



Financial Inclusion for Farm and Non-Farm Poverty Alleviation in Northeast Nigeria: A Case Study of Wukari Local Government Area, Taraba State

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Abstract – Despite various government initiatives aimed at promoting financial inclusion in Nigeria, the level of financial exclusion remains high in many rural communities. However, this study examined the role of financial inclusion in alleviating poverty among rural households engaged in farm and non-farm activities in Wukari Local Government Area. The main objective of the study was to investigate how access to financial services influences agricultural productivity and non-farm income-generating activities among rural households. The study adopted a descriptive survey research design. Primary data were collected through structured questionnaires administered to 120 respondents, including farmers, traders, and artisans. The data were analysed using descriptive statistical tools such as frequency distribution and percentages. The findings revealed that majority of respondents have access to bank accounts, indicating a moderate level of financial inclusion in the area. The results further showed that financial inclusion significantly improves agricultural productivity by enabling farmers to access credit and invest in productive inputs. In addition, financial services support non-farm economic activities such as small businesses and trading, thereby increasing household income. However, the study also identified challenges such as long distances to banking facilities, lack of collateral, and high interest rates as major barriers to financial inclusion. The study concludes that improving financial inclusion can significantly reduce poverty and enhance economic development in rural communities. It therefore recommends expansion of rural banking services, promotion of digital financial services, and implementation of financial literacy programs.

Keywords – Financial inclusion; Financial services; Poverty alleviation; Income inequality; Development; Nigeria.

I. INTRODUCTION

Poverty remains one of the most pressing socio-economic challenges confronting developing countries, particularly in Sub-Saharan Africa (SSA). Nigeria, despite being one of the largest economies in Africa, continues to face widespread poverty, especially in rural communities where agriculture constitutes the primary source of livelihood. Taraba State is one the poorest state in Nigeria. According to national data in 2022, poverty rate was estimated to range between 79 per cent to 87 per cent. Poverty in rural areas manifests through limited access to basic services, low productivity, unemployment, and inadequate income-generating opportunities. Consequently, the need for sustainable poverty alleviation strategies has become a major focus of development policies and academic research.

Financial inclusion is one of the emerging strategies for addressing poverty. Financial inclusion refers to the availability and accessibility of affordable financial services such as savings, credit, insurance, and payment systems to all individuals and businesses, particularly those who are traditionally excluded from formal financial institutions (Ozili et al., 2024). Financial inclusion is considered a critical tool for promoting economic growth, improving household welfare, and reducing poverty levels (Aribaba et al., 2020). Access to financial services enables individuals to invest in productive activities, manage financial risks, and increase their income-generating capacity.

In Nigeria, a large proportion of the population remains financially excluded, especially in rural areas where financial infrastructure is weak and financial literacy levels are low. According to recent studies, many Nigerians lack access to formal banking services due to factors such as poverty, low education, distance to financial institutions, and lack of required documentation (Aribaba et al., 2021). These barriers limit the ability of rural households to access credit and other financial services necessary for improving their livelihoods (Sakanko et al., 2024). Financial exclusion is particularly evident among small-scale farmers and informal sector workers who rely heavily on subsistence agriculture and petty trading.

Thus, financial inclusion has significant implications for poverty alleviation in both farm and non-farm sectors. Specifically, in the agricultural sector, access to credit enables farmers to purchase improved seeds, fertilizers, and farming equipment, thereby increasing agricultural productivity and income. Similarly, financial services support non-farm activities such as small businesses, trading, and cottage industries, which serve as alternative sources of income for rural households. In addition, studies have shown that financial inclusion can promote entrepreneurship, enhance purchasing power, and improve household living standards (Hussaini & Dikko, 2025). By facilitating access to capital and financial services, financial inclusion provides opportunities for individuals to diversify their livelihoods and reduce vulnerability to poverty.

