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Production Efficiency among Farm Credit and Non Farm Credit Users in the Smallholder Farming Systems of Rivers State, Nigeria

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ABSTRACT The main objective of this study is the determination and comparison of production efficiency of Farm Credit and Non Farm Credit Users in Rivers State. Cross- sectional data generated from 200 Farm Credit and Non Farm Credit Users randomly selected from ten out of the fifteen upland Local Government Areas were used. Production function analysis and analysis of covariance technique was used in analyzing the data. Results of data analysis showed that Farm Credit Users were technically more efficient than Non Farm Credit Users. The results further showed that none of the defined farmer groups achieved absolute allocative efficiency in the use of any resource input. It is therefore recommended that policies and programmes geared towards making more land available be put in place. Credit facilities should also be extended to the Non Farm Credit Users to enable them purchase improved planting materials and hire more farm hands. This will enhance the productivity of non credit users and boost the economic development of Rivers State in general.