellular and internet used were patronized and used among Nigerians.

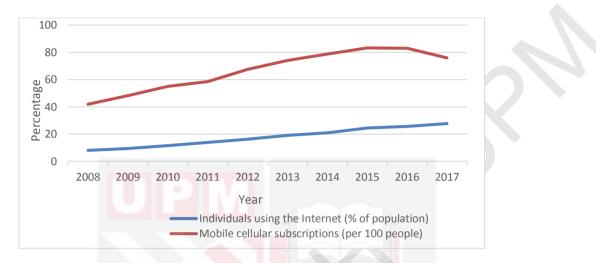


Figure 1.3 : Nigeria Internet and Mobile Cellular Subscription, 2008-2017 (Source: World Bank, 2019)

Furthermore, extension connectivity can play an important role to assure the effective exchange of information, experience and knowledge among stakeholders and in finding innovative solutions for agricultural development (FAO et al., 2015). It can influence attention of youths to agriculture through effective agricultural extension services, such as entrepreneurship development, promoting scientific farming and agri-business, and guiding, NGO participation and creating awareness (Som et al., 2018). Similarly, the use of extension connectivity in farming has been recognised as a great way of providing information to farmers on soil conditions and weather patterns, market information, extension information and promoting transformative agricultural development (World Bank Group, 2016). However, it was reported that rural smallholder farmers in Nigeria needed information on farm crop production, climate, markets, farm inputs and extension counseling (Phiri et al., 2019). Therefore, it is vital to mobilize the youths to venture in paddy farming careers and use their potentials to discover innovative and future-oriented farming approaches (Nature & Faune, 2013) through the utilisation of extension connectivity.

1.1.6 Access to Credit

Access to credit can expedite crop processing and marketing services as well as the purchasing of farm equipment and inputs, such as improved seeds, labour and planting materials which in turn can improve welfare of the farmers (Ali & Awade, 2019). Recently, many countries in the world have strengthened their effort towards providing and easing the processes of credit accessibility to farmers. This is in the belief of any existing hurdle in accessing funds in a rural area leading to a deterioration in food supply

and affecting GDP in poor countries (Linh et al., 2019). The ability of youths to access financial services can play a direct role in their gainful employment and improved livelihoods (Youth, 2014).

However, about 1.7 billion households and adults continue to be without access to financial institutions especially from developing nations, such as India, Bangladesh, Indonesia and Nigeria, among others (World Bank, 2017). Although, there was a substantial level of growth in Nigeria's financial sector because of the implementations of various initiatives for greater access to financial services. However, about 42 per cent of the population is still financially excluded (Abraham, 2018). Also, despite tens of financial institutions that are responsible for giving out agricultural credit to smallholder farmers under the supervisory of the Central Bank of Nigeria (CBN), yet it was reported by the Convener of Arewa Research and Development Project (ARDP) that over ninety per cent of smallholder farmers in Nigeria have limited or no access to credit institutions from conventional banks (Oluwadare, 2019). The Nigerian government claimed the provision of funds to paddy farmers, yet many farmers have a complaint on poor or non-credit access (Daily trust newspaper, January 26, 2018: Gabriel, 2018).

Correspondingly, Nigeria's farmers, rural youths included, are commonly limited in accessing credit by the requirements often needed by financial institutions. Therefore, inadequate credit facilities in Nigeria continue to be a critical bottleneck to paddy production and involvement of rural youths in paddy farming. Therefore, there is an assertion that an increase in accessing credit through the Anchor Borrowers Programme may lead to an increase the domestic grown paddy production in Nigeria and employ the teeming youths (Evbuomwan & Okoye, 2017; Olanrewaju et al., 2020).

1.1.7 Background Study of Nigeria

Nigeria is a country that comprises six geopolitical zones and lies in the eastern part of the West African border with Niger and Chad (north), Cameroon (East), and Benin (West). The country has six geopolitical zones, namely the northwest, the northeast, the northcentral, the southeast, the southwest and the south -south. It is blessed with fertile land for growing various food crops, such as rice, wheat, sorghum, millet, tuber and vegetables, and animals, among others. It was also blessed with mineral resources, such as oil, coal, limestone, gold, quartz sand, tin, and nickel, among others. Also, Nigeria has the largest economy in Africa in 2014 (Babua et al., 2018) with an estimated population of 193 million (NBS, 2016a). About twenty-eight states out of thirty-seven are paddy-producing states. The study areas of Kano and Jigawa states were selected due to their higher number of unemployed youths at about 4 million (Sagagi, 2019), despite the availability of fertile land for paddy farming and the incentives given to paddy farmers by the government.

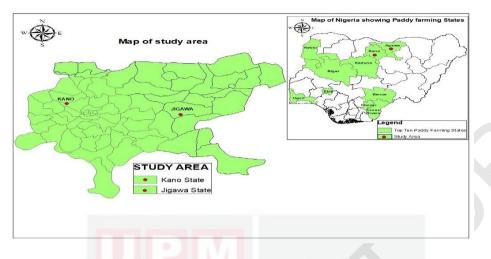


Figure 1.4 : Nigeria Paddy Growing States

1.1.7.1 Kano State

Kano is one of the seven states of the Northwest zone, Nigeria. The state has forty-four local government areas and three senatorial zones with a total land area of 20,760 square kilometers. Most of the people of the state (approximately 75 percent) are either directly or indirectly engaged in farming for their livelihood. The state remains the largest populated in Nigeria, with an estimated population of 13,076,892 (Adeyemi, 2016). It is one of the top paddy producing states in the country with a large portion of unutilized land. Other staple food produced include maize, rice, wheat, sorghum and millet, among others (NBS, 2016). Also, the state has irrigated dams for irrigation and farming throughout the year. Among them are Tiga, Bagwai, and Karaye (Kano State, 1998). Furthermore, the state has the highest number of labour force among Northwest zone states with about 3,713,679 (NBS, 2017). Thus, six local government areas were selected from the state. These are Kura, Bunkure, Bagwai, Gwarzo, Madobi and Dawakin Kudu.

1.1.7.2 Jigawa State

The State was carved out from the old Kano state in 1991. It has twenty-seven local government areas with an estimated population of almost 5.8 million people (NBS, 2017). The state is blessed with rivers and great fertile land for appropriate crops, such as maize, rice, millet, beans, and wheat, among others. Most people in the state are food crops farmers. Although the state is one of the paddy producing states, several governments offered different kinds of incentives to farmers. Yet, the farming system is still traditional (Ministry of Agriculture, 2013). The local government areas selected are Auyo, Kafin Hausa, Ringim, and Garki.

Academic and policymaker intense their interest in food security and poverty reduction to avert the recurrence of the 2008 food crisis problem where over 40% of poor people's expenditure was on staple foods (Dawe, 2010). Besides, in Nigeria different kinds of farm subsidies and credits were given to paddy farmers to meet the local paddy demand of the massive population growth in the country and provide employment. However, there is a huge paddy production deficit and a massive number of unemployed, precisely youths in the country despite the availability of fertile land. Kano and Jigawa are among the paddy-producing states blessed with fertile paddy land, a higher number of youth and providing farm subsidies to paddy farmers at all the tiers of government. Yet, these states are among those characterised with a massive number of people that could not access food and have a higher number of drugs abuse youths. Drugs abuse among the youths was connected to unemployment. Therefore, addressing these problems could utilise the abandoned paddy fertile land at an optimum level by adopting effective farm subsidies distribution and access as well as providing a method to ease access to credit from financial institutions. This could provide sufficient food for the country, export more paddies to neighbouring countries, provide employment to the populace, precisely youths. Failure to address these problems might escalate the insufficient supply of paddies in the country. This may cause famine, social strife and other criminal activities. Therefore, this study examined "The Antecedents of Paddy Production in Nigeria: A Case of Kano and Jigawa States".

1.2 Statement of the Problem

Nigeria has launched various programs and established several agencies to improve paddy production. Yet, the annual paddy production does not sufficiently cater for domestic consumption, as shown in Table 1.1, despite the availability of abundant fertile land for paddy farming. These include the National Accelerated Food Production Program (NAFPP) (1972), National Cereals Research Institute (NCRI) (1974), Federal Rice Research Station1 (970) (FRRS), Directorate of Foods, Roads and Rural Infrastructure DFFRI (1986), National Economic Empowerment and Development Strategy NEEDS (2008), New Rice for Africa Varieties (NERICA) (2008), Transformation Agenda (2012) and Fadama III (2013). In addition, the demand for rice was projected to reach 36 million tonnes in 2050 against the current average production of 5 million tones.

Also, the importation of rice was banned to promote local production and food sufficiency and mitigate the possibility of famine in the country in the event of any production problem in those countries Nigeria imports from. This is more visible, looking at the growth of rice consumers across the world, coupled with weather conditions, particularly among the top rice-producing nations in the world. The situation has become a serious challenge that paddy production may soon be unable to meet not only Nigeria' demand but the world at large. Figure 1.1 shows that the world paddy production was still within 769MT in 2017 against 756MT in 2016. The increment was little due to flooding in Asia, weather change in the USA and inconsistent rain in West African producers, Nigeria included.

Inadequate access to farm technology, such as fertilizer, certified seeds and tractors, despite the provision of farm subsidies and coupled with rapid population growth, has become a serious issue in Nigeria. For instance, there was low adoption of fertilizer used by farmers against the recommended use, as 320kg/hectare of blended NPK (20:10:10) for low fertile soil and 142kg/hectares of Urea for high soil fertile, as shown in Figure 1.3 The 5.88 kg/ hectares in 2008 was recorded and increased to 12.2 kg/ hectares in 2010 and 5.4 at kg/ hectares in 2016. Equally, only 10% of the paddy planted area used certified seeds while most farmers preferred to use either recycled seeds or purchase from the black or open market where most are counterfeit. Moreover, since 1999 Nigeria's use of the tractor has been low. Although some literature claimed eight tractors were used per 100 sq. km, it was still very low. Further, the government provides funds at an average of not less than \$ 2.8 (N1bn) at a subsidized rate to boost paddy production. It was reported last year alone that over \$ 167 million (N 60 billion) was provided to paddy farmers through Anchor borrowers. Yet, the country was only capable to supply 49% of domestic demand (Udemezue, 2018).

Though, the rate of literacy is increasing among the youths, yet the number of unemployed among them is increasing. Correspondingly, access to both mobile phones and the internet continued to increase as indicated in 2006. Access stood at 22.6% and 5.54%, respectively. It improved to 82.98% and 25.67% in 2016, respectively. This increment was expected to impact positively on all the sectors of the economy by giving more opportunities to many businesses, including paddy farming to access new farming techniques, market information, farm products, and the ease transportation of crops. This will aid to employ more youths. On the contrary, the rate of youth unemployment was about 56% and almost half of the paddy land remains unutilised in the country. Furthermore, the suggestion made by the World Bank (2019) to developing countries on the technological adoption in farming, so that more youths can be employed, this may likely cause unemployment. These countries (Nigeria included) have the challenge of excess supplies of unskilled and semiskilled labour relative to demand. The limited resources of these countries may prevent them to develop technology and pursue innovation independently. Thus, technological and connectivity adoption may likely create employment at the expense of output and employment losses in non-innovative counterparts (Mitra & Sharma, 2020). Also, insufficient empirical studies on the connectivity technology and youths participation in paddy farming were attributed to the primary cause of insufficient policy guidance in attracting youths to venture into farming in most developing nations.

Although, the financial sector recorded great achievements from various program implemented. However, the financial exclusion of about 42 percent of the Nigerian population which lead to the massive number of farmers (90 per cent) who could not access credit despite the existence of different banks and availability of funds has become a threat to the development of the paddy sector in the country. Even though, the government has claimed of providing funds to paddy farmers, it was reported that many paddy farmers complained about the challenges they faced to access credit. Some viewed these challenges as insufficient information upon the procedures to access credit. While some viewed the inability to fulfill the major credit requirements such as administrative documents, presenting guarantors, collateral, interest rate and the ability to pay the credit

within an agreed period, among others, as the major stumble of the inability of paddy farmers to access credit in the country.

Empirically, most of the previous works on farm technology have mainly focused on either one or two farm inputs, particularly fertilizer and certified seeds. While even those literature that studied two or more farm technology were mainly focused on the factors of determinants inputs used. Some literature used farm technology as an added control variable to examine crop regressions. In addition, the scanty literature that studied multiple farm subsidies and dissimilarity findings of various studies on paddy proved the contentious debates on the significance of this area. This created a literature gap on the effect of more than two subsidized farm technologies on paddy production due to different geographical boundaries and the nature of the farm subsidies received from the government.

Furthermore, most of the literature findings on youths focused on their stimulation to venture into agriculture without specifying the subsector to be involved despite many branches of agriculture, such as fishery, farming and forestry, among others (Bednarikova et al., 2016; Sakketa et al., 2017). Correspondingly, only a few studies conducted on the effect of mobile phones and the internet on paddy farming (Annosi et al., 2019; Shimamoto et al., 2015), even those conducted, to the best of the author's knowledge, there is an absence of a study that analyse the effect of extension connectivity on influencing youths to venture into paddy farming.

Again, many studies established the significant effect of credit on improving farmers' crops production (Saqib et al., 2018). However, there are insufficient studies analysed paddy farmers' access to credit. Even those that existed were mostly focused on the interest rate and collateral requirements. Less emphasis was given to analyse the major credit requirements that include the administrative process, the guarantor, and the duration of principal repayments requirements.

Farm subsidies could boost paddy farming, extension connectivity may influence youths participation in paddy farming and fulfilments of major credits requirements may ease farmers access to credit from financial institutions. These are the models examined by the study. Failure to address insufficient paddy production and massive youths unemployment may ultimately lead to incessant crimes of youths and undermine Nigeria's food policy which may hinder the achievement of the "zero hunger" objective of Sustainable Development Goals. This may lead to the recurrence of the 2008 food crisis.

1.3 Research Questions

- 1. What is the effect of subsidized farm technology on paddy production in Nigeria?
- 2. How does extension connectivity attract youths into paddy production in Nigeria?
- 3. What is the effect of the major credit requirements on paddy farmers to access credit in Nigeria?

1.4 Objectives of the Study

- 1. To investigate the effect of subsidized farm technology on paddy production in Nigeria.
- 2. To determine the influence of extension connectivity on attracting youths into paddy production in Nigeria.
- 3. To determine the effect of major credit requirements on paddy farmers to access credit in Nigeria.