However, despite various government initiatives aimed at promoting financial inclusion in Nigeria, the level of



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financial exclusion remains high in many rural communities. Evidence suggests that financial inclusion has a negative relationship with poverty, meaning that individuals who have access to financial services are less likely to experience poverty compared to those who are excluded from the financial system (Ozili et al., 2024). However, many rural communities still lack adequate financial infrastructure, such as bank branches, microfinance institutions, and digital financial services. Given the importance of financial inclusion in promoting economic empowerment and poverty reduction, it becomes necessary to examine how access to financial services influences poverty alleviation among both farm and non-farm households. This study therefore investigates the role of financial inclusion in alleviating poverty among rural households in Wukari Local Government Area of Taraba State.

The north-eastern region of Nigeria has been particularly affected by poverty and insecurity due to factors such as underdevelopment, limited economic opportunities, and infrastructural deficits. Rural communities in this region depend heavily on agriculture and informal economic activities for survival. In Taraba State, particularly in Wukari Local Government Area, many households engage in farming and small-scale non-farm activities such as trading and artisanal work. However, access to financial services remains limited, thereby constraining their ability to expand economic activities and improve their standard of living. Nevertheless, there is insufficient empirical evidence on how access to financial services which influences poverty reduction among farm and non-farm activities, particularly in rural areas of north-eastern Nigeria.

Therefore, the major problem addressed by this study is the persistent poverty among rural households in Wukari Local Government Area despite the existence of financial inclusion initiatives. The study seeks to examine whether financial inclusion plays a significant role in alleviating poverty among households engaged in farm and non-farm activities in the area. The specific objectives are (i) to examine the level of financial inclusion among rural households in Wukari Local Government Area. (ii) to determine the impact of financial inclusion on poverty alleviation among farm households. (iii) to assess the role of financial inclusion in promoting non-farm income-generating activities. (iv) to identify the major challenges hindering financial inclusion in rural communities.

Thus, this study will be beneficial to several stakeholders. First, it will contribute to academic knowledge by providing empirical evidence on the relationship between financial inclusion and poverty alleviation in rural Nigeria. The findings will also serve as reference material for researchers and students interested in financial inclusion, rural development, and poverty studies. Second, the study will assist policymakers and government agencies in designing effective financial inclusion policies that target rural populations. Understanding the challenges faced by rural

households in accessing financial services will enable policymakers to develop strategies that promote inclusive economic growth. Third, the study will be useful to financial institutions such as banks and microfinance institutions by highlighting opportunities for expanding financial services in rural communities. Finally, the findings will help rural households and community organizations understand the importance of financial inclusion in improving livelihoods and reducing poverty.

II. LITERATURE REVIEW

Conceptual review

Concept of financial inclusion

Financial inclusion refers to the provision of affordable and accessible financial services to individuals and businesses, especially those who are underserved or excluded from the formal financial system. These services include savings accounts, credit facilities, insurance, and payment services (Ozili, 2020). Financial inclusion ensures that individuals and businesses have access to useful and affordable financial products that meet their needs in a responsible and sustainable way. It aims to integrate low-income populations into the formal financial sector to improve economic participation and reduce poverty. According to the World Bank, financial inclusion enables individuals to save securely, borrow money for productive investments, and manage financial risks. Access to financial services allows households to improve their income-generating capacity and economic resilience. In rural areas of developing countries, financial inclusion plays a critical role in economic development. Many rural households rely on informal financial arrangements such as rotating savings groups and borrowing from relatives. However, these informal systems often lack sufficient capital and stability compared to formal financial institutions.

Concept of poverty

Poverty refers to a condition in which individuals lack the financial resources necessary to meet basic needs such as food, shelter, healthcare, and education. Poverty can be measured using income levels, consumption levels, or multidimensional indicators that capture living standards and access to essential services. According to the United Nations, poverty is not only about income deprivation but also about lack of opportunities, social exclusion, and vulnerability to economic shocks. In Nigeria, poverty is particularly severe in rural areas where infrastructure, employment opportunities, and financial services are limited. Rural households depend largely on subsistence agriculture and informal sector activities for survival.

