



Microfinance Interventions and Livestock Financing among Northern Nigerian Smallholder Farmers: Sustainability and Access Analysis

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Abstract

Microfinance interventions have been introduced to support smallholder farmers in developing countries, including livestock financing as a means of enhancing agricultural productivity and income stability. A qualitative research approach was employed to collect data from semi-structured interviews with 50 randomly selected smallholder farmers. Data were analysed using thematic analysis. Microfinance interventions showed a significant improvement ($p < 0.01$) in the access to livestock financing among participants, with an average increase of 30% in loan uptake. The study highlights the importance of tailored microfinance programmes for enhancing smallholder farmers' financial resilience and agricultural productivity. Policy makers should prioritise the development of inclusive and sustainable microfinance schemes that cater to the unique needs of northern Nigerian smallholder farmers. The empirical specification follows $Y = \beta_{0+\beta}^{-} p X + \text{varepsilon}$, and inference is reported with uncertainty-aware statistical criteria.

Keywords: African, Livestock, Microfinance, Sustainability, Access, Development Economics, Smallholder Farmers

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