1.5 Significance of the Study

This study provides measures and information to academics and policymakers considering an intense interest in food security and poverty reduction. This will aid in averting the recurrence of the 2008 food crisis problem, especially as for now the sector is confronted with the adverse of global weather change from Europe, the massive growth of population, flood and draught from major world paddy producers and inconsistent rain in West Africa and Nigeria. Moreover, the contribution of paddy production to total cereals production in the 2008 and 2017 stood at 8.7% and 16.15%, respectively. While the contribution to the entire agriculture sector in the same years was 3.84% and 5.92%, respectively. The recorded increases of 2017 were an indication that if efforts can be doubled the sector will contribute more to GDP. This will enable farmers to produce more paddies and provide more job opportunities to the massive population, especially youths. Thus, the findings of this study are vital in promoting food security.

The majority of studies on paddy were more on examining the effect of improving farmers' welfare or on examining farm technology adoption. These studies usually examined fertilizer and seeds. While this study provides the utilisation of subsidized fertilizer use, certified seeds, tractor use and the amount of credit received. The findings revealed the significant role played by subsidized farm technology on paddy farming. This may aid in quantifying the outcomes of government farm subsidies. It may also provide more avenues for the involvement of many farmers including the teeming youths in accessing the farm subsidies. This will increase youths labour involvement in paddy farming. Likewise, the study is important in follow up on the outcomes of farm subsidy, technological utilisation and promotion learned by smallholder farmers. Therefore, the results of the study provide answers for the current debate on subsidy among academics,

policymakers and developed and underdeveloped nations. This information is vital for both financial institutions and policymakers.

Considering the time spent using mobile phones and the internet by the youths, the study explored the time wasted on social engagement that can be channeled to economic gain. This was done by analysing the importance of extension connectivity and farm subsidy in easing and boosting paddy production and influencing youths to venture into farming. Moreover, these findings contributed to the literature, as the field is still developing and more disaggregated information, such as age, gender and level of education are needed to examine the factors that influence involvement of youths in food farming (Giuliani et al., 2017).

The findings may also assist both government and financial institutions to redesign and simplify the major requirements needed for farmers to fulfil before they access to credit. This will increase the number of accessing credits and boost paddy production.

Besides, most previous studies related to this study used cross-country or region macrodatasets. The results cannot be globally accepted to a precis, sole homogeneous society because of the disparity of regions, culture, environment, soil fertility, and climate that resulted in the application of farm technology. This type of study is vital because little is identified presently about the farmers, who use farm technology in many African nations. This is because most governments in Africa do not scientifically report such data like in other parts of the world. Scanty data made it difficult to know how to design policies intended to improve agricultural productivity. Therefore, this study provides information that can aid in designing food and youths policies.

Moreover, this study has answered the clarion call made by international development agencies to developing nations on intensifying research in agriculture. However, efforts were made in animal husbandry, poultry, fishing and forestry and crop farming. Several literature studied different crops, such as maize, wheat and millet, among others. However, little attention was given to paddy farming about studies on food crops.

Briefly, the findings aid developing countries, such as Nigeria, to achieve sustainable development goals, by identifying the effect of subsidized farm technology on paddy farmers and exploring more opportunities for teeming youths and aid policymakers, private and NGOs in the areas of job creation, poverty reduction, food security and development. The findings of this study perceived at the right time when the Nigerian government is putting more effort towards revamping the economy by diversification, especially to agriculture. This cannot be achieved if it fails to develop the food subsector, particularly paddy farming production, which alone contributed almost 6% share to the entire agriculture GDP in 2017. It was on this background that this study attempted to examine the effect of mobile phones and internet users on attracting youths into paddy in Nigeria.

1.6 Scope of the Study

This study focused on understanding the effect of the subsidized farm technology given to paddy farmers, investigating the effect of extension connectivity in influencing youths to venture into paddy farming and identifying how the major credit requirements set by financial institutions affect paddy farmers access to credit. Kano and Jigawa were selected among the paddy states in the country because the former is one of the major paddy farming state and the most populated state with a high number of youths in the country, which received government attention in providing incentives. While the latter is currently one of the emerging paddy states that attract the commitment of the government in resource allocation and the private sector.

The data were collected within four months (April- August 2019) from rained paddy farmers. This is because it is a period which attract many farmers to engage into paddy farming. The respondents are either male or female and attained the age of eighteen years and above, except extension connectivity information that was received from the youths (18-35 years old) in the paddy farming. Also, the farm subsidies given to farmers were restricted to those who received them in any form from the government on fertilizer, certified seeds, tractor services and credit from financial institutions. The financial institutions' requirements to issue credit to farmers were restricted to fulfillment in the administrative process, guarantor, collateral, interest rate and the duration of principal repayment. The study coverage is considered the homogenous nature of the research population (Ploger et al., 2017), as well as time frame and resource constraints. Also, issues surrounding the respondents to reveal their improvement in their businesses or experiences in the level of acceptance change are sensitive and classified. Thus, respondents are not entirely willing to disclose. The same challenge is widely recognized by other studies (Berry et al., 2007)

1.7 Definition of Key Terms

For a clear understanding of this study, some important terms were clarified and defined conceptually and operationally in the context of this study. The definitions can guide readers to a clear picture of the study. While researchers can be guided in the context of data collection, data analysis and the findings (Cresswell, 2012). The defined key terms are as follows:

1.7.1 Subsidized Farming Technology

This is defined as the farming technology incentives and supports provided by the government to enable farmers' access farm inputs at a lower price. This comprises fertilizer, certified seeds, tractor services and credit received from a financial institution.

1.7.1.1 Subsidized Fertilizer

The term "fertilizer" refers to inorganic industrial products that source plant nutrients (Wakeyo & Gardebroek, 2013). Policymakers suggest incentives be provided to allow smallholder access to fertilizer below-market prices (Wildayana & Armanto, 2019). Thus, subsidized fertilizer in this study refers to the amount of fertilizer a farmer received from the government at a subsidized rate.

1.7.1.2 Subsidized Certified Seeds

Certified seed passed from different technological stages that qualified to be officially approved. This means it has satisfied the indispensable conditions that would have more quality and will yield the desired output (Iqbal et al., 2016). Subsidized certified seeds in this study refer to the quantity of certified paddy seeds a farmer received from the government at a subsidized rate.

1.7.1.3 Subsidized Tractor Services

Africa in recent years has improved mechanization by providing machines and equipment, hiring services and repair services at a subsidized rate. While in some cases, there is a partnership with the private sector (Diao et al., 2016). Subsidized tractor services here, refers to a subsidized service that a tractor render to a farmer at a subsidized rate.

1.7.1.4 Credit from Financial Institutions

It is the amount of credit received by farmers from a financial institution at the government-subsidized rate. The imperative need for capital requirements in promoting crop production and productivity necessitated countries, mostly developing ones, to provide credit to farmers (Ali & Awade, 2019; Chandio et al., 2017: Khanal & Regmi, 2017). In this study, credit refers to the amount of money received by paddy farmers from banks at a subsidized interest rate, as instructed by the government.

1.7.2 Youth

Some scholars defined youth from different age ranges and stage of life, which is categorized by specific changes, attitudes and wishes (Assaad & Krafft, 2016; FAO, 2002; Leavy & Smith, 2010). The UN (2009) defined the youth as people between 15 and 24 years of age. Baseline Youth Survey Report defined youth that the age bracket in Nigeria starts from 18 - 35 years old (NBS, 2012b). Therefore, this study used the definition of paddy farmers who are male or female within the age bracket of 18 - 35 years old (NBS, 2012b).

1.7.2.1 Youth Labour Demand

The shortage of young people in farming activities may lead to poor farm income, social infrastructure and commonly low life expectancy in rural areas (NBS, 2017b). Thus, youth labour demand is the willingness of firms to employ youth for participation in paddy farming. Youths participation in farming can increase per capita incomes and improve economic growth in the nation (World Bank & IFAD, 2017).

1.7.2.2 Youth Attracting into Paddy Farming

It is the willingness of youth to embrace paddy farming as an occupation due to the influence of factors. These include, among others, the influence of parental upbringing, peer groups, inability to secure a better job, ability to use extension connectivity to access information and profit offered, among others (Tripathi et al., 2018).

1.7.3 Access to Credit

This refers to the ability of a paddy farmer to obtain credit from financial institutions through undergoing the process (Linh et al., 2019). Therefore, in this study access to credit refers to the ability of a farmer to secure credit from financial institutions after passing some conditions set by financial institutions.

1.7.4 Major Credit Requirements

The provision of credit to agribusiness entrepreneurs is characterised by various requirements, such as complex application procedures, unfavorable interest rates, and information asymmetries, among others (World Bank, 2013). Thus, in this study, major credit requirements refer to the conditions set by the financial institutions for credit applicants to fulfill before offering them credit. This includes administrative process, which is filling application forms. Others are guarantor requirements, collateral requirements, interest rate and the duration of principal repayment.

1.7.4.1 **Administrative Process Requirement**

It is a bureaucratic process that requires the necessary documents to be attached to the borrower's application form. Sometimes, it can take a long time before approval is granted (GAO, 2019). This study refers to the administrative process as filling the credit application form and other necessary administrative documents requested on the credit application and the duration before approval is granted.

1.7.4.2 Guarantor Requirement

The guarantor (full or partial) is a 'blended finance' instrument that grants the effective use of scarce public resources to mass in private capital. Therefore, an effective guarantor requirement is to signify a promise of timely and complete service payment up to a scheduled amount regardless of default or cause. It is to recover debt from defaulters whom they stand for, provide and ease a successful transaction and reduce the probability of non-payment of debt (Holle, 2017). In this study, the guarantor requirement refers to any person or institution provided by a paddy farmer to serve as his guarantor.

1.7.4.3 Collateral Requirement

This instrument is needed by financial institutions, so that it can be offset whenever the borrowers fail to pay back the agreed amount of loan and interest promised to pay. There are numerous kinds of collaterals that are required by financial institutions. These may include land, income, house, livestock, wage accounts and gold, among others (Chandio et al., 2019). Therefore, this study refers to collateral as any valuable item agreed to be received by a financial institution as a collateral from paddy farmer.

1.7.4.4 Interest Rate Requirement

Interest is the amount of funds paid by the borrower for the use of principal funds as saved by the lender and the reparation to the lender for his observing expenses (OECD, 2013). This study refers to the additional charges on the principal received over a period usually seasonal period as interest rate.

1.7.4.5 Duration of Principal Repayment

The challenges of natural disasters as well as farmers' perceptions that the loan received is free money are the major factors that cause farmers' inability to repay the loan (Nagahage & Dilrukshi, 2012). However, the duration of principal repayment refers to the period a credit receiver is expected to complete the payment of the principal.

1.8 Organisation of the Study

This study is generally organised into five chapters. Chapter One presents introduction of the study; it covers the background of the study, statement of the problem, research questions and objectives, the significance of the study, scope and definition of key terms as well as organisation of the study and summary of the chapter. Chapter Two comprises the discussion on the concept and review related literature of previous studies as well as the theories that were grounded to establish study gaps in this study. These include, among others, farm subsidy, farm technology use, which comprises fertilizer, certified seeds and tractor, and extension connectivity. Other variables discussed were youths in agriculture, access to credit, and some major financial credit requirements.

Chapter Three highlights the methodology employed in the study. This includes research design, sampling techniques and sample size, questionnaire design and distribution procedures, as well as modeling technique and estimation models that include OLS and Binary logit in the analysis. Chapter Four presents both socio-demographic and estimation results. For clear understanding, graphs and computed percentages in Tables as well as different estimated models were used in presenting the results. Finally, Chapter Five presents a summary of the findings of the study, study implications, conclusions, and recommendations based on the findings. The limitation of the study and further studies were also suggested.

1.9 Summary of the Chapter

This chapter focused primarily around the background of the study as an introductory chapter. Motivational study issues were raised. The population is growing massively, and the government provides subsidies on various farm inputs and available credits. Yet, domestic paddy production is insufficient despite continuous increasing demand. Also, the existence of teeming unemployed youths has been discussed, particularly certificate earners. Therefore, the broad objective of the study is to assess government efforts towards boosting paddy production and providing jobs for the teeming youths in paddy farming in Nigeria.

REFERENCES

- Abate, G. T., Bernard, T., Brauw, A., and Minot, N. (2018). The impact of the use of new technologies on farmers' wheat yield in Ethiopia: evidence from a randomized control trial. *Agricultural Economics*, 49(4), 409–421. https://doi.org/10.1111/agec.12425
- Abbas, T., Ali, G., Ali, S., Khalid, M., and Asif, M. (2017). Economic analysis of biogas adoption technology by rural farmers: The case of Faisalabad district in Pakistan. *Renewable Energy*, 107, 431–439. https://doi.org/10.1016/j.renene. 2017.01.060
- Abdulai, S., Zakariah, A., and Donkoh, S. A. (2018). Adoption of rice cultivation technologies and its effect on technical efficiency in Sagnarigu District of Ghana. Cogent Food & Agriculture, 4(1), 1–15. https://doi.org/10.1080/ 23311932.2018.1424296
- Abdullah, N., Ahmad, S. A., and Ayob, M. A. (2016). Labour force participation of rural youth in plantation sector of northern peninsular Malaysia. *Jurnal Ekonomi Malaysia*, 50(2), 83–92. https://doi.org/10.17576/JEM-2016-5001-07
- Abdulwakil, M. M., Abdul-Rahim, A. S., and Alsaleh, M. (2020). Bioenergy efficiency change and its determinants in EU-28 region: Evidence using Least Square Dummy Variable corrected estimation. *Biomass and Bioenergy*, 137(March), 105569. https://doi.org/10.1016/j.biombioe.2020.105569
- Abolusoro, P. F., Ogunjimi, S. I., and S.A, A. (2014). Farmer's perception on the strategies for increasing tomato production in Kabba-Bunu local government area of Kogi state, Nigeria. *Agroresearch*, 69, 49–53.
- Abraham, T. W. (2018). Estimating the effects of financial access on poor farmers in rural northern Nigeria. *Financial Innovation*, 4(25), 1–20. https://doi.org/10.1186/s40854-018-0112-2
- Achandi, E. L., Mujawamariya, G., Agboh-Noameshie, A. R., Gebremariam, S., Rahalivavololona, N., and Rodenburg, J. (2018). Women's access to agricultural technologies in rice production and processing hubs: A comparative analysis of Ethiopia, Madagascar and Tanzania. *Journal of Rural Studies*, 60(February 2017), 188–198. https://doi.org/10.1016/j.jrurstud. 2018.03.011
- Adeoye, G. O. (2006). Nutrients rationalisation in Nigerian compound fertilizers (NPK) with special focus on phosphorus and potassium utilisation.
- Adetimehin, O. D., Okunlola, J. O., and OwolabiI, K. E. (2018). Utilization of agricultural information and knowledge for improved production by rice farmers in Ondo state, Nigeria . *Journal of Rural Social Sciences*, 33(1), 76–100.