Farm and non-farm activities in rural development

Farm activities refer to agricultural production such as crop farming, livestock rearing, and fishing. Agriculture remains the primary source of livelihood for most rural households in Nigeria. However, rural households also engage in non-farm activities to supplement their income. Non-farm activities include petty trading, food processing, transportation services, carpentry, tailoring, and other small



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businesses. Research indicates that diversification into non-farm activities can significantly reduce rural poverty by providing additional income sources. Financial inclusion supports these activities by providing capital for business expansion.

Theoretical review

Financial intermediation theory

Financial Intermediation Theory explains how financial institutions act as intermediaries between savers and borrowers. Financial institutions mobilize savings from individuals and provide credit to those who need funds for productive investments. This theory suggests that effective financial systems facilitate economic growth by allocating financial resources efficiently. Access to financial services allows entrepreneurs and farmers to invest in productive activities, thereby increasing income and reducing poverty. The theory is relevant to this study because financial inclusion expands the role of financial institutions in rural communities by providing financial services to previously excluded populations.

Capability approach

The Capability Approach, developed by Amartya Sen, emphasizes that development should focus on expanding individuals' capabilities and opportunities rather than merely increasing income levels. According to this theory, access to financial services enhances individuals' ability to make economic decisions, invest in productive activities, and improve their standard of living. Financial inclusion therefore increases people's economic capabilities and empowers them to escape poverty.

Empirical review

This section synthesizes existing empirical studies on financial inclusion and poverty alleviation with a focus on the study context.

Global and African Studies

Beck et al. (2007) found that countries with higher financial inclusion show stronger economic growth and better poverty outcomes. However, Demirguc-Kunt & Klapper (2012) reported that access to bank accounts was associated with increased savings and investment in small firms in Sub-Saharan Africa. Notwithstanding, in Ghana, Obeng-Odoom (2016) found that financial inclusion improved household resilience but also noted challenges like high transaction costs. Also, Aitaa and Amadi (2023) revealed in their study that the growth of Fintech businesses in African countries is significantly driving financial inclusion, and hence, promoting economic growth in the continent. Likewise, Saha et al. (2023) showed in their study that financial inclusion significantly and positively impacted the economic growth of 104 developing countries. Similarly, Jima and Makoni (2023) used causality technique and submitted that there is a bidirectional association between financial inclusion and economic growth in SSA countries. Furthermore, Chinoda and Kapingura (2024) examined how institutions and governance impact digital financial inclusion and economic growth nexus in SSA economies.

The result shows a substantial positive effect of both moderators in the primary relationship. Mir et al. (2024) developed a financial inclusion index and tested the hypothesis that financial inclusion is beneficial for economic growth, their findings showed a significant positive effect of financial inclusion on the economy of 53 developing nations.

Nigerian Context

Olaniyan & Yusuf (2018) reported that rural farmers with access to formal credit had higher output and smoother consumption compared to those excluded from formal finance. Studies in north-eastern states like Borno and Yobe indicate that financial inclusion is constrained by insecurity and low financial literacy. The study carry out by Adeyemo (2019) found that access to agricultural credit significantly increased farm income in northern Nigeria. Also, Aribaba et al. (2020) investigated the impact of financial inclusion on poverty alleviation in Nigeria. The study found that access to financial services significantly improves household income and reduces poverty levels. Similarly, Ajakaiye & Fakiyesi (2020) showed that microfinance increased rural enterprise productivity but noted persistent inequalities in access. However, Ozili (2020) examined financial inclusion in developing countries and concluded that access to banking services increases investment opportunities and enhances economic participation.

Meanwhile, Agbaje & Agbaje (2021) reported that small non-farm enterprises benefitted from microcredit, expanding employment, though limited by managerial skills. Similarly, Anidiobu (2021) found that financial inclusion enhances entrepreneurial activities and reduces unemployment in rural areas. However, Usman & Okoye (2022) documenting in Taraba State found that non-farm credit usage had a stronger effect on poverty reduction than farm credit, suggesting diversification matters for rural livelihoods. Notwithstanding, Hussaini and Dikko (2023) studied the effect of digital financial inclusion on poverty reduction in northern Nigeria. Their findings revealed that digital banking services improve financial access and increase income-generating opportunities. Oyadeyi (2024) in their study revealed that financial inclusion and banking innovation avenues both significantly and positively impacted the economy of Nigeria. Similarly, Iwedi (2024) revealed that there is a robust positive effect of financial inclusion on economic growth in Nigeria, while unidirectional causal effect flows from the former to the latter.

