

PDF - EXAMINE THE ROLE OF FINANCIAL INSTITUTION IN AGRICULTURAL DEVELOPMENT IN NIGERIA WITH PARTICULAR REFERENCE - researchcub.info

**ABSTRACT**

This project is an attempt to examine the role of financial institution in agricultural development in Nigeria with particular reference to Nigeria agricultural and co-operative bank Enugu. And to suggest ways by which they can be of better use to the nations. The project also made desperate attempt to get the view of some farmers.

Chapter one consists of the general introduction of the research topic, the statement of problems, the purpose of the research, and the methodology.

Chapter two, is the review of relevant and related literature is treated under such topic

Chapter three consists of research design and methodology, sources of data, location of data and method of data collection.

Chapter four is summary and finding.

Chapter five is recommendation and conclusion.

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**CHAPTER ONE**

1.0 INTRODUCTION

1.1 BACKGROUND.

Agriculture is one of the most important sectors of our country's economy. Enugu state is no exception. Enugu state, characterized by low farm incomes, primitive farming techniques which lower the level of production, and low level of capacity to satisfy the food and fiber need of the nation. Infant agriculture is in a part-type of peasant agriculture which has been mentioned by many writers as caught in a vicious circle of property low income resulting to poor savings and little investment, because technology is poor, output is always low and income yield is low. Generally agriculture in Nigeria is caught as a low level equilibrium trap.

The nature of technology in use always affects the rate of return; i.e. the rate of return cannot rise because of poor technology in use. This also as a result of poor financing, such agriculture has been described as efficient but poor. In order to alleviate the

numerous problems being encountered by farmers and the economic loss suffered both individual farmers and government in the international and local trade transactions, then government decided to finance most of the agricultural projects limited by individual farmers, co-operatives and institution.

Prior to 1976, the attention paid to agriculture by successive government was not anything to write home about. Farmers were not even pushed to the background and they weren't introduced into the use of modern scientific method of farming which would have helped them a lot to boost agricultural production. It was during the Obasanjo leadership that alteration was beginning to be given to agriculture with the introduction of Operation Feed the Nation (OFN). Then the idea was that of the bulk of producing food for the nation was left with the farmers alone, we might not achieve best result but the idea behind (OFN) was that all Nigerians should join hands together and produce for our ourselves and the nation in general. Ever since then, successive government have followed with different programs all aiming developing products.

The evidence is that the establishment of Nigeria agricultural and co-operatives bank (NACB) Ltd which is an apex development financial institutions set up to external agricultural credit to the agricultural and agro-allied sectors of the Nigeria economy, this government has shown a great concern in this wise. This is carried out through the provision of loans to liability companies, state and federal government agencies.

## 1.2 STATEMENT OF PROBLEM

Many developing countries of the world have very few financial facilities, considering the evolution of financial market in Asia, Latin America and Africa countries, it was asserted that new financial facilities are very much needed to extend. Financial help especially in Nigeria. In supporting this assertion, it was contended that at a certain stage in agricultural development. Agricultural credit clearly does become a strong force for further improvement, when a man with energy and initiative who lacks only the resources for more and efficient production is enabled by the use of credit to eliminate the block on his path to improvement.

Within the two capital markets (institutional and non-institutional) available to rural producers, the informal sources is the most extensive supplier of credit in Nigeria yet this source has not supplied the amount of credit enough in terms of requirement by farmers to modernize their farming methods.

The problem of agricultural development is lack of finance and lack of capital to be invested in the sector. Agricultural transformation plays a central role on the process of economic development and since past two (yrs) decade productivity in the sector has been steadily declining.

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