- Adeyemi, S. (2016, December 30). Nigeria now 193.3 million in population as Kano state leads.
- Adeyemo, I. (2018, April 12). *Nigeria 's population now 198 million NPC.6–7*. https://doi.org/https://www.premiumtimesng.com/news/top-news/264781nigerias-population-now-198-million-npc.htm
- Adnan, N., Nordin, S., Rahman, I., and Noor, A. (2017). Land use policy adoption of green fertilizer technology among paddy farmers : A possible solution for Malaysian food security. *Land Use Policy*, 63, 38–52. https://doi.org/10.1016/j.landusepol.2017.01.022
- Agrotechnology. (2020). Modern Farming Technology. https://www.longdom.org/ scholarly/modern-farming-technology-journals-articles-ppts-list-1826.html
- Agyekumhene, C., de Vries, J. R., van Paassen, A., Macnaghten, P., Schut, M., and Bregt, A. (2018). Digital platforms for smallholder credit access: The mediation of trust for cooperation in maize value chain financing. *NJAS-Wageningen Journal of Life Sciences*,86–87(September,2017), 77–88. https://doi.org/ 10.1016/j.njas.2018.06.001
- Ainan, B. H., and Jingdong, L. (2018). Do fertilizers and cropland influence the agricultural production value in the same way? Evidence using the autoregressive distributed lags approach of cointegration. *Journal of Agricultural Biotechnology and Sustainable Developmen*, Vol. 10(4)(ISSN 2141-2340), 58–66. https://doi.org/10.5897/JABSD2017.0303
- Ajah, E. A., Igiri, J. A., and Ekpenyong, H. B. (2018). Determinants of access to credit among rice farmers in Biase Local Government Area of Cross River State, Nigeria. *Global Journal of Agricultural Sciences*, 16(1), 41. https://doi.org/10.4314/gjass.v16i1.6
- Aker, J. C. (2010). Dial "A" for agriculture: Using information and communication technologies for agricultural extension in developing countries.
- Albers, C., and Lakens, D. (2018). When power analyses based on pilot data are biased: Inaccurate effect size estimators and follow-up bias. *Journal of Experimental Social Psychology*, 74(September 2017), 187–195. https://doi.org/10.1016/ j.jesp.2017.09.004
- Aldrich, J. H., Nelson, F. D., and Adler, E. S. (1984). *Linear probability, logit, and probit models* (Issue 45). Sage.
- Ali., B. M., Ukwuaba., A. I. C., and Chiemela., C. J. (2017). The effects of interest rates on access to agro-credit by farmers in Kaduna State, Nigeria. *African Journal* of Agricultural Research, 12(43), 3160–3168. https://doi.org/ 10.5897/ajar2015.9571
- Ali, E., and Awade, N. E. (2019). Credit constraints and soybean farmers' welfare in subsistence agriculture in Togo. *Heliyon*, 5(4), 1–24. https://doi.org/10.1016/

j.heliyon.2019.e01550

- Alia, D. Y. (2017). Agricultural input intensification, productivity growth and the transformation of African Agriculture. University of Kentucky UKnowledge Agricultural.
- Alvi, M. (2016). A manual for selecting sampling techniques in research. Munich Personal RePEc Archive, 70218.
- Alwang, J., Gotor, E., Thiele, G., Hareau, G., Jaleta, M., and Chamberlin, J. (2017). Pathways from research on improved staple crop germplasm to poverty reduction for smallholder farmers. *Agricultural Systems*, *October*. https://doi.org/10.1016/j.agsy.2017.10.005
- Anang, B. T., and Kudadze, S. (2019). Ghana's fertiliser subsidy programme: Assessing farmer participation and perceptions of its effectiveness. *International Journal* of Agricultural Sciences, 3(1), 1. https://doi.org/10.25077/ijasc.3.1.1-11.2019
- Anderson, S. J. (2000). Employment designing households survey questionnaires for developing countries: Lessons from 15 Years of the living standards development Study. (M. E. Grosh and P. Glewwe (Eds.)). New York: Oxford University Press.
- Anim, F. (2011). Factors affecting rural household farm labour supply in farming communities of South Africa. *Journal of Human Ecology*, 34(1), 23–28. https://doi.org/10.1080/09709274.2011.11906365
- Annosi, M.C., Brunetta, F., Monti, A., and Nat, F. (2019). Is the trend your friend? An analysis of technology 4.0 investment decisions in agricultural SMEs. *Computers in Industry*, 109, 59–71. https://doi.org/10.1016/j.compind. 2019.04.003
- Aribe, S. G., Turtosa, J. M. H., Yamba, J. M. B., and Jamisola, A. B. (2019). Ma-ease: An android-based technology for corn production and management. *Pertanika Journal of Science and Technology*, 27(1), 49–68.
- Arthi, V., Beegle, K., Weerdt, J. De, and Palacios-1, A. (2017). *Not your average job : Measuring farm labour in Tanzania*. *130*(October 2016), 160–172. https://doi.org/10.1016/j.jdeveco.2017.10.005
- Asante-Addo, C., Mockshell, J., Zeller, M., Siddig, K., and Egyir, I. S. (2017). Agricultural credit provision: what really determines farmers' participation and credit rationing? *Agricultural Finance Review*, 77(2), 1–27. https://doi.org/10.1108/IJSE-09-2015-0234
- Ariza-Montes Asciutti, E., Pont, A., and Sumberg, J. (2016). Young people and agriculture in Africa: A review of research evidence and EU documentation. (No. 28).

- Asfaw, S., Cattaneo, A., Pallante, G., and Palma, A. (2017). Improving the efficiency targeting of Malawi's farm input subsidy programme: Big pain, small gain? *Food Policy*, 73(November), 104–118. https://doi.org/10.1016/j.foodpol. 2017.09.004
- Asiamah, N., Mensah, H. K., and Oteng-Abayie, E. F. (2017). General, target, and accessible population: Demystifying the concepts for effective sampling. *The Qualitative Report*, 22(6), 1607.
- Assaad, R., and Krafft, C., (2016). Labour market dynamics and youth unemployment in the Middle East and North Africa: Evidence from Egypt, Jordan, and Tunisia. *The Economic Research Forum* No. 993 (April)
- Assogba, P. N., Haroll Kokoye, S. E., Yegbemey, R. N., Djenontin, J. A., Tassou, Z., Pardoe, J., and Yabi, J. A. (2017). Determinants of credit access by smallholder farmers in North-East Benin. *Journal of Development and Agricultural Economics*, 9(8), 210–216. https://doi.org/10.5897/JDAE2017.0814
- Awojulugbe, O. (2020, February 11). World Bank: 87% of poor Nigerians are in the north. *The Cable*. https://www.thecable.ng/world-bank-north-accounts-87-poor-people-nigeria
- Awotide, B. A., Karimov, A. A., Diagne, A., Abayneh, Y., Tefera, T., Adeoti, A., Adesina, A., Adesina, A., Seidi, S., Alavalapati, J., Luckert, M., Gill, D., Alene, A., Poonyth, D., Hassan, R., Alene, A., Manyong, V., Omanya, G., Mignouna, H., ... Tao, D. (2016). Agricultural technology adoption, commercialization and smallholder rice farmers' welfare in rural Nigeria. *Agricultural and Food Economics*, 4(1), 3. https://doi.org/10.1186/s40100-016-0047-8
- Ayuya, O. I., Kenneth, W. S., and Eric, G. O. (2012). Multinomial logit analysis of smallscale farmers' choice of organic soil management practices in Bungoma County, Kenya. *Current Research Journal of Social Science*, 4(4), 314–322.
- Babcock, B. A., Chaherli, N. M., and Lakshminara-yan, P. (1995). Programme Participation and Farm-Level Adoption of Conserva-tion Tillage: Estimates from a Multino-mial Logit Model. (No. 95-WP136).
- Babua, S. C., Mavrotasa, G., and Prasaia, N. (2018). Integrating environmental considerations in the agricultural policy process : Evidence from Nigeria. *Environmental Development*, 25 (June, 2017), 111–125. https://doi.org/10.1016/ j.envdev.2018.01.001
- Bachewe, F. N., Berhane, G., Minten, B., and Taffesse, A. S. (2017). Agricultural transformation in Africa? Assessing the evidence in Ethiopia. *World Development*. https://doi.org/10.1016/j.worlddev.2017.05.041
- Ball, D. M., and Levy, Y. (2008). Emerging educational technology: Assessing the factors that influence instructors' acceptance in information systems and other classrooms. *Journal of Information Systems Education*, 19(4), 431-446

- Bardasi, E., Beegle, K., Dillon, A., and Serneels, P. (2011). Do labour statistics depend on how and to whom the questions are Asked? Results from a survey experiment in Tanzania. *World Bank. Econ. Rev.*, 25(3), 418–447
- Bardhan, P., and Udry, U. (1999). Development microeconomics. OUP Oxford.
- Bastos, J. L., Duquia, R. P., González-Chica, D. A., Mesa, J. M., and Bonamigo, R. R. (2014). Field work I: selecting the instrument for data collection. *Anais Brasileiros de Dermatologia*, 89(6), 918–923.
- Becker, G. (1976). *The Economic Approach to Human Behavior*. The University of Chicago Press.
- Bedemo, A., Getnet, K., and Kassa, B. (2013). Determinants of household demand for and supply of farm labour in rural Ethiopia. *Australian Journal of Labour Economics*, 16(3),351–367. https://doi.org/http://business.curtin.edu.au/ research/publications/journals/ajle/index.cfm
- Bednarikova, Z., Bavorov, M., and Ponkina, E. V. (2016). *Migration motivation of agriculturally educated rural youth : The case of Russian Siberia*. 45, 99–111. https://doi.org/10.1016/j.jrurstud.2016.03.006
- Berihun, K., Bihon, K., and Kibrom, A. (2017). Off-farm participation decision and its impact on crop yield in Northern Ethiopia. *Journal of Development and Agricultural Economics*, 9(2), 16–25. https://doi.org/10.5897/jdae2016.0757
- Berry, C. M., Ones, D. S., and Sackett, P. R. (2007). Interpersonal deviance, organizational deviance, and their common correlates: A review and metaanalysis. Journal of Applied Psychology, 92(2), 410.
- Berry, E. M., Dernini, S., Burlingame, B., Meybeck, A., and Conforti, P. (2015). Food security and sustainability: can one exist without the other? *Public Health Nutr*, *18*, 2293–2302.
- Bichi, M. Y. (2004). *Introduction to research and statistics*. Debis-co Press and Publishing Company.
- Bidisha, S. H., Hossain, M. A., Alam, R., and Hasan, M. M. (2018). Credit, tenancy choice and agricultural efficiency: Evidences from the northern region of Bangladesh. *Economic Analysis and Policy*, 57, 22–32. https://doi.org/10.1016/j.eap.2017.10.001
- Birhanu, Y. M., Girma, A., and Puskur, R. (2016). Determinants of success and intensity of livestock feed technologies use in Ethiopia: Evidence from a positive deviance perspective. *Technological Forecasting & Social Change*, No of Pages 11. https://doi.org/10.1016/j.techfore.2016.09.010
- Bizimana, J., Richardson, J. W., Economics, A., Texas, A., Kimbrough, J., Rm, B., Blg, A., Station, C., and States, U. (2019). Agricultural technology assessment for smallholder farms : An analysis using a farm simulation model (FARMSIM).

Computers and Electronics in Agriculture, 156(February 2018), 406–425. https://doi.org/10.1016/j.compag.2018.11.038

Boadway, W. B., and Wildasin, D. E. (1984). Public Sector Economics. Boston. 571 p.

- Boaz, S., Sanga, C., Mussa, M., Tumbo, S., Mlozi, M., and Haung, R. (2016). Farmers' access and use of mobile phones for improving the coverage of agricultural extension service: A case of Kilosa district, Tanzania. *International Journal of ICT Research Iin Africa and the Mid East*, 5(1), 35–57. doi: 10.4018/IJICTRAME.2016010103
- Bockarjova, M., and Steg, L. C. (2014). Protection motivation theory predict proenvironmental behavior? Explaining the adoption of electric vehicles in the Netherlands. [CrossRef]. *Glob. Environ. Chang*, 28, 276–288.
- Bollen, K. A. (1995). Structural equation models that are nonlinear in latent variables. A least-squares estimator. *Sociological Methodology*, 223–251.
- Bonny, S. (2017). Corporate concentration and technological change in the global seed industry. https://doi.org/10.3390/su9091632
- Bound, J., Brown, C., and Mathiowetz, N. (2001). Measurement error in survey data. In E. (Eds. . Heckman, James J., Leamer (Ed.), *Handbook of Econometrics* (pp. 3705–3843.). Elsevier Science.
- Bowman, M. S., and Zilberman, D. (2013). Economic factors affecting diversified farming systems. *Ecology and Society*, 18(1).
- Braun, J. ., and Mirzabaev, A. (2015). Small farms: Changing structures and roles in economic development. In *SSRN Electronic Journal* (No. 204; Issue October). https://doi.org/10.2139/ssrn.2672900
- Cadre Harmonisé. (2018, March 15). 3. 8 million Nigerians may face acute food shortage, global agencies warn. https://www.premiumtimesng.com/news/more-news/261987-3-8-million-nigerians-may-face-acute-food-shortage-global-agencies-warn.html%0A3.8
- Cafiero, C., Viviani, S., and Nord, M. (2018). Food security measurement in a global context: The food insecurity experience scale. *Measurement: Journal of the International Measurement Confederation*, 116(October), 146–152. https://doi.org/10.1016/j.measurement.2017.10.065
- Canwat, V. (2012). Modelling seasonal farm labour demand: What can we learn from rural Kakamega district, western Kenya? *International Society for Development and Sustainability*, 1(2), 195–211. http://isdsnet.com/ijds-v1n2-11.pdf
- Carifio, J., and Perla, R. (42 C.E.). Resolving the 50-year debate around using and misusing Likert scales. *Medica Education*, *12*, 1150–1152. doi:10.1111/j.1365-2923.2008.03172.x

- Castellacci, F., and Viñas-Bardolet, C. (2019). Internet use and job satisfaction. *Computers in Human Behavior*, 90(November 2017), 141–152. https://doi.org/10.1016/j.chb.2018.09.001
- Celestine, G. V. (2019). Effect of mobile phone communication messages on participation in agriculture among university unemployed graduates. *Skhid*, 2(160), 52–59. https://doi.org/10.21847/1728-9343.2019.2(160).165721
- Chandio, A. A., Jiang, Y., Wei, F., Rehman, A., and Liu, D. (2017). Famers' access to credit: Does collateral matter or cash flow matter?—Evidence from Sindh, Pakistan. *Cogent Economics and Finance*, 5(1), 1–13. https://doi.org/10.1080/ 23322039.2017.1369383
- Chandio, A. A., Jiang, Y., Gessesse, A. T., and Dunya, R. (2019). The nexus of agricultural credit, farm size and technical efficiency in sindh, Pakistan: A stochastic production frontier approach. *Journal of the Saudi Society of Agricultural Sciences*, 18(3), 348–354. https://doi.org/10.1016/j.jssas. 2017.11.001
- Chauvet, G. (2015). Coupling methods for multistage sampling. *Annals of Statistics*, 43(6), 2484–2506. https://doi.org/10.1214/15-AOS1348
- Chen, W., Oldfield, T. L., Katsantonis, D., Kadoglidou, K., Wood, R., and Holden, N. M. (2019). The socio-economic impacts of introducing circular economy into Mediterranean rice production Wenhao. *Journal of Cleaner Production*, 218, 273-283. https://doi.org/10.1016/j.jclepro.2019.01.334
- Chen, X., Ma, L., Ma, W., Wu, Z., and Cui, Z. (2017). What has caused the use of fertilizers to skyrocket in China ? *Nutrient cycling in agroecosystems*, 110(2), 241-255 https://doi.org/10.1007/s10705-017-9895-1
- Chhachhar, A., and Razaque, A. (2014). The use of mobile phone among farmers for Agriculture Development. *European Journal of Scientific Research*, 119(2), 265-271. https://doi.org/10.15373/22778179/JUNE2013/31
- Chidiebere-mark, N., Ohajianya, D., Obasi, P., and Onyeagocha, S. (2019). Profitability of rice production in different production systems in Ebonyi State, Nigeria. *Open Agriculture*, 4(1), 237-246
- Chipuunza, C., and Berry, D. (2010). The relationship among survivor qualities attitude, commitment and motivation after downsizing. *African Journal of Business Management*, 4(5), 604–613.
- Chisasa, J. (2019). Determinant of access to bank credit by smallholder farmers. *Academy Accounting and Financial Stuidies Journal*, 23(4), 1–11.
- Christopher, L. (2016). Impact of agricultural subsidies to smallholder maize farmers of Mbeya discrit council in Tanzania. Ohio State University.