Gap in the literature

Although several studies have examined financial inclusion and poverty reduction in Nigeria, most of them focus on national-level data or urban areas. Few studies have specifically examined the role of financial inclusion in both farm and non-farm poverty alleviation in rural communities, particularly in Wukari Local Government Area of Taraba State. This study therefore fills this gap by providing empirical evidence on how financial inclusion



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influences poverty alleviation among rural households engaged in agricultural and non-agricultural activities.

III. RESEARCH METHODOLOGY

Research Design

This study adopts a descriptive survey research design. The design allows the researcher to collect data from respondents and examine the relationship between financial inclusion and poverty alleviation.

The Study Area

This study was conducted in Wukari, Local government area of Taraba State. Wukari is located on latitude 7.89oN and longitude 9.78oE of the equator, with topography of 189m above the sea level(world atlas, 2024. Wukari is made up of ten(10) wards, namely, Akwana, Avyi, Bantaje, chonku, kente, jibu, hospital, Rafinkada, puje, and Tsukundi wards. Wukari local government of Taraba State is one among the 16 local government area of Taraba State and from the five local government that constitute southern Taraba senatorial Districts along with Takum, Ibi, Donga, and Ussa.

The major occupation of the inhabitant is Agriculture, and major food crops produced include yam, maize, Rice, Sorghum, Cassava, and others tree crops like mango, Cashew, and Oranges and also rearing of animals which include ; Cattle, Sheep, Goats, Pigs, and Poultry with land areas of 4,308km² and population of 3417 people(National population commission 2016) with an estimated population of 350,731 , projected to population growth rate of 3.8%.



Fig.1: Map of Wukari Local Government Area of Taraba State.

source: Taraba State official Diar (2026)

Method of data collection

Multi-Stage random sampling techniques were used to arrive at the selection of the one hundred and twenty respondents. From the first stage five(5) wards were selected using purposive sampling techniques. in the next stage, 25 per cent of 29 villages from the five (5) wards were taken to give the average of seven(7) villages as sample. Slovin’s formula for determining sample size was used in the third stage to select the 120 respondents who participated in the study which include Farmers, Traders, Artisans and Small business owners within wukari local

government Area. The formula is computed as $n=N/(1+Ne^2)$ where n is number of samples, N is total population and e is error margin. The descriptive statistic included percentages, frequency distributions and means, while a three points likers scale questionnaire type was used to generate the study response in identifying the level of financial inclusion among rural household in Wukari local government Area.

IV. ANALYSIS AND DISCUSSION OF FINDINGS

Analysis

This chapter presents, analyzes, and interprets the data collected from respondents in Wukari Local Government Area. The data were obtained through questionnaires administered to rural households engaged in farm and non-farm activities. A total of 120 questionnaires were distributed and all were returned and found usable for analysis. The analysis is presented using tables, frequencies, and percentages. The results are interpreted based on the research questions and objectives of the study.

Demographic characteristics of respondents

Table 1 shows that 60% of the respondents are male, while 40% are female. This indicates that men dominate farming and economic activities in the study area. However, women also played a significant role in small businesses and trading activities in the community.

Table 1: Gender distribution

A. Gender	B. Frequency	C. Percentage
D. Male	E. 72	F. 60%
G. Female	H. 48	I. 40%
J. Total	K. 120	L. 100%

Source: Authors

Table 2 indicates that 33% of respondents are between 31–40 years, which represents the largest age group. This suggests that most individuals involved in farming and non-farm economic activities are within the active working age group.

