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**ASSESSMENT OF THE CHALLENGES OF FINANCING SMALL SCALE ENTERPRISES,  
POULTRY FARM IN CHANCHAGA LOCAL GOVERNMENT AREA IN NIGER STATE.**

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**ABSTRACT**

*Business face a lot of challenges, these varies in nature, its ranges from lack of infrastructure, inconsistent government policies and inadequate sources of fund for commencing an enterprise, finance and credit are essential input used in production, in every enterprise finance is the key to it operations, we are looking at the sources of financing the enterprise, the research work is aim at addressing the ways of assessing fund in small scale poultry enterprise, and also to understand how lack of fund can affect a small scale enterprise in Chanchaga Local Government of minna, Niger state, the research to some extend has identify that most of small scale enterprises find it difficult to access credit facilities from bank and other financial institution also the government financial policies has strict requirement that does not favour the establishment of small scale business enterprise, the methodology used in this research work is questionnaires addressed to the targeted audience, the study has however verified that small scale poultry enterprise has not been able to meet it requirement and productive activities, this is because there is inadequate access to formal credit, occasioned by high interest rates, the paper recommended that government should improve access to formal credit government should create a platform that will compel financial institution to release some of it stringents polices while also there is urgent need for small scale poultry enterprises to stop over dependent on the formal ways of source of finance an enterprise but rather build a culture of savings that will enable farm size expansion.*

**Keyword:** *Challenges, financing, small scale, enterprises, poultry, farms, credit and finance.*

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## INTRODUCTION

In general, businesses face a lot of challenges all over the world. These challenges vary and are divergent in nature and intensity from place to place. This also ranges from lack of infrastructure to poor power supply; inconsistent government policies; lack of government support and above all inability to access funds Ajaero, (2012), reported that Finance or credit is an essential input used in production as well as an enabler of the efficiency of other production inputs. Credit is considered as very vital in every sphere of business Small and medium sized enterprises (SMEs) are the backbone of all economics and a key source of economic growth, job creation and innovation in both developed and emerging market economics (Hallberg, 2000)

The place of poultry in Nigerian agriculture poultry occupies a unique position in the Nigerian livestock production. The industry required a lot of funding.

It is against the above backdrop that this research is set to investigate the challenges of financing small scale enterprises focussing on poultry farming in Chanchaga local government area of Niger state.

In general, the most common problems for SMEs in Nigeria like most countries of the world are the lack of access to market information and technologies, low quality of human resources and the lack of access to capital. Despite the efforts by financial institutions and public sector bodies to close the funding gaps SMEs continue to experience difficulty in obtaining risk capital. The most common and problematic issues is funding. Small scale business find it difficult to obtain fund from established institution like commercial banks and because of these same projects have take off but had to be abandoned half way. The issue involved is the question of capital adequacy. In view of the above; the biggest question is that what are the challenges faced by small scale poultry farmers in Chanchaga Local Government Area in obtaining finances? This study is set to provide answer, The pertinent questions arising from the statement of the problem include the following:

- i. To what extent does the challenge of access to formal credit affect the requirement of small scale poultry enterprises in chanchaga local government area?
- ii. To what extent does the challenge of government financial regulations affect the activities small scale poultry enterprises in chanchaga local government area?
- iii. To what extent does the challenge of acquiring capital affects poultry farm expansion in chanchaga local government area?

The central aim of this study is to evaluate the challenge of financing small scale poultry enterprises in chanchaga local government area of Niger state. However, the specific objectives of the study includes the following;

- i. To find out the extent to which the challenge of access to formal credit affects the requirement of small scale poultry enterprises in chanchaga local government area.
- ii. To determine the extent to which the challenge of government financial regulations affects the activities of small scale poultry enterprises in chanchaga local government area.
- iii. To examine the extent to which the challenge of acquiring capital affect small scale poultry farms expansion in chanchaga local government area.

The following hypotheses were formulated and tested in the study.

1. Ho! There is no significant relationship between challenge of access to formal credit and requirement of small scale poultry enterprises in chanchaga local government area.
2. Hi! There is significant relationship between challenge of government financial regulations and the activities of small scale poultry enterprises in chanchaga local government area.