- Chyung, S. Y. Y., Roberts, K., Swanson, I., and Hankinson, A. (2017). Evidence-based survey design: The use of a midpoint on the likert scale. *Performance Improvement*, 56(10), 15–23. https://doi.org/10.1002/pfi.21727
- Cox, D. (1958). The regression analysis of binary sequences. Journal of the Royal Statistical Society, 20(2), 215–242.
- Creative Research Systems. (2019). Sample Size Calculator Terms: Confidence Interval & Confidence Level. https://www.surveysystem.com/sscalc.htm
- Cresswell, J. W. (2012). Educational research, planning, conducting & evaluating quantitative and qualitative research. fourth edition (Fourth edition).
- Cronbach, L. . (1951). Coefficient alpha and the internal structure of tests. *Psychometrica*, 16(3), 297–334.
- CSL stockbrokers. (2020, February 4). Hurdles before CBN, as ABP beneficiaries fail to repay loan. *Nairametrics*. https://doi.org/https://nairametrics.com/2020/02/04/hurdles-before-cbn-as-abp-beneficiaries-fail-to-repay-loan/
- Dailytrust. (2019a, October 27). Over 90,000 Kano rice farmers benefit from anchor borrower scheme – RIFAN. *Dailytrust*. https://www.dailytrust.com.ng/over-90000-kano-rice-farmers-benefit-from-anchor-borrower-scheme-rifan.html
- Dailytrust. (2019b, November 26). Anchor borrowers' programme: Jigawa RIFAN to drag loan defaulters to court. *Dailytrust.* https://www.dailytrust.com.ng/anchor-borrowers-programme-jigawa-rifan-to-drag-loan-defaulters-to-court.html
- Danlami, A. H. (2014). Examination of determinants of demand for fertiliser in Tofa local Examination of Determinants of Demand for Fertiliser in Tofa Local Government area, Kano State. *Nigerian Journal of Agriculture, Food and Environment*, 5(2), 1–14.
- Danlami, A.H., Applanaidu, S. D., Islam, R., and Tsauni, A. M. (2016). An empirical analysis of fertiliser use intensity in rural Sub-Saharan Africa: Evidence from Tofa local government area, Kano State, Nigeria. *International Journal of Social Economics*, 43, 1400–1419. https://doi.org/http://dx.doi.org/10.1108/ IJSE-04-2015-0086
- Danlami, A. H., Applanaidu, S. D., and Islam, R. (2019). A microlevel analysis of the adoption and efficiency of modern farm inputs use in rural areas of Kano State, Nigeria. Agricultural Research, 8(3), 392–402. https://doi.org/10.1007/ s40003-018-0373-z
- Daoud, J. I. (2018). Multicollinearity and regression analysis. *Journal of Physics: Conference series*, 949(1). https://doi.org/10.1088/1742-6596/949/1/012009

Dasgupta, P. (1993). An inquiry into well-being and destitution. Clarendon Press.

- Daum, T., Adegbola, Y. P., Kamau, G., Kergna, A. O., Daudu, C., Zossou, R. C., Crinot, G. F., Houssou, P., Mose, L., Ndirpaya, Y., Wahab, A. A., Kirui, O., and Oluwole, F. A. (2020). Perceived effects of farm tractors in four African countries, highlighted by participatory impact diagrams. *Agronomy for Sustainable Development*, 40(6). https://doi.org/10.1007/s13593-020-00651-2
- Daum, T., and Birner, R. (2017). The neglected governance challenges of agricultural mechanisation in Africa – insights from Ghana. *Food Security*, 9(5), 959–979. https://doi.org/10.1007/s12571-017-0716-9
- Dawe, D. (2010). The rice crisis in the Philippines: Markets, policies and food security. *Food and Agriculture Organization of the United Nations and Earthscan.* London. 4th edit. https://doi.org/10.4324/9781849776684
- De Haas, H. (2010). Migration and development: A theoretical perspective',. International Migration Review, 44(1), 227–264. https://doi.org/10.1111/ j.1747-7379.2009.00804.x
- Debnath, Rahman, Acharjee, Latif, and Wang. (2019). Empowering women through microcredit in Bangladesh: An empirical study. *International Journal of Financial Studies*, 7(3), 37. https://doi.org/10.3390/ijfs7030037
- Deng, J., Sun, P., Zhao, F., Han, X., Yang, G., and Feng, Y. (2016). Analysis of the ecological conservation behavior of farmers in payment for ecosystem service programs in eco-environmentally fragile areas using social psychology models. *Science of the Total Environment*, 550, 382–390.

Denscombe, M. (2010). The Good research guide--for small-scale social.

- Diao, X., Silver, J., and Takeshima, H. (2016). Agricultural mechanization and agricultural transformation (Vol. 1527). Intl Food Policy Res Inst.
- Dowie, M. (2001). American foundations: An investigative history.
- Drost, E. . (2011). Validity and reliability in social science research. *Education Research* and Perspective, 38(1), 105–124.
- Duniya, K. P., and Adinah, I. I. (2015). Probit analysis of cotton farmers' accessibility to credit in northern guinea savannah of Nigeria. Asian Journal of Agricultural Extension, Economics & Sociology, 4, 296–301.
- Ekpa, O., Palacios-rojas, N., Kruseman, G., Fogliano, V., and Linnemann, A. R. (2018). Sub-Saharan African maize-based foods: Technological perspectives to increase the food and nutrition security impacts of maize breeding programmes. *Global Food Security*, 17(March), 48–56. https://doi.org/10.1016/ j.gfs.2018.03.007
- Ekwere, G., and Edem, I. (2014). Effects of agricultural credit facility on the agricultural production and rural development. *International Journal of Environment*, *3*(2), 192–204. https://doi.org/10.3126/ije.v3i2.10529

- Ekwueme, A., and Gever, V. C. (2017). Warning won't do it: Analysis of communication strategies for enhancing food production in Nigeria. *International Journal of Communication: An Interdisciplinary Journal of Communication Studies.*, 21, 47–57.
- El-Habil, A. M. (2012). An application on multinomial logistic regression model. Pakistan Journal of Statistics and Operation Research, 8(2), 271–291. https://doi.org/10.18187/pjsor.v8i2.234
- Elster, J. (1989). Social norms and economic theory. Journal of Economic Perspectives,

American Economic Association, 3(4), 99–117.

- Emodi, I., and Madukwe, M. (2011). A review of policies, acts and initiatives in rice innovation system in Nigeria. *Journal of Agricultural Extension*, 12(2), 76–83. https://doi.org/10.4314/jae.v12i2.47052
- Etim, N. A., and Udoh, E. J. (2018). Willingness of youths to participate in agricultural activities : Implication for poverty reduction Email address. *American Journal of Social Sciences*, 6(1).
- Evans, O. (2018). Digital agriculture: Mobile phones. In *MPRA Munich Personal RePEc Archive* (No. 90359). https://mpra.ub.uni-muenchen.de/90359/
- Evans, O. (2019). Repositioning for increased digital dividends: Internet usage and economic wellbeing in Sub-Saharan Africa. Journal of Global Information Technology Management, 22 (1), 47-70. https://doi.org/10.1080/ 1097198X.2019.1567218
- Evbuomwan, G. O., and Okoye, L. U. (2017). Evaluating the prospects of the anchor borrowers' programme for small scale farmers in nigeria. Vol.2 Non Peer Review. 21st International Farm Management Congress, John McIntyre Conference Centre, Edinburgh, Scotland, United Kingdom. http://eprints.covenantuniversity.edu.ng/10124/1/17_NPR_EvbuomwanOkoye _w5_p3.pdf
- Ezui, K. S., Daudu, C. K., Mando, a, Kudi, M. T., Odunze, a C., Adeosun, J. O., Amapu, I. Y., Tarfa, B., Sambo, I., Bello, I., and Dangbegnon, C. (2010). Informed sitespecific fertilizer recommendation for upland rice production in northern guinea savannah of Nigeria. *Innovation and Partnerships to Realize Africa's Rice Potential. Second Africa Rice Congress, Bamako, Mali, March*, 22–26.
- Falola, A., Ayinde, O. E., and Ojehomon, V. E. T. (2013). Economic analysis of rice production among the youths in Kwara State, Nigeria. *Albanian Journal of Agricultural Science*, 12(3), 503–510.http://ajas.ubt.edu.al/wpcontent/uploads/2018/05/13077falola.pdf
- FAO, IFAD, WFP, U., and and WHO. (2017). *The State of food security and nutrition in the world 2017. Building resilience for peace and food security. Rome, FAO.*

- FAO. (2002). Rural Youth. http://www.fao.org/ruralyouth/faqs.html
- FAO. (2012). Annex 1 standard questionnaire for potential inclusion
- FAO. (2013). Analysis of incentives and disincentives for rice in Nigeria July 2013 (Issue July).
- FAO. (2014a). Questionnaire for Farmers Survey.
- FAO. (2014b). The multiple goods and services of Asian rice production systems The Asia Regional Rice Initiative. http://www.fao.org/3/a-i3878e.pdf
- FAO. (2016). Seed security assessment in north eastern states of Nigeria.
- FAO. (2018a). Rice market monitor. In *Food and Agriculture Organization of the United Nations* (Vol. XX1, Issue 1). http://www.fao.org/3/I9243ES/i9243es.pdf
- FAO. (2018b). The impact of disasters and crises on agriculture and food security Food and Agriculture Organization of the United Nations. www.fao.org/publications
- FAO. (2020). *Nigeria at a glance*. http://www.fao.org/nigeria/fao-in-nigeria/nigeria-ata-glance/en/
- FAO, IFAD, and WFP. (2015). Developing the knowledge, skills and talent of youth to furher food security. CFS Committe on World food security.
- FAOSTAT. (2019a). Food data. http://faostat.fao.org/site/291/default.aspx. http://faostat.fao.org/site/291/default.aspx
- FAOSTAT. (2019b). Crops. http://www.fao.org/faostat/en/#data/QC/visualize
- Feder, G., Just, R. E., and Zilberman, D. (1985). Adoption of agricultural innovations in developing countries: a survey. *Econ. Dev. Cultural Change*, 33(2), 255–29.
- Fennell, S., Kaur, P., Jhunjhunwala, A., Narayanan, D., Loyola, C., Bedi, J., and Singh, Y. (2018). Examining linkages between smart villages and smart cities: Learning from rural youth accessing the internet in India. *Telecommunications Policy*, 42(10), 810–823. https://doi.org/10.1016/j.telpol.2018.06.002

Field, A. (2009). Discovering statistics using SPSS. Stage Publication, pp58.

- Fishbein, M., and Ajzen, I. (1977). Belief, attitude, intention, and behavior: An introduction to theory and research.
- FMARD. (2016). The agriculture promotion policy (2016 2020). Building on the successes of the ATA, closing key gaps policy and strategy document.
- Foster, A. D., and Rosenzweig, M. R. (2010). Microeconomics of technology adoption. Annual Review of Economics, 2(1), 395-424.

Friedman, M. (1953). Essays in Positive Economics. University of Chicago Press.

- Fuglie, K. O. (2018). Is agricultural productivity slowing? Global Food Security, January, 1–11. https://doi.org/10.1016/j.gfs.2018.05.001
- Gabriel, E. (2018, January 26). Access to financing agriculture. *Leadership Nigeria Newspaper*, 4. https://doi.org/10.1590/s1809-98232013000400007
- Gaffney, J., Anderson, J., Franks, C., Collinson, S., Macrobert, J., Woldemariam, W., and Albertsen, M. (2016). Robust seed systems, emerging technologies, and hybrid crops for Africa. *Global Food Security*, 9, 36–44. https://doi.org/10.1016/j.gfs.2016.06.001
- GAO. (2019). Agricultural credit needs and barriers to lending on tribal lands (Issue May).
- Gartaula, H., Patel, K., Shukla, S., and Devkota, R. (2020). Indigenous knowledge of traditional foods and food literacy among youth: Insights from rural Nepal. *Journal of Rural Studies*, 73(March 2019), 77–86. https://doi.org/10.1016/j.jrurstud.2019.12.001
- Gautam, M. (2015). Agricultural subsidies: Resurging interest in a perennial debate. Agriculture global practice. *Ind. J. Agric. Econom.*, 70(1), 83–105.
- Gillwald, A., Odufuwa, F., and Mothobi, O. (2018). The state of ICT in Nigeria. Policy paper series (5): After access state of ICT in Nigeria. Retrieved from. In *NCC*.
- Giuliani, A., Mengel, S., Paisley, C., Perkins, N., Flink, I., Oliveros, O., and Wongtschowski, M. (2017). Realities, perceptions, challenges and aspirations of rural youth in dryland agriculture in the Midelt Province, Morocco. *Sustainability MDPI*, 9(871), 1-23. https://doi.org/10.3390/su9060871
- Glasgow, R. E., and Emmons, K. M. (2007). How can we increase translation of research into practice? Types of evidence needed. *Annu. Rev. Public Health*, 28, 413– 433.
- Gloy, B. A., and Akridge, J. T. (2000). Computer and internet adoption on large U.S. farms. *International Food and Agribusiness Management Review*, 3(3), 323–338.
- Góngora, R., Milán, M. J., and López-i-Gelats, F. (2019). Pathways of incorporation of young farmers into livestock farming. *Land Use Policy*, 85(November 2018), 183–194. https://doi.org/10.1016/j.landusepol.2019.03.052
- Greene, W. (2002). Econometric analysis. Prince Hall Ltd., Newar.
- Griffin, K. (1974). *The political economy of agrarian change: An essay on the green revolution*. The Mcmillan Press Ltd.

