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Gender Analysis of the Structure and Effects of Access to Financial Services among Rural Farmers in Anambra State, Nigeria

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KEYWORDS Non – Parametric. Investment. Probit Analysis. Respondents. Male and Female

ABSTRACT The study, Gender Analysis of the Structure and Effects of Access to Financial Services in Rural Villages of Anambra State of Nigeria, examined its effect on the rural community. Specifically, it described the socio – economic characteristics of the respondents, the influence of socio – economic factors on male and female farmers' access to financial services, evaluated and compared the effects of male and female farmers' access to financial services on their farm investment decisions/resource allocation. A multistage sampling method was used to select respondents for the study. Primary data were collected through the use of set of structured questionnaires. Non – parametric and parametric statistical tools including means, percentages and probit analysis were deployed to estimate the structure and effects of farmers' access to financial services. Results showed varying effects of access to financial services between male and female farmers in the rural areas of Anambra State. The educational attainment and income from farming had positive effect on probability of access to financial services for the male farmers. Comparatively, the co-efficient of educational attainment and membership of farmer's society had some positive and significant effect on probability of access to informal financial services for female farmers. However, result of the regression analysis showed that there are significant differences in the effects of access to financial services between male and female farmers with males having more access to formal financial services than females. The socio-economic factors should be considered when providing financial services to the rural male and female farmers and the formal institutions should simplify the procedures required for providing financial services to the rural male and female farmers.