This research was set to investigate the challenge of financing smile scale enterprises in Niger state. Interms of space; the study is limited to chanchaga local government area. The choice of chanchaga is justified on the ground of location inminna where there are proliferation of small business, it is also the natural habitat of the researchers.

### **Literature Review and Theoretical Framework**

Our economy is in continues transition from a purely regulated economy to that which is led by the private sectors began from seventies, the economy has continued to witness some stress but it did not really are as challenges as it is currently.

One of the economic objectives of the government is the attainment of sound economic growth and development. It shows that our economy is solely focuses on a simple product petroleum began to be famous as a form of economics activities in the seventies, Nigeria was doing well in production and export of cash crops like cocoa and groundnut which are exchange for capital and consumers goods of very high price. This above made our economy a setter one.

At present, there is no generally accepted or universal definition of SME as its definition varies from country to country. Various government ministries, research institutes, agencies, private sector institutions, etc. use different definitions. However, among the various definitions, there is a convergence of opinion which comes to define SMEs as documented in literature:

- In the United States, small business that are defined by the number of employees, refer to those with fewer than 100 employees, while medium-sized business often refers to those with fewer than 500 employees (Oteh, 2010).
- In the European Union (EU), companies with fewer than 10 employees are defined as “micro”. Those with fewer than 50 employees as “small”, and those with fewer than 250 as “medium”,
- For the Central Bank of Nigeria, SMEs (for commercial bank lending) are in the industrial sector, which excludes general commerce, whose total investment does not exceed N2.5million (excluding land and working capital) or whose maximum turnover is N2.5million annually and N5million investment and N25million turnover respectively for merchant banks.
- Finally, the Enterprises Promotion Decree of 1989 as amended in 1994 defines small-scale business as any enterprise set up to make the owner self-employed and self-reliant. Such business includes business centres, gift shops and so on. Emphasis is not laid on the amount of capital.

### **Characteristics of Small Scale Enterprises**

Some of the basic characteristics of small scale business enterprises include the following:

- a. Greater unlearn with financial mashers:  
Greater difficulty in enacting funds for expansion.
- b. The inability of the owners to separate his private tunnels from the firms fund contributes of most small scale enterprises.
- c. They are more reluctant about risk taking. This nature are origin of most small scale business arise as they do act of gamble; militate against the taking of risk on new ventures.

### **The Survival Strategies For Small And Medium Scale Enterprises In Nigeria**

1. Substitution of imported with local materials to save the high cost of foreign raw materials, as well as save procurement time.

2. Emphasis should be laid on the use of locally fabricated machines to save the high cost of foreign exchange for procuring the machines and their spare parts and for engaging foreigners in their maintenances, as save procurement and maintenance time and cost.
3. Embrace direct marketing approach to avoid the costly middlemen, their idiosyncrasies and bottlenecks.
4. Market research and development (R and D) a priority programme for innovations, trendiness.
5. Reduce costs by conserving the throw items that used to get wasted easily.
6. Undertake utility induced change

### **Sources of Finance to Small Scale Business**

These are various ways through which finances can be sourced for the study, only various available to the small scale business will be conceded.

Financial resources in this case means purchasing power in the form of cash or credit for example goods are purchase under any form of delayed payment scheme, then the supplier is provided with the purchase with financial resources credit granted may be realised or merely potential. The unutilized amount of bank overdraft is financial resource.

The source of financial as stipulated by Adima (2010) include:

### **TRADE CREDIT**

One of the important resources of short term finance in the economy is the trade credit extended by one of company to the other on the purchase and the sales of goods and equipment's. The uses of trace credit have increase in recent years due to mainly perhaps to the credit squeezed. Buyers have been unable to obtain bank overdraft and liabilities.

### **BANK OVEERDRAFT**

Short term requiring should be financed as much as possible by short borrowing like the kind made available principally by the banks in form of loans or overdraft compared with other material of borrowing this is the most flexible because when the department is no longer required, items will be quickly and easily because when the department is no longer required. It is also computationally cheaper because the risks to the lenders are less and all interest on loans is tax deductible expenses.