Guan, K., Hien, N. T., Li, Z., and Rao, L. N. (2018). Measuring rice yield from space: The case of Thai Binh Province, Viet Nam. SSRN Electronic Journal, 541. ADB Economics. https://doi.org/10.2139/ssrn.3188560

Guardians. (2018, March 16). Nigeria's mobile phone penetration hits 84 per cent.

Gujarati, D. N. (2009). Basic econometrics. Tata McGraw-Hill Education.

- Gundersen, S. (2016). Disappointing returns to education in Ghana: A test of the robustness of OLS estimates using propensity score matching. *International Journal of Educational Development*, 50, 74–89. https://doi.org/10.1016/ j.ijedudev.2016.05.003
- Haider, H., Smale, M., and Theriault, V. (2018). Intensification and intrahousehold decisions: Fertilizer adoption in Burkina Faso. World Development, 105, 310– 320. https://doi.org/10.1016/j.worlddev.2017.11.012
- Hair, J. ., Joseph, J., and Lukas, B. (2014). *Marketing research*. McGraw-Hill Education Australia.
- Hair, J. F., Black, W., Babin, B., and Anderson, R. (2010). *Multivariate data analysis: a global perspective*. Prentice Hall.
- Hall, R. E. (1991). Labour demand, supply, employment volatility. In Olivier Jean Blanchard and Stanley Fischer (Ed.), *Macroeconomics*. Vol. 6, Issue January, pp. 17–62). MIT Press. http://www.nber.org/chapters/c10981
- Hankin, D. G. (1984). Multistage sampling designs in fisheries research: applications in small streams. *Canadian Journal of Fisheries and Aquatic Sciences*, 41(11), 1575–1591.
- Hayo, B. (1971). Applied econometrics.
- Hebbar, S., and Kiran K B. (2020). Social media influence and mobile government adoption. *International Journal of Electronic Government Research*, 15(3), 37– 58. https://doi.org/10.4018/ijegr.2019070103
- Hemming, D. J., Chirwa, E. W., Rufffhead, H. J., Osborn, J., Langer, L., Harman, L., Coffey, C., Dorward, A., and Phillips, D. (2018). Agricultural input subsidies for improving productivity, farm income, consumer welfare and wider growth in low- and middle-income countries (No. 41; Issue 41).
- Holden, S., and Lunduka, R. (2012). (2012). Do fertilizer subsidies crowd out organic manures? The case of Malawi. *Agricultural Economics*, 43(3), 303-314.
- Holden, S. T. (2019). Economics of farm input subsidies in Africa. Annual Review of Resource Economics, 11(1), 501–522. https://doi.org/10.1146/annurevresource-100518-094002

- Holle, N. (2017). Technical Summary Credit Guarantee Schemes for Agricultural What Are Credit Guarantee Schemes and How. June.
- Hoppe, A., Vieira, L. M., and Barcellos, e. M. D. de. (2013). Consumer behaviour towards organic food in porto alegre: An application of the theory of planned behaviour. *Revista de Economia e Sociologia Rural*, 51(1), 69–90. https://doi.org/10.1590/S0103-20032013000100004
- Huong, N. T., Bo, Y., and Fahad, Y. (2017). Farmers' perception, awareness and adaptation to climate change: evidence from northwest Vietnam. *International Journal of Climate Change Strategies and Management*, 9(4), 555–576. https://doi.org/10.1108/IJCCSM-02-2017-0032
- Hutcheson, G. D. (2011). Ordinary least-squares regression. L. Moutinho and GD Hutcheson, The SAGE Dictionary of Quantitative Management Research, 224– 228.
- Ibarrola-rivas, M. J., Kastner, T., and Nonhebel, S. (2016). How much time does a farmer spend to produce my food? An international comparison of the impact of resources, MDPI, 5(47), 1–13. https://doi.org/10.3390/resources5040047
- Ichdayati, L. I., Sari, R. P., and Junaidi. (2019). Accessibility analysis of paddy farming on micro financial institution: Efforts to improve the contribution of local wisdom (case study of Indramayu district , West Java , Indonesia). *International Journal of Management and Applied Science*, 5(6), 26–30. http://iraj.in
- ILO. (2013). *Statistics of work and of the labour force* (Issue February). http://www.ilo.org/wcmsp5/groups/public/---dgreports/--stat/documents/event/wcms_175150.pdf
- IMF. (2018). Transcript of podcast with Alexander Pitt: "A dream deferred: Inequality across generations In Europe. https://www.imf.org/en/News/Podcasts/All-Podcasts/2018/02/09/eu-inequality
- Index Mundi (2019), adapted from the United States Department of Agriculture. Retrieved 3rd August 2019, from http://www.indexmundi.com/agriculture/ ?country=ng&commodity=milledrice& graph=production%0A
- International Labour Organisation. (2009). *Module 2 SWTS Questionnaires* (S. Elder (Ed.)). ILO.
- Iqbal, M., Ahmad, M., and Abbas, I. (2003). The impact of institutional credit on agricultural production in Pakistan. *The Pakistan Development Review*, 42(4 Part I:), 469–485.
- Iqbal, M., Malik, A., Muhammad, C., Jamil, Y., and Nisar, J. (2016). Biocatalysis and agricultural biotechnology pre-sowing seed magnetic fi eld stimulation: A good option to enhance bitter gourd germination, seedling growth and yield characteristics. *Biocatalysis and Agricultural Biotechnology*, 5, 30–37.

https://doi.org/10.1016/j.bcab.2015.12.002

- Isaga, N. (2018). Access to bank credit by smallholder farmers in Tanzania: *Afrika Focus*, *31*(1). https://doi.org/10.21825/af.v31i1.9048
- Ismail, N. W., and Sivadas, S. (2020). Urban health and the prevalence of noncommunicable diseases in Malaysia. *Malaysian Journal of Medicine and Health Sciences*, 16(2), 3–9.
- Jayne, T., and Rashid, S. (2013). Input subsidy programsin Sub-Saharan Africa: a synthesis of recent evidence. *Agric. Econom*, 44(6), 547–562.
- Jayne, T. S., Mason, N. M., Burke, W. J., and Ariga, J. (2018). Review: Taking stock of Africa's second-generation agricultural input subsidy programs. *Food Policy*, 75(October 2017), 1–14. https://doi.org/10.1016/j.foodpol.2018.01.003
- Jha, C. K., and Gupta, V. (2021). Farmer's perception and factors determining the adaptation decisions to cope with climate change: An evidence from rural India. *Environmental and Sustainability Indicators*, 10(May 2020), 100112. https://doi.org/10.1016/j.indic.2021.100112
- Johnston, B. F., and Mellor, J. W. (1961). The role of agriculture in economic development. *The American Economic Review*, 51(4), 566-593.
- Jones, A. D., Shrinivas, A., and Bezner-kerr, R. (2014). Farm production diversity is associated with greater household dietary diversity in Malawi : Findings from nationally representative data. *Journal of Food Policy*, 46, 1–12. https://doi.org/10.1016/j.foodpol.2014.02.001
- Kabbiri, R., Dora, M., Kumar, V., Elepu, G., and Gellynck, X. (2018). Mobile phone adoption in agri-food sector : Are farmers in Sub-Saharan Africa connected ? *Technological Forecasting & Social Change*, 131(October 2017), 253–261
- Kabir, M. J., Cramb, R., Alauddin, M., and Gaydon, D. S. (2019). Farmers' perceptions and management of risk in rice-based farming systems of south-west coastal Bangladesh. *Land Use Policy*, 86(December 2018), 177–188. https://doi.org/10.1016/j.landusepol.2019.04.040
- Kadzamira, M. A. T. J., and Kazembe, C. (2015). Youth engagement in agricultural policy processes in Malawi. *Development Southern Africa*, 32(6), 801–814. https://doi.org/10.1080/0376835X.2015.1063984
- Kafle, K., Paliwal, N., and Benfica, R. (2019). Who Works in Agriculture? Exploring the Dynamics of Youth Involvement in the Agri-Food Systems of Tanzania and Malawi. In SSRN Electronic Journal (Issue January). https://doi.org/10.2139/ssrn.3366984
- Kaleem, A., and Ahmad, S. (2010). Bankers perception towards Bai Salam method for agriculture financing in Pakistan. *Journal of Financial Services Marketing*, 15(3), 215–227. https://doi.org/10.1057/fsm.2010.18

- Kamai, N., Omoigui, L. O., and Kamara, A. Y. (2020). Guide to rice production in Northern Nigeria Guide to rice production in Northern Nigeria (Feed the Future (Ed.)). USAID; International Institute of Tropical Agriculture (IITA) Ibadan.
- Kamariah, M. (2018). Rights of mentally retarded persons in domestic relations. *Journal* of Malaysian and Comparative Law, 7(2), 201–218.
- Kano State. (1998). Research Evaluation & Political Affairs Directorate (REPA). Brief on Kano State.
- Kari, F. (2018). Evaluation of agricultural subsidies and the welfare of rice farmers. Malaysia Agricultural Subsidies Report. IDEAS.
- Khanal, A. R., and Regmi, M. (2017). Financial constraints and production efficiency: A case from rice growers in drought prone areas of Indonesia. *Agricultural Finance Review*. https://doi.org/10.1108/AFR-07-2016-0068
- Khushi, H., and Tabassum, N. (2018). Farmers' attitudes towards rice production in selected areas of Mymensingh district. *Bangladesh Journal of Agricultural Economics*, 39(May), 61–71.
- Kim, J. H. (2019). Statistical Results. Korean Journal of Anesthesiology, 72(6), 558– 569. https://stat.duke.edu/~kfl5/Lock_RREE_Results_2010.pdf
- Kinuthia, B. K. (2020). Agricultural input subsidy and outcomes for farmers in Tanzania (No. 2020;149, Issue November). https://doi.org/10.35188/UNU-WIDER/2020/906-8
- Kotugan, A., and Silong, F. (2020). Credit sources, access and factors influencing credit demand among rural livestock farmers in Nigeria. *Agricultural Finance Review*, 80(2016), 68–90. https://doi.org/10.1108/AFR-10-2018-0090
- KPMG. (2019). *Rice Industry Review* (Issue October). https://assets.kpmg/content/dam/kpmg/ng/pdf/audit/rice-industry-review.pdf
- Krejcie, R. V, and Morgan, D. W. (1970). Determining sample size for research activities. *Educational and psychological measurement*, 38, 607–610.
- Kumeh, E. M., and Omulo, G. (2019). Youth's access to agricultural land in Sub-Saharan Africa: A missing link in the global land grabbing discourse. *Land Use Policy*, 89(February), 104210. https://doi.org/10.1016/j.landusepol.2019.104210
- Kuye, O. O., Abiodun, S. O., and Edet, E. U. (2019). Determinants of access to formal and informal agricultural loan among farmers in Obubra local government area. Crosriver State, Nigeria. *International Journal in Management and Social Science*, 07(03), 41–49.
- Kuznets, S. (1968). Toward a theory of economic growth with reflections on the economic growth of modern nations.

- Ladele, A. A., Igodan, C. O., Agunga, R., and Fadairo, O. S. (2015). Agricultural extension in Nigeria's transformation agenda: key recommendations based on a field study. *International Journal of Agricultural Extension*, 03(03), 173–184
- Launio, C. C., Luis, J. S., and Angeles, Y. B. (2018). Factors influencing adoption of selected peanut protection and production technologies in Northern Luzon, Philippines. *Technology in Society*, 55, 56-62. https://doi.org/10.1016/j.techsoc.2018.05.007
- Leadership. (2019, March 18). CBN: Impact of Anchor Borrowers programme on the economy. https://leadership.ng/2019/03/18/cbn-impact-of-anchor-borrowers-programme-on-the-economy/
- Leavy, J., and Smith, S. (2010). Future farmers : Youth aspirations, expectations and life choices. *Future Agricultureiculture*, number 13, issue *June*. https://www.ids.ac.uk/download.php?file=files/dmfile/FAC_Discussion_Pape r_013FutureFarmers.pdf
- Lemessa, A., and Gemechu, A. (2016). Analysis of factors affecting smallholder farmers ' access to formal credit in Jibat district, west Shoa zone, Ethiopia. *International Journal of African and Asian Studies*, 25(2016), 43–53. www.iiste.org
- Léon, F., and Weill, L. (2018). Islamic banking development and access to credit. *Pacific Basin Finance Journal*, 52(March 2017), 54–69. https://doi.org/10.1016/j.pacfin.2017.04.010
- Levine, K., and Mason, N. (2016). Do input subsidies crowd in or crowd out other soil fertility management practices? Evidence from Zambia. Invited Paper Presented 5th International Conference of the African Association of Agricultural Economists, 23–26.
- Liang, L., Wang, Y., Ridoutt, B. G., Lal, R., Wang, D., Wu, W., Wang, L., and Zhao, G. (2019). Agricultural subsidies assessment of cropping system from environmental and economic perspectives in North China based on LCA. *Ecological Indicators*, 96(September 2018), 351–360. https://doi.org/ 10.1016/j.ecolind.2018.09.017

Life, K. F. O. R. (2019). Good Seed Initiative. March 2014, 2014–2019.

