



# **SOCIO ECONOMIC DEMOGRAPHIC OF RICE FARMERS' AND CREDIT ACCESS: EFFECT TO DEVELOPING COUNTRIES: A CASE STUDY OF KANO, NIGERIA**

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## **A B S T R A C T**

This study examined the effect of socio economic demographic of rice farmers on credit access in Kano, Nigeria. The study administered questionnaire and 180 respondents were selected from multisampling method and Logit model was used in the analysis. The study found age and educational attainment have positive significant effect on access to credit. While, gender, farm size, family size and farmer's income were insignificant on access to credit. The study recommends the credit provider institutions should delegate staff who can guide the farmers on how to fill the request form and explain the requirements in their native language.

**Keywords:** *Access to Credit; Rice; Farming; Nigeria*