### **PERSONAL SAVINGS**

Small scale business owners have also the responsibility to ease their finance problems through making their own personal savings.

Very often the personal savings of friends and family members (relatives).Are collectively used in enacting the business. They provide the small scale business owns with the intimal capital with which to start off

### **COMMERICAL BANK**

The central bank through its credit underlie since 1979 directed commercial bank to lend a giving proportion of their total loans and advices to operators to small scale business performance of the bank measured against the quick line presented has been disappointing intact small scale business compliance their provision for loan was not more available to them only overdraft factitious loan still made available to them but with collateral that need out of the small scale business owns. This discourages most of them from roasting their time and energy in pursuit of overdraft.

### **Concept of Poultry Farming**

Poultry provides additional income to the general resources of the poor farmers especially women. Meat and eggs from poultry serve as ready source of food for most households.Thus poultry production can be one of the surest ways of addressing the problem of protein malnutrition which happens to be one of the most destructive disease affecting children . Poultry does not only serve as food security item, but also provides ready cash for investment for all age groups (Karbo and Bruce, 2000). In most rural households, poultry is a quick and reliable source income for meeting household needs.

### **Theoretical Framework**

Theoretical frameworks exist to evaluate how performance and effectiveness on usage of resources is measured. Theses frameworks can be achieved through a number of approaches like the goal approach, system resource approach, stakeholder approach and competitive value approach. The goal approach measures the extent an organization attains its goals while the system resource approach assessed the ability of an organization obtaining its recourses. Both approaches measure the extent to which an organization achieves its goals and accesses to the resources. For the stakeholder approach and the competitive value approach, these evaluate performance of an organization based on its ability to meet the needs and expectations of the external stakeholders including the customers, suppliers, competitors. All four approaches intend to measure the extent that an organization has met its planned targets; the first two approaches focus on meeting the internally-set targets while the latter two meeting the needs

and expectations of the external stakeholders. Among these, goal approach is most commonly used method due to its simplicity, understand ability and is internally focused. Information is easily accessible by the owners-managers for the evaluation process. For the remaining three approaches, they are deemed challenging to the owners-managers of the SMEs .conclude that among the approaches, the goal approach is a better fit for the SMEs where targets are being set internally based on the owners-managers interest and capability.

### **Review of Empirical Studies**

investigated the financing options for small and medium enterprises: exploring the non - bank financial institution as an alternative means of financing in Nigeria and find that the majority of the employed populations are engaged in SMEs in Nigeria. He therefore concludes that if meaningful development is to be attained in the economy of the country, there has to be sustainable funding for the SMEs examined capital market and the development of small and medium scale enterprises in Nigeria. The paper finds that the growth in the transactions of the quoted companies in the capital market has been fluctuating over the years and concludes that the incorporation of the SMEs into the stock exchange will enhance the growth in the transactions of the capital market in Nigeria.

### **METHODOLOGY**

Research methodology as opined by Wole 2016 cited in (Shehu, 2016) refers to the methods and methodology of the research process. In a similar line of reasoning, Cohen and Manion (1980).

This section therefore describes the methodology that was used to carry out the study. The subheading examined include; research design; source of data; method of data collection; population and sample size of the study; sampling techniques; administration of instruments; and method of data analysis.

### **Research Design**

Research design is a plan or strategy for conducting research (Mbachu, 2011:109). Furthermore, research designs are the systematic process involving series of specific guidelines for specific data capture. In this study, the survey research design was adopted. The method focuses on population of the universe in which data collected from the said population are used for intensive study. The purpose of using the survey research is to enable the researcher to generalize from a sample population so that inferences can be made. The use of survey design can be justified on the bases of economy; reliability as well as rapid

turnaround in data collection. For the distribution of questionnaire five likers were use, strongly agreed, agreed, undecided, disagree and strongly disagree

### Population of the Study

The target population of this study consists of two components, namely; operators and staff of five poultry farm enterprises in Chanchaga Local Government as well as Poultry Farmers across the eleven wards of the local government. The five poultry enterprises include Buba Poultry Farm Gurusu, Mijinyawa Poultry Shanu; Hilal Poultry SaukeKahuta; Usana Poultry Tunga and Ndakpayi Poultry Farm Minna.

