

**Impact of Credit Use on Resource Productivity of Sweet
Potatoes Farmers in Osun-State, Nigeria**

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ABSTRACT In the face of excruciating poverty in the rural economy where in farmers are major players, credit is necessary for capital formation, diversified agricultural production and efficiency in agricultural resource-use. This paper thus examines the credit-linked differences in production knowledge among sweet potatoes farmers in Osun-State. The objectives relates to socio-economic differences and resource use efficiency between farmers producing with credit and farmers producing without credit. In this while, the study was able to access the impact of credit on the resource productivity of the sweet potatoes farmers. A sample of 140 farmers comprising 60 that used credit and 80 that did not was randomly selected for detailed study. Primary data obtained from them were analyzed by Marginal Value Product and Multiple Regression Technique. Results indicated that farmers that produced with credit use resources efficiently than those without credit.