- Linh, T. N., Long, H. T., Chi, L. Van, Tam, L. T., and Lebailly, P. (2019). Access to rural credit markets in developing countries, the case of Vietnam: A literature review. *Sustainability (Switzerland)*, *11*(5), 1–18. https://doi.org/10.3390/su11051468
- Liu, S. (2017, July). Green revolution 2.0 aims to boost rural net connectivity. *New Straits Times*. https://www.nst.com.my/opinion/columnists/2017/07/ 254923/green-revolution-20-aims-boost-rural-net-connectivity

- Liverpool-Tasie, L. S., Takeshima, H. (2013). Moving forward with fertilizer in Nigeria: Fertilizer promotion strategies within a complex fertilizer subsector. *Agr. Econ*, 44(6). 581–594. https://doi.org/10.1111/agec.12075
- Liverpool-tasie, L. S. O., Omonona, B. T., Sanou, A., and Ogunleye, W. O. (2016). Is increasing inorganic fertilizer use for maize production in SSA a profitable proposition? evidence from Nigeria. *Food Policy*, 67, 51-61. https://doi.org/10.1016/j.foodpol.2016.09.011
- Lobley, M. (2010). Succession in the family farm business. Journal of Farm Management, 13(12), 839–851.
- Luan, D. X., and Bauer, S. (2016). Does credit access affect household income homogeneously across different groups of credit recipients? Evidence from rural Vietnam. *Journal of Rural Studies*, 47, 186–203. https://doi.org/10.1016/j.jrurstud.2016.08.001
- Lubell, M., and McRoberts, N. (2018). Closing the extension gap: *Califonia* Agriculture, 72(4).
- Maddala, G. S., and Lahiri, K. (1992). *Introduction to econometrics* (Vol. 2). Macmillan New York.
- Maddala GS Limited. (1990). Dependent and Quantitative Variables in Econometrics. Cambridge: Cambridge University Press.
- Mahaboob, B., Venkateswarlu, B., Narayana, C., Ravi sankar, J., and Balasiddamuni, P. (2018). A treatise on Ordinary Least Squares estimation of parameters of ;inear model. *International Journal of Engineering & Technology*, 7(4.10), 518. https://doi.org/10.14419/ijet.v7i4.10.21216
- Makate, C., Makate, M., Mutenje, M., Mango, N., and Siziba, S. (2019). Synergistic impacts of agricultural credit and extension on adoption of climate-smart agricultural technologies in southern Africa. *Environmental Development*, 32(1). https://doi.org/10.1016/j.envdev.2019.100458
- Manda, J., Alene, A. D., Gardebroek, C., Kassie, M., and Tembo, G. (2016). Adoption and impacts of sustainable agricultural practices on maize yields and incomes : Evidence from rural Zambia. *Journal of Agricultural Economics*, 67(1), 130– 153. https://doi.org/10.1111/1477-9552.12127
- Mantau, Z., Hanani, N., M, M. M., and Syafrial, S. (2019). The impact of subsidy policy for competitiveness of paddy farming in Gorontalo province, Indonesia. *Agricultural Social Economic Journal*, 19(01), 27–32. https://doi.org/ 10.21776/ub.agrise.2019.019.1.4
- Maredia, M. K., Shupp, R., Opoku, E., Mishili, F., Reyes, B., Kusolwa, P., Kusi, F., and Kudra, A. (2019). Farmer perception and valuation of seed quality: Evidence from bean and cowpea seed auctions in Tanzania and Ghana. *Agricultural Economics (United Kingdom)*, 50(4), 495–507. https://doi.org/10.1111/agec.

12505

- Mariyono, J. (2019). Microcredit and technology adoption: Sustained pathways to improve farmers' prosperity in Indonesia. Agricultural Finance Review, 79(1), 85–106. https://doi.org/10.1108/AFR-05-2017-0033
- Martínez-Mesa, J., González-Chica, D. A., Duquia, R. P., Bonamigo, R. R., and Bastos, J. L. (2016). Sampling: How to select participants in my research study? *Research Gate*, 91(3), 326–330. doi: http://dx.doi.org/10.1590/abd1806-4841.20165254%0A
- Mason, N.M, and Ricker-gilbert, J. (2014). Corrigendum to "Disrupting demand for commercial seed: Input Subsidies in Malawi and Zambia". World Dev. 45 (2013) 75 – 91 J. 54(2011), 2014. https://doi.org/10.1016/j.worlddev. 2013.04.006
- Matthews, A. (2013). *Impact of CAP subsidies on productivity*. http://capreform.eu/ impact-of-cap-subsidies-on-productivity/
- Mcarthur, J. W., and Mccord, G. C. (2017b). *Fertilizing growth : Agricultural inputs and their effects in economic development.* 127(July 2015), 133–152. https://doi.org/10.1016/j.jdeveco.2017.02.007
- MDPI. (2017). Appendix 1: Questionnaire of farmer survey with conventional Syrian farmers of fresh fruit and vegetables. https://www.mdpi.com/2071-1050/9/11/2024/s1
- Meemken, E., and Bellemare, M. F. (2020). Smallholder farmers and contract farming in developing countries. *Proceedings of the National Academy of Sciences of the United States of America*, 117(1), 259–264. https://doi.org/10.1073/ pnas.1909501116
- Mendola, M. (2007). Farm household production theories: A review of "institutional " and 'behavioral' responses. *Asian Development Review*, 24(1), 49–68.
- Meng, X., Shi, L., Yao, L., Zhang, Y., and Cui, L. (2020). Quantifying the impact of agricultural technology usage on intra-household time allocation: Empirical evidence from rice farmers in Ghana. *Technology in Sosiety*, *63*(I01434), 1–35. https://doi.org/10.1016/j.techsoc.2020.101434
- Michael, A., Tashikalma, A. K., Maurice, D. C., Amurtiya, M., Karniliyus, T. A., and Chinda, M. D. (2018). Agricultural inputs subsidy in Nigeria: An overview of the Growth Enhancement Support Scheme (GESS). *Acta Universitatis Agriculturae Et Silviculturae Mendelianae Brunensis*, 66(3), 781–789.
- Ministry of agriculture, J (2013). Jigawa state ministry of agriculture, medium term sector strategy (MTSS) 2014- 2016.
- Minviel, J. J., and Latruffe, L. (2017). Effect of public subsidies on farm technical efficiency: a meta-analysis of empirical results. *Applied Economics*, 49(2),

213-226. https://doi.org/10.1080/00036846.2016.1194963

- Mishra, A. K., Bairagi, S., Velasco, M. L., and Mohanty, S. (2018). Impact of access to capital and abiotic stress on production efficiency: Evidence from rice farming in Cambodia. *Land Use Policy*, 79(June), 215–222. https://doi.org/10.1016/j.landusepol.2018.08.016
- Mitra, A., and Sharma, C. (2020). Employment Impact of Technologies in the Developing World. Handbook of Labour, Human Resources and Population Economics, 1–18. https://doi.org/10.1007/978-3-319-57365-6_14-1
- Mitra, S., and Prodhan, M. H. (2018). Factors determining credit access of tomato farmers in a selected area of Bangladesh. *National Journal of Multidisciplinary Research and Development*, *3*(1), 406–410.
- Mohamad, M. M., Sulaiman, N. L., Sern, L. C., and Salleh, K. M. (2015). Measuring the validity and reliability of research instruments. *Procedia-Social and Behavioral Sciences*, 204, 164–171.
- Mohammed, S. (2014). Rice farming in Nigeria: Challenges and prospects. In transforming rice production in Nigeria and West Africa for self sustainability and socio- economic development (No. 2nd; Nigeria Rice Investment Forum (NRIF)). Nepad Business Group-Nigeria.
- Morris, M., Kelly, V., Kopicki, R., and Byerlee, D. (2007). Fertilizer use in African agriculture: Lessons Learned and Good Practice Guidelines. *International Bank for Reconstruction and Development / The World Bank, pp1-162*
- Muhammad-Lawal, A., Omotesho, O.A. and Falola, A. (2009). Technical efficiency of youth participation in agriculture: A case study of the youth in agriculture programme in Ondo State, South Western Nigeria. *Nigerian Journal of Agriculture, Food and Environment*, 5(1), 20–26.
- Murgai, R. (2001). The green revolution and the productivity paradox. Agricultural *Economics*, 25, 199–209.
- Mustapha, A. B., and Said, R. (2016). Factors influencing fertilizer demand in developing countries: Evidence from Malawi. *Journal of Agribusiness in Developing and Emerging Economies*, 6(1), 59–71.
- Musungwini, S. (2018). Mobile phone use by Zimbabwean smallholder farmers: A baseline. *The African Journal of Information and Communication (AJIC)*, 22, 29–52. https://doi.org/10.23962/10539/26171%0AAcknowledgements
- Muto, M., Yamano, T. (2009). The impact of mobile phone coverage expansion on market participation: panel data evidence from Uganda. *World Dev.*, *37*, 1887–1896.
- Mwalukasa, N., Mlozi, M. R. S., and Sanga, C. A. (2018). Influence of sociodemographic factors on the use of mobile phones in accessing rice information

on climate change adaptation in Tanzania. *Global Knowledge, Memory and Communication*, 67(8–9), 566–584. https://doi.org/10.1108/GKMC-01-2018-0006

- Naamwintome, A. B., and Bagson, E. (2013). Youth in agriculture: Prospects and challenges in the Sissala area of Ghana. *Net Journal of Agricultural Science*, *1*(2), 60–68. http://www.netjournals.org/pdf/NJAS/2013/2/13-023.pdf
- Nagahage, I. S. P., and Dilrukshi, E. A. A. (2012). Farmers ' behavior on agricultural credit re- payment : Evidence from Dambulla area in Sri Lanka (Issue May).
- Nasrin, M., Bauer, S., and Arman, M. (2018). Assessing the impact of fertilizer subsidy on farming efficiency: A case of Bangladeshi farmers. *Open Agriculture*, 3(1), 567–577. https://doi.org/10.1515/opag-2018-0060
- Nasrin, M., Bauer, S., and Arman, M. (2019). Dataset on measuring perception about fertilizer subsidy policy and factors behind differential farm level fertilizer usage in Bangladesh. *Data in Brief*, 22, 851–858. https://doi.org/10.1016/j.dib.2019.01.005
- National Bureau of Statistics. (2019). Nigerian Gross Domestic Product Report (Q1 2019) (Issue May).
- Nature & Faune. (2013). African youth in agriculture, natural resources and rural development. FAO Regional office for Africa.
- Nazari, M. A., Nabizadeh, C. G., Vahedi, S., and Rostami, M. (2012). Validity and reliability of self-assessment manikin.
- NBS. (2012a). National Agriculture Sample Survey (NASS) (Issue May).
- NBS. (2012b). National baseline youth survey final report.
- NBS. (2016a). Consumer Price Index Brief Methodology: 561.
- NBS. (2016b). LSMS-integrated surveys on agriculture general household survey panel 2015/2016.
- NBS. (2017). Labour force statistics Vol. 1: Unemployment and Underemployment.
- NBS. (2018). Nigerian Gross Domestic Product Report Q1, 2018 (Issue May).
- NBS. (2020). Labour Force Statistics: Unemployment and Underemployment Report Q2 (Vol. 19, Issue August). file:///C:/Users/Datti Ibrahim/Downloads/ q4_2017_-_q3_2018_unemployment_report.pdf
- Nunnally, J. C. (1978). An overview of psychological measurement. In *Clinical diagnosis of mental disorders*. Springer. pp. 97–146\

- Odu, O. ., Okoruwa, V. ., Adenegan, K. ., and Olajide, A. . (2010). Determinants of rice farmer's access to credit in Niger State , Nigeria. *Journal of Rural Economics* and Development, 20(1), 8–20. doi: http://dx.doi.org/10.22146/ijg.44914%0A DOI: http://dx.doi.org/ 10.22146/ijg.41706
- OECD. (2001). Adoption of technologies for sustainable farming systems wageningen workshop proceeding.
- OECD. (2013). Organisation for Economic Cooperation and Development. Main economic indicators: Interest rate. From www.oecd.org/statportal
- OECD. (2016). Agriculture in Sub-Saharan Africa: Prospects and challenges for the next decade", in OECD-FAO Agricultural Outlook 2016-2025,. https://doi.org/http://dx.doi.org/10.1787/agr_outlook-2016-5-en
- Ogu, M. I. (2013). Rational choice theory: Assumptions, strengths and greatest weaknesses in application outside the western milieu context. Arabian Journal of Business and Management Review (Nigerian Chapter), 1(3), 90–99
- Olakojo, A. (2016). Seasonal labour market rigidities: Impact on farm employment and wages in Nigeria. *Ekonomika Poljoprivrede*, 63(4), 1123–1140. https://doi.org/10.5937/ekoPolj16041230
- Olanrewaju, O., Osabohien, R., and Fasakin, J. (2020). The Anchor Borrowers Programme and youth rice farmers in Northern Nigeria. *Agricultural Finance Review*, *August*, 1–16. https://doi.org/10.1108/AFR-03-2020-0039
- Olounlade, O. A., Li, G., Sodjinou, K. M., and Traore, L. (2018). Determinants of rice farmers access to credit in Benin: A case study of the municipality of Glazoue. *African Journal of Agricultural Research*, 13(43), 2382–2391. https://doi.org/10.5897/ajar2018.13448
- Oluwadare, T. (2019). Why can't Nigeria's smallholder farmers access credit facilities? https://www.crop2cash.com.ng/blog/why-cant-nigerias-smallholder-farmersaccess-credit-facilities/
- Omotilewa, O. J., Ricker-Gilbert, J., and Ainembabazi, J. H. (2019). Subsidies for agricultural technology adoption: Evidence from a randomized experiment with improved grain storage bags in Uganda. *American Journal of Agricultural Economics*, 0(0), 1–20. https://doi.org/10.1093/ajae/aay108
- Onaolapo, S., and Oyewole, O. (2018). Performance expectancy, effort expectancy, and facilitating conditions as factors influencing smart phones use for mobile learning by postgraduate students of the University of Ibadan, Nigeria. *Interdisciplinary Journal of E-Skills and Lifelong Learning*, 14(1), 95–115.
- Osabohien, R., Osuagwu, E., Eseosa, U., Oluwatoyin, M., and Gershon, O. (2019). Household access to agricultural credit and agricultural production in Nigeria : A propensity score matching model. *South African Journal of EConomics and Mnagement SCiences*, 23(1), 1–11.