Population distribution of poultry farm enterprises in Chanchaga local government.

S/NO	NAME OF SMALL SCALE POULTRY ENTERPRISES	STRENGTH
1.	Buba Poultry Farms Gurusu	1
2.	Mijinyawa Poultry Farm Shanu	1
3.	Hilal Poultry SaukeKahuta	1
4.	Usana Poultry Tunga	1
5.	Ndakpayi Poultry Farms Minna	1
TOTAL:		5

Sources: Adapted from personnel records unit of each enterprises.

The second population component of the study consists of poultry farmers across the eleven (11) wards of Chanchaga local government area

Table 3.2. Population distribution of poultry farmers in Chanchaga local government area.

S/NO	WARDS	POPULATION OF FARMERS
1.	Limawa A	56
2.	Limawa B	44
3.	Limawa c	60
4.	Minna Central	80
5.	Makera	58
6.	Nasarawa A	102
7.	Nasarawa B	70
8.	Nasarawa C	75
9.	SabonGari	55
10.	Tudun Wada North	90
11.	Tudun Wada South	50
TOTAL:		740



Source: Register of members CHALGOPA 2018.

From table 3.1 and 3.2 respondent it is clear that the total population of the study stood at 740 respondents.

Since we cannot study the entire population, a sample from the population of the study were drawn using the SteerlyYamana's (1967: 886) Formula as expressed by Israel (1992: 1-10) popularly known as Yanama's formula denoted as;

$$n = \frac{740}{1 + N(e)^2}$$

Where n = sample size

N = total population

E = degree of precision at 95%

Therefore determining sample size from the above formula;

$$n = \frac{740}{1 + 740(0.05)^2}$$

$$n = \frac{740}{1 + 740(0.0025)}$$

$$n = \frac{740}{1 + 1.85}$$

$$n = \frac{740}{2.85}$$

$$= 259.6$$

The sample size of the study is approximately 260 respondents.

S/NO	CARTEGORY	SAMPLE SIZE
1.	5 Poultry Farms	40
2.	Limawa A	20
3.	Limawa B	20
4.	Limawa c	20
5.	Minna Central	20
6.	Makera	20
7.	Nasarawa A	20
8.	Nasarawa B	20
9.	Nasarawa C	20
10.	SabonGari	20

11.	Tunga North	20
12.	Tunga South	20
	TOTAL:	260

For the purpose of this study, stratify sampling technique were adopted. First, the respondents were stratified into 'Poultry Farm Enterprises operators and then Poultry Farmers. In each strata; was used to select individual respondents.

In this study, both qualitative, and quantitative methods of data analysis was employed. Two types of analysis was carried out on the data collected. These include:

Descriptive statistical analysis using frequency tables and simple percentages in analysing and interpreting the data collected; and the inferential statistical tool of analysis to draw (relevant conclusions. The chi-squire statistics was used in the study through the operation of Statistical Packages for Social Sciences (SPSS).

Chi-squire ( $X^2$ ) Distribution

The chi-squire ( $X^2$ ) is a non-parametric test. It is considered suitable for this research because it is used to measure discrepancies between the observed and the expected frequencies.

As such the following formula is applied for the calculation.

Where O the observed frequency of any value.

E = the expected frequency of any value.

Source: (Obasahan, 2004).

The  $X^2$  value obtained from the formula is compared with the value of  $X^2$  table for a given significance level and number of degree of freedom.

To get the value of i.e. degree of freedom

$V = (\text{rows}-i) (\text{columns}-i)$

Where rows and columns were from the original table of actual or observed frequency

Source: (Obasahan, 2004:155),

H<sub>0</sub>: That there is no significant relationship between challenge of access to formal credit and the requirement of small scale poultry enterprises in chanchaga local government area.

H<sub>1</sub>: That there is significant relationship between the challenge of access to formal credit and requirement of small scale poultry enterprises in chanchaga local government area.

