



# Gender Disparities in Financial Services Access among Smallholder Farmers in Northern Nigeria: A Longitudinal Perspective

Felix Agbakire<sup>1</sup>, Chika Emenike<sup>2,3</sup>, Uche Asika<sup>4,5</sup>, Victor Igbariamu<sup>4</sup>

<sup>1</sup> Usmanu Danfodiyo University, Sokoto

<sup>2</sup> Nnamdi Azikiwe University, Awka

<sup>3</sup> Ahmadu Bello University, Zaria

<sup>4</sup> Department of Interdisciplinary Studies, University of Ilorin

<sup>5</sup> Department of Interdisciplinary Studies, Usmanu Danfodiyo University, Sokoto

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**Correspondence:** [fagbakire@hotmail.com](mailto:fagbakire@hotmail.com)

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## Author notes

*Felix Agbakire is affiliated with Usmanu Danfodiyo University, Sokoto and focuses on African Studies research in Africa.*

*Chika Emenike is affiliated with Nnamdi Azikiwe University, Awka and focuses on African Studies research in Africa.*

*Uche Asika is affiliated with Department of Interdisciplinary Studies, University of Ilorin and focuses on African Studies research in Africa.*

*Victor Igbariamu is affiliated with Department of Interdisciplinary Studies, University of Ilorin and focuses on African Studies research in Africa.*

## Abstract

Gender disparities in access to financial services persist among smallholder farmers in northern Nigeria, highlighting a critical area for policy intervention. A mixed-methods approach combining quantitative data from surveys with qualitative insights from focus group discussions and interviews was employed to analyse the socio-economic context of smallholder farming communities in northern Nigeria. Findings indicate a significant gender gap in access to formal financial services, with women being less likely to use savings accounts or credit facilities compared to men. This pattern has shown slight improvement over time but remains substantial. The longitudinal study reveals persistent gender disparities that require targeted policy interventions focused on improving financial literacy and infrastructure accessibility for female farmers. Recommendation 1: Implementing women-focused financial education programmes in rural areas to enhance their understanding of available financial services. Recommendation 2: Enhancing access to digital financial services by providing affordable mobile banking solutions tailored for smallholder farmers.

**Keywords:** *Geographic, Nigeria, Smallholder, Farmers, FinancialServices, GenderDisparities, DevelopmentStudies*

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