- Osanyinlusi, O. I., and Adenegan, K. O. (2016). The determinants of rice farmers' productivity in Ekiti State, Nigeria. *Greener Journal of Agricultural Sciences*, 6(2), 049–058. https://doi.org/10.15580/gjas.2016.2.122615174
- Otene, V. A., Ezihe, J. A. C., and Torgenga, F. S. (2018). Assessment of mobile phone usage among farmers in Keana local government area of Nasarawa State, Nigeria. *Journal of Agricultural and Food Information*, *19*(2), 141–148. https://doi.org/10.1080/10496505.2017.1361829
- Otsuka, K., and Muraoka, R. A. (2017). Green revolution for sub-Saharan Africa: Past failures and future prospects. J. Afr. Econ, 26, 73–98.
- Paresys, L., Saito, K., Dogliotti, S., Malézieux, E., Huat, J., Kropff, M. J., and Rossing, W. A. H. (2018). Feeding the world while reducing farmer poverty? Analysis of rice relative yield and labour productivity gaps in two Beninese villages. *European Journal of Agronomy*, 93(March 2017), 95–112. https://doi.org/10.1016/j.eja.2017.10.009
- Park, E., and Del Pobil, A. P. (2013). Technology acceptance model for the use of tablet PCs. Wirel. *Pers. Commun.*, 73, 1561–1572.
- Paroda, R., Iftikhar, A., Bhag, M., Saharawat, Y. S., and Jat, M. L. (2014a). Regional workshop on youth and agriculture: Challenges and opportunities. In A.-P. A. of A. R. I. (APAARI) and P. A. R. C. (PARC) (Eds.), *Proceedings and Recommendations*. (Pakistan Agricultural Research Council. http://www.apaari.org/wp-content/uploads/downloads/2014/04/Youth-and-Agriculture- Proceedings_30-4-2014-3.pdf
- Paschal, B. N. (2017). Agricultural education and youth farm enterpreneural intention: Evidence from selected folk development colleges in Tanzania. Sokoine University of Agriculture.
- Pascon, P., and Bentahar, M. (1969). What 296 young rural people say. In Sociological studies on Morocco: A compendium of Articles designed and prepared by Abdelkébir Khatibi; Khatibi, A., Ed.; Society of Economic, Social and Statistical Studies of Morocco: Tangier, Morocco, 145–287.
- Penga, W., and Berryc, E. M. (2018). The concept of food security © 2018. All rights reserved. *Elsevier*.
- Phiri, A., Chipeta, G. T., and Chawinga, W. D. (2019). Information behaviour of rural smallholder farmers in some selected developing countries: A literature review. *Information Development*, 35(5), 831–838. https://doi.org/10.1177/0266666 918804861
- Pilarova, T., Bavorova, M., and Kandakov, A. (2018). Do farmer, household and farm characteristics influence the adoption of sustainable practices? The evidence from the Republic of Moldova. *Int. J. Agric. Sustain*, *16*, 367–384.

- Pishbahar, E., Ghahremanzadeh, M., Ainollahi, M., and Ferdowsi, R. (2015). Factors influencing agricultural credits repayment performance among farmers in East Azarbaijan Province of Iran. *Journal of Agricultural Science and Technology*, 17(5), 1095–1101.
- Ploger, W., Scholl, D., and Seifert, A. (2017). Studies in educational evaluation bridging the gap between theory and practice- The effective use of videos to assist the acquision and application of pedagogical knowledge in pre-service teacher education. *Studies in Educational Evaluation*. 58, 197-204. doi:10.1016/j.stueduc.2017.12.009
- Porgo, M., Kuwornu, J. K. M., Zahonogo, P., Baptist, J., and Jatoe, D. (2017). Credit constraints and labour allocation decisions in rural Burkina Faso Sustainability of organic food systems in Africa View project. 77(2), 257–274. https://doi.org/10.1108/AFR-05-2016-0047
- Prosekov, A. Y., and Ivanova, S. A. (2018). Food security: The challenge of the present. *Geoforum*,91(August 2017), 73–77. https://doi.org/10.1016/j.geoforum.2018. 02.030
- Puntsagdorj, B., Orosoo, D., Huo, X., and Xia, X. (2021). Farmer's perception, agricultural subsidies, and adoption of sustainable agricultural practices: A case from Mongolia. *Sustainability (Switzerland)*, 13(3), 1–16. https://doi.org/ 10.3390/su13031524
- Qin, M., Wachenheim, C. J., Wang, Z., and Zheng, S. (2019). Factors affecting Chinese farmers' microcredit participation. *Agricultural Finance Review*, 79(1), 48–59. https://doi.org/10.1108/AFR-12-2017-0111
- Ragasa, C. (2017). Moving in the right direction ? The role of price subsidies in fertilizer use and maize productivity in Ghana. *Food Sec.* 9, 329–353. https://doi.org/10.1007/s12571-017-0661-7
- Ragasa, C., and Mazunda, J. (2018). The impact of agricultural extension services in the context of a heavily subsidized input system : The case of Malawi. *World Development*, 105, 25–47. https://doi.org/10.1016/j.worlddev.2017.12.004
- Rahman, M. S., Khatun, M., Rahman, M. A., Azam, M. G., and Sultana, S. (2014). Assessing the impact of credit on rice production and food security on farm households in Bangladesh. *International Journal of Innovative Research and Development*, 3(6), 300–308.
- Rajapaksha, P. D. G., Smart, J. C. R., M.F., C., and Hasan, S. (2018). The impact of climate change on labour demand in the plantation sector: the case of tea production in Sri Lanka. *Australian Journal of Agricultural and Resource Economics*, 62(3), 480–500. https://doi.org/10.1111/1467-8489.12262
- Rajendran, S., Afari-sefa, V., Musebe, R. O., and Romney, D. (2016). Farmer-led seed enterprise initiatives to access certified seed for traditional african vegetables and its Eeffect on incomes in Tanzania. *International Food and Agribusiness*

Management Review, 19(1), 1–25.

- Rasool, G., Ahmed, S., Magsi, H., Ahmed, M., Wang, J., and Ahmed, N. (2020). Heliyon credit constraints and rural farmers 'welfare in an agrarian economy. *Heliyon*, 6(October), e05252. https://doi.org/10.1016/j.heliyon.2020.e05252
- Raut, N., and Sitaula, B. K. (2012). Assessment of fertilizer policy, farmers' perceptions and implications for future agricultural development in Nepal. *Sustainable Agriculture Research*, 1(2), 188. https://doi.org/10.5539/sar.v1n2p188
- Rehman, A. (2016). Modern agricultural technology adoption its importance, role and usage for the improvement of agriculture. *American-Eurasian J. Agric. & Environ. Sci.*, 16 (2), 284-288. https://doi.org/10.5829/idosi.aejaes. 2016.16.2.12840
- Restuccia, D., Yang, D. T., and Zhu, X. (2008). Agriculture and aggregate productivity: A quantitative cross-country analysis. *Journal of Monetary Economics*, 55(2), 234–250. https://doi.org/10.1016/j.jmoneco.2007.11.006
- Ricker-Gilbert, J., Jayne, T., and Shively, G. (2013). Addressing the 'wicked problem' of input subsidy programs in Africa. *Applied Economic Perspectives and Policy*, 35(2), 322–340.
- Ridha, R. N., and Wahyu, B. (2017a). Entrepreneurship intention in agricultural sector of young generation in Indonesia. Asia Pacific Journal of Innovation and Entrepreneurship, 11(1), 76–89. https://doi.org/10.1108/APJIE-04-2017-022
- Rizwan, M., Ping, Q., Iram, S., Nazir, A., and Wang, Q. (2019). *Why and for what? An evidence of agriculture credit demand among rice farmers in Pakistan* (No. 995). https://www.adb.org/publications/why-what-
- Ronaghi, M. H., and Forouharfar, A. (2020). A contextualized study of the usage of the internet of things (IoTs) in smart farming in a typical Middle Eastern country within the context of Unified Theory of Acceptance and Use of Technology model (UTAUT). *Technology in Society*, 63, 101415. https://doi.org/10.1016/j.techsoc.2020.101415
- Roscoe, J. T. (1975). *Fundamental research statistics for the behavioural sciences.* (R. Holt Winston (Ed.); second).
- Rosopa, P. J., Schaffer, M. M., and Schroeder, A. N. (2013). Managing heteroscedasticity in general linear models. *Psychological Methods*, *18*(3), 335–351. https://doi.org/10.1037/a0032553
- Roth, B. J., Hartnett, C. S., and Salvador, E. (2018). Creating reasons to stay? Unaccompanied youth migration, community-based programs, and the power of "push" factors in El Salvador. *Children and Youth Services Review*, *September 2017*, 0–1. https://doi.org/10.1016/j.childyouth.2018.01.026

- Rubin, A., and Babbie, E. R. (2016). *Empowerment series: Research methods for social* work. Cengage Learning.
- Ryan, R. M., Huta, V., and Deci, E. L. (2008). Living well: A self-determination theory perspective on eudaimonia. *Journal of Happiness Studies*, 9(1), 139–170.
- Sagagi, M. (2019, February 14). 4 million people are unemployed in Kano, Jigawa. *Dailytrust.* https://www.dailytrust.com.ng/4-million-people-are-unemployedin-kano-jigawa.html
- Said, R., and Haris, A. (2008). Changes in relative demand for labour in Malaysia using a decomposition approach. *International Journal of Economics and Management*, 2(1), 157–178.
- Saifullahi, S. I., and Haruna, M. A. (2012). An analysis of farmers access to formal credit in the rural areas of Nigeria. *African Journal of Agricultural Research*, 7(47), 6249–6253. https://doi.org/10.5897/ajar11.788
- Sakaluk, J. K. (2016). Exploring small, confirming big: An alternative system to the new statistics for advancing cumulative and replicable psychological research. *Journal of Experimental Social Psychology*, *66*, 47–54.
- Sakketa, T., Gutu, K., and Gerber, N. (2017). ZEF-Discussion Papers on Development Policy No. 236 Rural Shadow Wages and Youth Agricultural Labour Supply in Ethiopia : Evidence from Farm Panel Data (Issue 236).
- Salampasis, M., Batzios, C., Samathrakis, V., Adroulidakis, S., and Adroulidaki, M. (2002). Use and impact of the internet in the Greek agricultural sector : Final results of a survey of web site owners. In 4th European Conference Technology in Agriculture. INFITA.
- Salau, S. ., Yusuf, O., Apata, D. F., and Adesina, O. M. (2018). A binary logit estimation of factors influencing awareness about grasscutter farming among rural and Sub-urban households in Kwara State, Nigeria. World Journal of Agricultural Research, 5(6), 299–304. https://doi.org/10.12691/wja
- Saqib, S. E., Kuwornu, J. K. M., Ahmad, M. M., and Panezai, S. (2018). Subsistence farmers' access to agricultural credit and its adequacy some empirical evidences from Pakistan. *International Journal of Social Economics*, 45(4), 644–660. https://doi.org/10.1108/IJSE-12-2016-0347
- Satsios, N., and Hadjidakis, S. (2018). Applying the Theory of Planned Behaviour (TPB) in saving behaviour of Pomak households. *International Journal of Financial Research*, 9(2), 122–133. https://doi.org/10.5430/ijfr.v9n2p122
- Schradie, J. (2011). The digital production gap: The digital divide and Web 2.0 collide. *Poetics*, *39*(2), 145–168. https://doi.org/10.1016/j.poetic.2011.02.003
- Schull, G. F. (1909). A pure line method of com breeding. *Am. Breeders' Assoe.*, *Rep.* 5:, 51–59.

- Schultz, T. W. (1968). Economic growth and agriculture. *Economic growth and agriculture*.
- Scott, R., Nzeka, U., and Taylor, J. (2017). USDA foreign agricultural services. Grain and feed annual executive report Summary. https://apps.fas.usda.gov/newgainapi/api/report/downloadreportbyfilename?fi lename=Grain%20and%20Feed%20Annual_Lagos_Nigeria_4-6-2017.pdf
- Sekaran, U. (2003). *Research Methods for Business: A Skill-Building Approach*. (4th ed.). John Wiley Inc., & Sons.
- Sekaran, U. (2006). Research Methods for Business: A Skill Building Approach. Fourth Edition. New York: John Willey & Sons. Inc.
- Semma W. S. (2020). Determinants of access to formal credit in rural areas of Ethiopia: Case study of smallholder households in Boloso Bombbe District, Wolaita Zone, Ethiopia. *Economics*, 9(2), 40. https://doi.org/10.11648/j.eco. 20200902.13
- Sharma, B. (2013). Measuring the price of labour in agricultural economies: the shadow wage rate. *Economic Journal of Development Issues*, 15(1), 24–35. http://www.nepjol.info/index.php/EJDI/article/view/11860
- Shildrick, T., and Rucell, J. (2015). *Sociological perspectives on poverty*. Joseph Rowntree Foundation, York.
- Shimamoto, D., Yamada, H., and Gummert, M. (2015). Mobile phones and market information: Evidence from rural Cambodia. *Food Policy*, *57*, 135–141. https://doi.org/10.1016/j.foodpol.2015.10.005
- Siaw, A., Jiang, Y., Twumasi, M. A., and Agbenyo, W. (2020). The impact of internet use on income: The case of rural Ghana. *Sustainability (Switzerland)*, 12(8), 1– 16. https://doi.org/10.3390/SU12083255
- Sibande, L., Bailey, A., and Davidova, S. (2017). The impact of farm input subsidies on maize marketing in Malawi. *Food Policy*, 69, 190–206. https://doi.org/10.1016/j.foodpol.2017.04.001
- Silva, G. M. R., and Muya, G. R. (2019). Adoption and appropriation of mobile phones among rice farmers of San Juan, Batangas. *LPU-Laguna Journal of Arts and Sciences*, 3(2), 1–18. http://lpulaguna.edu.ph/wp-content/uploads/2019/10/1.-Adoption-and-Appropriation-of-Mobile-Phones-among-Rice-Farmers-of-San-Juan-Batangas.pdf
- Silva, J. V., Reidsma, P., Lourdes Velasco, M., Labourte, A. G., and van Ittersum, M. K. (2018). Intensification of rice-based farming systems in Central Luzon, Philippines: Constraints at field, farm and regional levels. *Agricultural Systems*, 165(May), 55–70. https://doi.org/10.1016/j.agsy.2018.05.008

- Simonne, E. H., Gazula, A., Ozores-Hampton, M., DeValerio, J., and Hochmuth, R. C. (2017). Localized application of fertilizers in vegetable crop production. In *In: Advances in Research on Fertilization Management of Vegetable Crops. Springer, Cham.*
- Singh, A. ., and Masuku, M. B. (2013). Fundamental of applied research and sampling techniques. *International Journal Med Appl Scii*, 2(4), 123–124.
- Singh, S. (2020). Farmers' perception of climate change and adaptation decisions: A micro-level evidence from Bundelkhand Region, India. *Ecological Indicators*, *116*(April 2019), 106475. https://doi.org/10.1016/j.ecolind.2020.106475
- Smale, M., Assima, A., Kergna, A., Thériault, V., and Weltzien, E. (2018). Farm family effects of adopting improved and hybrid sorghum seed in the Sudan Savanna of West Africa. *Food Policy*, 74(July 2016), 162–171. https://doi.org/10.1016/j.foodpol.2018.01.001
- Smil, V. (2004). Enriching the earth: Fritz Haber, Carl Bosch and the transformation of world food production.
- Som, S., Burman, J. P. ., Padaria, R. ., Paul, S., and Singh, A. (2018). Attracting and retaining youth in agriculture: Challenges and prospects. *Community Mobilisation and Sustainable Development*, 13(3), 385–395. https://doi.org/10.1079/9781786395177.0262
- Straub, D. W. (1989). Validating instruments in MIS research. MIS Quarterly, 147–169.
- Stuart, D., Schewe, R. L., and McDermott, M. (2014). Reducing nitrogen fertilizer application as a climate change mitigation strategy: Understanding farmer decision-making and potential barriers to change in the US. *Land Use Policy*, *36*, 210–218.
- Sule, A. T. &, and Ehigiator, P. (2015). Nigeria agric sector report, crop production 2015.
- Suvedi, M., Ghimire, R., and Kaplowitz, M. (2017). Farmers' participation in extension programs and technology adoption in rural Nepal: a logistic regression analysis. *Journal of Agricultural Education and Extension*, 23(4), 351–371. https://doi.org/10.1080/1389224X.2017.1323653
- Tabachnick, B. G., Fidell, L. S., and Ullman, J. B. (2007). *Using multivariate statistics* (Vol. 5). Pearson Boston, MA.
- Tadesse, G., and Bahiigwa, G. (2015). Mobile phones and farmers' marketing decisions in Ethiopia. World Development, 68, 296–307. https://doi.org/10.1016/ j.worlddev.2014.12.010
- Tadesse, Y., Almekinders, C.J, M., Schiltes, R. P. O., and Struik, p. C. (2016). Tracing the seed: Seed diffusion of improved potato varieties through farmers' networks in Chencha, Ethopia. https://doi.org/10.1017/S001447971600051X