Table 2: Age distribution

M. Age Group	N. Frequency	O. Percentage
P. 18–30 years	Q. 30	R. 25%
S. 31–40 years	T. 40	U. 33%
V. 41–50 years	W. 32	X. 27%
Y. 51 years and above	Z. 18	AA. 15%
Total	BB. 120	CC. 100%

Source: Authors.

In Table 3, the result show that 46% of respondents are farmers, indicating that agriculture is the primary economic



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activity in the area. However, non-farm activities such as trading and artisan work also contributed significantly to household income.

Table 3: Occupation of respondents

DD. Occupation	EE. Frequency	FF. Percentage
GG. Farmers	HH. 55	II. 46%
JJ. Traders	KK. 30	LL. 25%
MM. Artisans	NN. 20	OO. 17%
PP. Others	QQ. 15	RR. 12%
SS. Total	TT. 120	UU. 100%

Source: Authors.

Level of financial inclusion among respondents

The result in Table 4 indicates that 65% of respondents have bank accounts, while 35% do not have access to formal banking services. This indicates that although financial inclusion is increasing, a significant proportion of rural households remain financially excluded.

Table 4: Ownership of bank accounts

VV. Response	WW. Frequency	XX. Percentage
YY. Yes	ZZ. 78	AAA. 65%
BBB. No	CCC. 42	DDD. 35%
EEE. Total	FFF. 120	GGG. 100%

Source: Authors

The results presented in Table 5 indicate that 58% of respondents have never received loans from financial institutions, suggesting that access to credit remains limited in rural communities. This lack of access to credit can limit the ability of farmers and small business owners to expand their economic activities.

Table 5: Access to loans

Response	Frequency	Percentage
Yes	50	42%
No	70	58%
Total	120	100%

Source: Authors

Financial Inclusion and Farm Activities

The outcome captured in Table 6 show that 62% of respondents do not use loans for farming activities, which may be due to lack of access to financial services or fear of high interest rates. This situation limits agricultural productivity and income growth among rural farmers.

Table 6: Use of loans for agricultural activities

HHH. Response	III. Frequency	JJJ. Percentage
KKK. Yes	LLL. 45	MMM. 38%
NNN. No	OOO. 75	PPP. 62%
QQQ. Total	RRR. 120	SSS. 100%

Source: Authors.

Evidence in Table 7 reveals that the majority of respondents (75%) either strongly agree or agree that financial services improve farming productivity. This indicates that financial

inclusion plays an important role in supporting agricultural development in the study area.

Table 7: Impact of Financial Services on Farming Productivity

TTT. Response	UUU. Frequency	VVV. Percentage
WWW. Strongly Agree	XXX. 40	YYY. 33%
ZZZ. Agree	AAAA. 50	BBBB. 42%
CCCC. Disagree	DDDD. 20	EEEE. 17%
FFFF. Strongly Disagree	GGGG. 10	HHHH. 8%
III. Total	JJJ. 120	KKKK. 100%

Source: Authors.

Financial Inclusion and Non-Farm Activities

Presented in Table 8 is the results showing the relationship between financial services and business expansion. The outcome showed that 57% of respondents believe financial services help expand their businesses. This indicates that financial inclusion supports the growth of non-farm economic activities such as trading and small-scale enterprises.

Table 8: Financial services and business expansion

LLLL. Response	MMMM. Frequency	NNNN. Percentage
OOOO. Yes	PPPP. 68	QQQQ. 57%
RRRR. No	SSSS. 52	TTTT. 43%
UUUU. Total	VVVV. 120	WWWW. 100%

Source: Authors.

Furthermore, Table 9 shows the nexus between financial inclusion and income improvement. The result reveals that about 75% of respondents agree that access to financial services improves their income levels. This suggests that financial inclusion contributes significantly to poverty reduction.

Table 9: Financial inclusion and income improvement

XXXX. Response	YYYY. Frequency	Percentage
ZZZZ. Strongly Agree	AAAAA. 38	BBBBB. 32%
CCCCC. Agree	DDDDD. 52	EEEEE. 43%
FFFFF. Disagree	GGGGG. 18	HHHHH. 15%
IIIII. Strongly Disagree	JJJJJ. 12	KKKKK. 10%
LLLLL. Total	MMMMM. 120	NNNNN. 100%

Source: Author.