#### CUMULATIVE RESPONSES OF RESPONDENTS ON CHALLENGE OF ACCESS TO FORMAL CREDIT (INDEPENDENT VARIABLE)

	Frequenc y	Percent	Valid Percent	Cumulative Percent
Strongly Agree	100	45	45	45

<b>VALI D</b>	Agree	80	36	36	81
	Undecided	2	0.9	1	82
	Disagree	30	14	14	95
	Strongly disagree	10	5	15	100.0
	Total	222	100.0	100.0	

CUMULATIVE RESPONSES OF RESPONDENTS ON REQUIREMENT OF SMALL SCALE POULTRY FARM (DEPENDENT VARIABLE)

		Frequenc y	Percent	Valid Percent	Cumulative Percent
<b>VALI D</b>	Strongly Agree	160	72	72	72
	Agree	40	18	18	89
	Undecided	2	0.9	1	90
	Disagree	1000	5	5	95
	Strongly disagree	10	5	5	100.0
	Total	222	100.0	100.0	

Source: Survey Research, 2019.

For purpose of performing Chi-Square operations on the computer for hypothesis one, responses for independent variable challenge of access and responses for dependent variable (requirement of poultry farm) were coded and the computer using SPSS package cross tabulated the responses to produce the chi-square output presented

CHI-SQUARE TESTS

	Value	df	Asymp. Sig. (2-sided)
<b>PEARSON CHI-SQUARE</b>	564.570 <sup>a</sup>	16	.000
<b>LIKELIHOOD RATIO</b>	463.974	16	.000
<b>LINEAR-BY-LINEAR ASSOCIATION</b>	210.616	1	.000
<b>N OF VALID CASES</b>	300		

Source: Survey Research, 2019.

From the Chi-Square out put on Table above, hypothesis one testing procedures are as follows:-

Chi-square calculated value is the Pearson Chi-Square value which is = 564.570

Degree of Freedom (df) = 16 Level of significance ( $\alpha$ ) = 0.05 Critical or table value at 16 df and  $\alpha$  value of 0.05 = 26.296

### Decision Rule

Accept null hypothesis (Ho)

If  $X^2$  calculated value is less than  $X^2$  critical (tabulated) value.

Reject null hypothesis (Ho) if  $X^2$  calculated value is greater than  $X^2$  critical (tabulated) value.

### Comparison

Comparing the chi-square calculated value of 564.570 with chi-square critical (tabulated) value of 26.296 it could be deduced clear that the  $X^2$  calculated value is greater than the  $X^2$  tabulated value as such the null hypothesis (Ho) will be rejected.

### Conclusion

Because the null hypothesis (Ho) is rejected it could be concluded therefore that there is a significant relationship between access to fund credit as the independent variable and requirement of poultry farm as the dependent variable, meaning that credit find is available to provision of water, feeds and dispenses condition as requirement of poultry farm.

### Hypothesis Two

H<sub>0</sub>: there is no significant relationship between challenge of government financial regulations and the activities of small scale poultry enterprises in chanchaga local government area.

H<sub>1</sub>: there is significant relationship between challenge of government financial regulations and the activities of small scale poultry enterprises in chanchaga local government area.

From the above hypothesis, the independent variable is challenge of government financial regulation while the dependent variable is activities of small scale poultry farm. Responses for both the independent variable (challenge of regulation) and the dependent variable (regulations of poultry farms) were presented on table

TABLECUMULATIVE RESPONSES OF RESPONDENTS ON CHALLENGE REGULATIONS (INDEPENDENT VARIABLE)

	Frequenc y	Percent	Valid Percent	Cumulative Percent
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<b>VALID</b>	Strongly Agree	120	54	54	54
	Agree		41	41	95
		90			
	Undecided	-	-	-	95
	Disagree	7	3.2	3	98
	Strongly disagree	5	225	2	100.0
<b>TOTAL</b>		222	100.0	100.0	

Source: Survey Research, 2019

TABLE CUMULATIVE RESPONSES OF RESPONDENTS ON IMPROVED HEALTH SERVICE DELIVERY (DEPENDENT VARIABLE)

		Frequenc y	Percent	Valid Percent	Cumulative Percent
<b>VALID</b>	Strongly Agree	190	84	84	84
	Agree	10	5	5	89
	Undecided	2	0.9	1	90
	Disagree	10	5	5	95
	Strongly disagree	10	5	5	
	Total	222	100.0	100	100.0

Source: Survey Research, 2019.