- Takeshima, H., Edeh, H., Lawal, T. A., and Isiaka, M. (2014). Tractor owner-operators in Nigeria: Insights from a small survey in Kaduna and Nasarawa states. In *Ssrn* (Issue June). https://doi.org/10.2139/ssrn.2483992
- Takeshima, H., Houssou, N., and Diao, X. (2018). Effects of tractor ownership on returns-to-scale in agriculture: Evidence from maize in Ghana. *Food Policy*, 77(March), 33–49. https://doi.org/10.1016/j.foodpol.2018.04.001
- Tamura, H., Nishida, T., Tsuji, A., and Sakakibara, H. (2017). Association between excessive use of mobile phone and insomnia and depression among Japanese adolescents. *International Journal of Environmental Research and Public Health*, 14(7). https://doi.org/10.3390/ijerph14070701
- Tanoh, D., Boadu, S., and Obeng, E. (2019). An empirical assessment of the impact of access to credit on farm output: A case study of sefwi-wiawso municipality Ghana. *Journal of Social Economics Research*, 6(1), 20–33. https://doi.org/10.18488/journal.35.2019.61.20.33
- Tayoh, L. N., Kiyo, M. L. I., and Nkemnyi, M. F. (2016). Chemical fertilizer application and farmers perception on food safety in Buea, Cameroon. Agricultural Science Research Journal, 6(12), 287–295.
- Teclaw, R., Price, M. C., and Osatuke, K. (2012). Demographic question placement: Effect on item response rates and means of a veterans health administration survey. *Journal of Business and Psychology*, 27(3), 281–290. https://doi.org/10.1007/s10869-011-9249-y
- Tesfaw, A. (2015). Dynamics of formal seed utilization and use intensity: Evidence from wheat growers in East Gojjam province. *International Journal of Business* and *Economics Research*, 4(3), 86-97. https://doi.org/10.11648/j.ijber.20150403.12
- Tipton, E., Hedges, L., Vaden-kiernan, M., Borman, G., Sullivan, K., and Caverly, S. (2014). A new method using propensity score stratified sampling. *Journal of Research on Educational Sample Selection in Randomized Experiments :December*, 37–41. https://doi.org/10.1080/19345747.2013.83 1154
- Tocco, B., Bailey, A., and Davidova, S. (2013). The theoretical framework and methodology to estimate the farm labour and other factor-derived demand and output supply systems ((No. 545-2016-38692).
- Trading. (2018). Nigeria Literacy rate, youth total (% of people ages 15-24). https://tradingeconomics.com/nigeria/literacy-rate-youth-total-percent-of-people-ages-15-24-wb-data.html%0A%0A
- Tripathi, H., Dixit, V. B., Singh, S., and Yadav, R. (2018). Measuring the attitude of rural youth towards farming: an exploratory study of Haryana. *Haryana Vet*, 57(2), 183–188.

- Truelove, H. B., Carrico, A. R., and Thabrew, L. (2015). A socio-psychological model for analyzing climate change adaptation: A case study of Sri Lankan paddy farmers. *Global Environmental Change*, 31, 85–97.
- Tsinigo, E., and Behrman, J. R. (2017b). Technological priorities in rice production among smallholder farmers in Ghana. NJAS - Wageningen Journal of Life Sciences, 83(August), 47–56. https://doi.org/10.1016/j.njas.2017.07.004
- Udemezue, J. . (2018). Analysis of rice production and consumption trends in Nigeria. *Journal of Plant Sciences and Crop Protection*, 1(3), 5–10.
- Ugur, M., and Mitra, A. (2017). Technology adoption and employment in less developed countries: a mixed-method systematic review. *World Development*, 96, 1-18. https://doi.org/10.1016/j.worlddev.2017.03.015
- United Nations (2009). Declaration of the world summit on food security.
- Untari, S. D., Wati, R. I., and Mewasdinta, G. (2019). Modernization of agriculture and correlation use of information and communication technologies by farmers in Sermo Coastal Yogyakarta. *Indonesian Journal of Geography*, *51*(3), 332–345. doi: http://dx.doi.org/10.22146/ijg.44914%0ADOI: http://dx.doi.org/10.22146/ijg.41706
- Upadhyay, N., Gairhe, S., Acharya, Y., Ghimire, Y. N., Timsina, K. P., and Acharya, A. (2020). Credit's use performance and its determinants on farm household: A case of Chitwan district of Nepal. *Journal of Agriculture and Natural Resources*, *3*(2), 140–149. https://doi.org/10.3126/janr.v3i2.32493
- Uremadu, S. O., and Duru-Uremadu, C. (2018). A review of bank loans to farmers: Implications for agricultural diversification in Nigeria. *Modern Concepts & Developments in Agronomy*, 2(4), 2–6. https://doi.org/10.31031/mcda.2018. 02.000542
- USAID (2016). Nigeria early generation seed study country report (Issue August)
- USDA (2019). *Rice*. Economic Research Service. https://www.ers.usda.gov/topics/ crops/rice/
- Uzunoz, M., and Akcay, Y. (2012). A case study of probit model analysis of factors affecting consumption of packed and unpacked milk in Turkey. *Economics Research International*, 2012, 1–8. https://doi.org/10.1155/2012/732583
- Valbuena, D., Tui, S. H., Erenstein, O., Teufel, N., Duncan, A., Abdoulaye, T., Swain, B., Mekonnen, K., Germaine, I., and Gérard, B. (2014). Identifying determinants, pressures and trade-offs of crop residue use in mixed smallholder farms in Sub-Saharan Africa and South Asia. *Agricultural Systems*. https://doi.org/10.1016/j.agsy.2014.05.013
- Varela-Candamio, L., Calvo, N., and Novo-Corti, I. (2018). The role of public subsidies for efficiency and environmental adaptation of farming: A multi-layered

business model based on functional foods and rural women. *Journal of Cleaner Production*, 183, 555–565. https://doi.org/10.1016/j.jclepro.2018.02.109

- Venkatesh, V., Morris, M. G., Davis, G. B., and Davis, F. D. (2003). User acceptance of information technology: Toward a unified view. *MIS Quarterly*, 425–478.
- Venkatesh, V., Thong, J. Y. L., and Xu, X. (2016). Unified theory of acceptance and use of technology: A synthesis and the road ahead. *Journal of the Association for Information Systems*, 17(5), 328–376. https://doi.org/10.17705/1jais.00428
- Vizcayno, J. F., Hugo, W., and Alvarez, J. S. (2014). *Appropriate Seed Varieties for Small-scale Farmers*. FAO.
- Vodafone Foundation. (2015). Connected farming in India. How mobile can support farmers' livelihoods. https://www.vodafone.com/content/dam/vodafoneimages/sustainability/downloads/54909_Vodafone_Connected_Farmers_Final .pdf
- Vozárová, I. K., Kotulič, R., and Vavrek, R. (2020). Assessing impacts of CAP subsidies on financial performance of `enterprises in Slovak Republic. Sustainability, 12(3), 1–8. https://doi.org/10.3390/su12030948
- Wakeyo, M. B., and Gardebroek, C. (2013). Does water harvesting induce fertilizer use among smallholders? Evidence from Ethiopia. Agricultural Systems, 114, 54– 63. https://doi.org/10.1016/j.agsy.2012.08.005
- Waldman, K. B., Blekking, J. P., Attari, S. Z., and Evans, T. P. (2017). Maize seed choice and perceptions of climate variability among smallholder farmers. *Global Environmental Change*, 47(October), 51–63. https://doi.org/10.1016/ j.gloenvcha.2017.09.007
- Wallang, M. (2018). Determinants that Influence Citizen's Usage of Different E-Government Services: A Malaysian Case Study.
- Walls, H. L., Johnston, D., Tak, M., Dixon, J., Hanefeld, J., Hull, E., and Smith, R. D. (2018). The impact of agricultural input subsidies on food and nutrition security: a systematic review. *Food Security*, 10(6), 1425–1436. https://doi.org/10.1007/s12571-018-0857-5
- Wang, S. W., Manjur, B., Kim, J. G., and Lee, W. K. (2019). Assessing socio-economic impacts of agricultural subsidies: A case study from Bhutan. *Sustainability*, 11, 1–12. https://doi.org/10.3390/SU11123266
- Wang, Y., Zhu, Y., Zhang, S., and Wang, Y. (2018). What could promote farmers to replace chemical fertilizers with organic fertilizers? *Journal of Cleaner Production*, 199, 882–890. https://doi.org/10.1016/j.jclepro.2018.07.222
- Wildayana, E., and Armanto, M. (2019). The role of subsidized fertilizers on rice production and income of farmers in various land typologies. *Jurnal Ekonomi Pembangunan: Kajian Masalah Ekonomi Dan Pembangunan*, 20(1), 100–107.

https://doi.org/10.23917/jep.v20i1.7081

Williams, R. (2020). Lecture Notes on Heteroskedasticity.

- Wolfert, S., Ge, L., Verdouw, C., and Bogaardt, M. J. (2017). Big data in smart farming – A review. Agricultural Systems, 153, 69–80. https://doi.org/10.1016/ j.agsy.2017.01.023
- Wooldridge, J. (2012). Introductory econometrics. South-Western.
- World Bank. (2008). Agriculture for development. In *Agriculture* (Vol. 54). https://doi.org/10.1596/978-0-8213-7233-3
- World bank. (2017). The Global Findex Database. Measuring financial inclusion and the Fintech revolution. In A. Demirgüç-Kunt, K. Klapper, D. Singer, A. Ansar, and J. Hess (Eds.), *The Global Findex Database*. International Bank for Reconstruction and Development/The World Bank. https://doi.org/10.1596/978-1-4648-1259-0
- World Bank. (2007). World Bank's enterprise survey understanding the questionnaire global. In *Methodology*.
- World Bank. (2013). Growing Africa: Unlocking the potential of agribusiness. http://siteresources.worldbank.org/INTAFRICA/Resources/africaagribusiness-report-2013.pdf
- World Bank. (2016). *Nigeria's booming population requires more and better jobs*. http://www.worldbank.org/en/news/press-release/2016/03/15/nigeriasbooming-population-requires-more-and-better-jobs
- World Bank. (2018). *The World Bank In Nigeria*. http://www.worldbank.org/ en/country/nigeria/overview
- World Bank Group. (2007). World development report 2008: Agriculture for development.
- World Bank Group. (2016). World development report: Digital dividens. http://documents1.worldbank.org/curated/en/896971468194972881/pdf/1027 25-PUB-Replacement-PUBLIC.pdf

World Bank, and IFAD. (2017). Rural youth employment.

- Worldbank.org/opendata/q1-2018-update-world-development-indicators-available. (2016). *wo*. https://doi.org/10.1016/j.foodpol.2016.09.011
- WorldBank. (2019). Agricultural innovation & technology hold key to poverty reduction in developing countries, Report. https://www.worldbank.org/en/news/pressrelease/2019/09/16/agricultural-innovation-technology-hold-key-to-povertyreduction-in-developing-countries-says-world-bank-report

- Wossen, T., Abdoulaye, T., Alene, A., Feleke, S., Ricker-gilbert, J., Manyong, V., and eAwotide, B. A. (2017a). Productivity and welfaree effects of Nigeria's evoucher-based input subsidy program. *World Development*, xx. https://doi.org/10.1016/j.worlddev.2017.04.021
- Yadav, P., and Sharma, A. K. (2015). Agriculture credit in developing economies : A review of relevant literature. 7(12), 219–244. https://doi.org/10.5539/ ijef.v7n12p219
- Yamane, T. (1997). Statistics, an introductory analysis (2nd editio). Horper and Row.
- Yeboah, F. K., and Jayne, T. S. (2018). Africa's evolving employment trends. *The Journal of Development Studies*, 54(5), 803–832.
- Yigezu, Y. A., Mugera, A., El-Shater, T., Aw-Hassan, A., Piggin, C., Haddad, A., Khalil, Y., and Loss, S. (2018). Enhancing adoption of agricultural technologies requiring high initial investment among smallholders. *Technological Forecasting and Social Change*, 134(June), 199–206. https://doi.org/10.1016/j.techfore.2018.06.006
- Yin, Z., Qiu, M., and Gan, L. (2019). Information contents of collateral under heterogeneous borrower qualities on the bank loans market in China. *China Economic Review*, 57(June 2018), 101326. https://doi.org/10.1016/j.chieco. 2019.101326
- Youth, F. A. O. (2014). agriculture: Key challenges and concrete solutions. Food and Agriculture Organization of the United Nations (FAO) in Collabouration with the Technical Centre for Agricultural and Rural Cooperation (CTA) and the International Fund for Agricultural Development (IFAD): Rome, Italy.
- Yusuf, I., Martins, O., and Gabriel, A. (2017). Assessment of rural farmers' access to credit in Jigawa State, Nigeria. Asian Journal of Agricultural Extension, Economics & Sociology, 21(4), 1–12. https://doi.org/10.9734/ajaees/2017/ 32309
- Zakaria, A., Alhassan, S. I., and Kuwornu, J. K. M. (2020). Beyond participation : The effect of fertilizer subsidy on the adoption of certified seeds among rice farmers in Northern Ghana. *The European Journal of Development Research*. https://doi.org/10.1057/s41287-020-00293-w
- Zhu, C., Zhang, X., Zhou, M., He, S., Gan, M., Yang, L., and Wang, K. (2020). Impacts of urbanization and landscape pattern on habitat quality using OLS and GWR models in Hangzhou, China. *Ecological Indicators*, 117(May), 106654. https://doi.org/10.1016/j.ecolind.2020.106654