

For Immediate Release

Access to Credit and Technology can Improve Crop Yield among Smallholder Farmers: UN University Report Confirms



Accra, 30th January, 2017 - A study supported by the United Nations University Institute for Natural Resources in Africa (UNU-INRA) confirmed that access to credit and technology can increase crop yield among smallholder farmers in Africa.

The research findings, reported in the Institute’s [working paper](#) entitled “*Crop Yield Volatility among Smallholder Farmers*” revealed that smallholder farmers who had access to credit obtained an increased yield of 35.5 percent per acre compared to their counterparts who did not have access to credit. Similarly, the results showed that smallholder farmers who adopted farming technologies such as improved seeds and fertility-restoring technologies like organic manure, had about 65.7 percent increase in yields per acre than farmers who did not adopt any farming technology.

The research, led by Dr. James Atta Peprah, explored factors that influence crop yield volatility among rural and urban smallholder farmers in Ghana. According to Dr. Peprah and the research team, the findings confirm the significant roles that credit and yield-raising technologies such as improved seed varieties, fertility-restoring and conservation technologies can play in improving

the yield of rural smallholder farmers. He noted that “the results back calls to make credit available to rural farmers to purchase farming inputs so as to increase their productivity”.

The study therefore calls on policy makers to strengthen existing agricultural policies to target reduction of the cost of credit for smallholder farmers so as to enhance their access to credit. It also admonishes financial institutions to put in place special packages for farmers as well as measures to ensure that funds given out to farmers for agricultural activities are not diverted for other purposes.

In addition to access to credit, the paper calls for education and training of smallholder farmers, especially by Agriculture Extension Officers, on the use of technology. More specifically, the study is advocating for farmers to be trained and advised to adopt yield-raising technologies such as organic manure, improved seeds suitable for local conditions, and modern agricultural machinery to facilitate their farming activities for poverty reduction.

In the view of Dr. Elias T. Ayuk, Director of UNU-INRA, this research empirically endorses calls for policies to encourage smallholder farmers’ access to credit and modernization of agriculture to ensure food security in Africa. The study, he indicated, is in line with UNU-INRA’s mandate to investigate, amongst others, the efficient management of natural resources to inform policies in Africa.

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EDITOR’S NOTE

About UNU-INRA

UNU-INRA’s mandate is to contribute to the sustainable management of Africa’s natural resources through research, capacity development, policy advice and dissemination. The Institute is one of the 14 Research and Training Centres / Programmes (RTC/Ps) that constitute the United Nations University’s (UNU) worldwide network. UNU-INRA operates out of its main office at the University of Ghana campus, and also carries out some of its major activities through operating units (OUs) in five other African countries, namely Cameroon, Ivory Coast, Namibia, Senegal, and Zambia. Each of these OUs focuses on specific areas of natural resources management.

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