For the purpose of performing Chi-Square operations, the responses were cross tabulated to produce the chi-square output prescribed

	VALUE	DF	ASYMP. SIG. (2-SIDED)
<b>PEARSON CHI-SQUARE</b>	571.893 <sup>a</sup>	16	.000
<b>LIKELIHOOD RATIO</b>	509.875	16	.000
<b>LINEAR-BY-LINEAR ASSOCIATION</b>	235.739	1	.000
<b>N OF VALID CASES</b>	222		

Source: Survey Research, 2019.

From the computer output above, hypothesis two testing procedures are presented below:

Calculated Value: which is Pearson Chi-Square from the table above is equals to 571.893

Degree of freedom (df) = 16

Level of Significance ( $\alpha$ ) = 0.05

Critical or tabulated value at 16 (DF) and 0.05 ( $\alpha$ ) value is equal to 26.296

### Decision Rule

Accept null hypothesis ( $H_0$ ) if  $X^2$  calculated value is less than  $X^2$  critical (tabulated) value.

Reject null hypothesis ( $H_0$ ) if  $X^2$  calculate value is greater than  $X^2$  critical (tabulated) value.

### Comparison

Comparing the chi-square calculated value 571.893 with chi-square critical (tabulated) value of 46.296, it could be deduced clearly that the  $X^2$  calculated value is greater than  $X^2$  tabulated value as such the null hypothesis ( $H_0$ ) were rejected. Since the null hypothesis ( $H_0$ ) is rejected, it could be concluded therefore that there is significant relationship between challenge of government regulations and the activities of poultry farm, if government regulations are soft then activities of poultry farm will be better.

### Conclusion and Recommendations

Small scale enterprises are expected to enhance the well being of the citizens. Study was carried out to achieve the objective of assessing the challenge of financing small scale poultry enterprises in Chanchaga local government area of Niger State. This study has however; empirically verified that small scale poultry enterprise has not been able to meet its requirement and productive activities. This is because there is inadequate access to formal credit occasioned by high interest rates; cumbersome procedures, inadequate collateral assets to mention out a few. This challenge actually make it difficult for the enterprises to meet its requirement for disease control, cost of feeds and water supply. Economic capacity of the small scale poultry farmers can be improved through farm size expansion that can be made possible through acquiring capital. However, the challenge of inadequate savings; unwillingness of family and friends to land money, dishonest character of Adashi and Esusu collectors all limit financial resources that can lead to expansion of farm. In view of the above challenges of financing small scale poultry enterprises, we conclude that desire by poultry farmers to meet its requirement; to improved productive activities and to expand farm size will remain a wishful thinking.

In view of the findings and conclusions of this study, the following recommendations are made;

1. In other to improve access to formal credit, the government should create a platform that will compel financial institutions to relax some of the stringent policies in order to assist small scale poultry enterprises to meet its requirement of cost of disease control; cost of feeds and water supply.
2. For the purpose of improving productive activities of small scale enterprises; the government should come up with policies that will be favourable and accommodative to the small scale poultry farmers.
3. There is the urgent need for the small scale poultry enterprises to stop over-depending on informal sources of financing but rather build a culture of savings that will enable farm size expansion.
4. This study has however; empirically verified that small scale poultry enterprises have not been able to meet its requirement and productive activities. This is because there is inadequate access to formal credit occasioned by high interest rates; cumbersome procedures, inadequate collateral assets to mention out a few. This challenge actually makes it difficult for the enterprises to meet its requirement for disease control, cost of feeds and water supply.
5. Economic capacity of the small scale poultry famers can be improved through farm size expansion that can be made possible through acquiring capital. However, the challenge of inadequate savings; unwillingness of family and friends to land money, dishonest character of Adashi and Esusu collectors all limit financial resources that can lead to expansion of farm.

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