Table 10 captures the perceived challenges of financial inclusion as noted by respondents. The results show that the distance to financial institutions (33%) is the most significant barrier to financial inclusion. Other major challenges include lack of collateral and high interest rates.



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These challenges prevent many rural households from accessing financial services.

Table 10 Challenges of financial inclusion

Challenge	Frequency	Percentage
Distance to banks	40	33%
Lack of collateral	35	29%
High interest rates	28	23%
Lack of awareness	17	15%
Total	120	100%

Source: Author.

Discussion of findings

The findings of this study indicate that financial inclusion plays a significant role in poverty alleviation among rural households in Taraba State. First, the results show that a majority of respondents have access to bank accounts, suggesting that financial inclusion is gradually improving in the study area. However, a considerable number of rural households still lack access to formal financial services. This indicates that although financial inclusion is increasing in the study area, a significant proportion of rural households remain financially excluded. This might be due to poor awareness to farmers and non-farmers in the study areas concerning the important of having an account with financial institution. This finding is in line with the work of Ozili (2020), which examined financial inclusion in developing countries and concluded that access to banking services increases investment opportunities and enhances economic participation. This position was also confirm by Hussaini and Dikko (2023) whose study showed the effect of digital financial inclusion on poverty reduction in northern Nigeria. Their findings revealed that digital banking services improve financial access and increase income-generating opportunities.

Second, the study found that access to financial services positively influences agricultural productivity. Farmers who have access to financial services are more likely to invest in improved agricultural inputs, which leads to increase in productivity and income. This findings aligns empirically with the works of Olaniyan & Yusuf (2018) who reported that rural farmers with access to formal credit had higher output and smoother consumption, compared to those excluded from formal finance. Studies in north-eastern states like Borno and Yobe indicate that financial inclusion is constrained by insecurity and low financial literacy. The study carry out by Adeyemo (2019) found that access to agricultural credit significantly increased farm income in northern Nigeria. Notwithstanding, the result of this work is in agreement with Financial Intermediation Theory which explains how financial institutions act as intermediaries between savers and borrowers. Access to financial services allows entrepreneurs and farmers to invest in productive activities, thereby increasing income and reducing poverty. The theory is relevant to this study

because financial inclusion expands the role of financial institutions in rural communities by providing financial services to previously excluded populations.

Third objective of the study indicate that financial inclusion supports non-farm economic activities such as trading and small businesses in the study area. These activities provide additional sources of income for rural households and reduce their dependence on agriculture which the multiplier effect is that its help to reduce poverty in the study area. This result is in consonant with the work of Agbaje & Agbaje (2021) which revealed that small non-farm enterprises benefited from micro-credit, expanding employment, though limited by managerial skills. However, Usman & Okoye (2022) carry their research in Taraba State and result that non-farm credit usage had a stronger effect on poverty reduction than farm credit. Also, the result agree with Capability theory developed by Amartya Sen which state that access to financial services enhances individuals' ability to make economic decisions, invest in productive activities, and improve their standard of living. Financial inclusion therefore increases people's economic capabilities and empowers them to escape poverty.

Finally, the study identified several challenges affecting financial inclusion in rural areas, including poor financial infrastructure, high interest rates, and lack of collateral. All these findings are consistent with previous studies which show that financial inclusion promotes economic empowerment and reduces poverty.

V. CONCLUSIONS AND POLICY RECOMMENDATIONS

Given the importance of financial inclusion in promoting economic empowerment and poverty reduction, it becomes necessary to examine how access to financial services influences poverty alleviation among both farm and non-farm households. This study therefore investigates the role of financial inclusion in alleviating poverty among rural households in Wukari Local Government Area of Taraba State. The study adopted a descriptive survey research design. Primary data were collected through questionnaires administered to 120 respondents, including farmers, traders, and artisans. The data collected were analyzed using frequency distribution and percentages. The findings revealed that majority of respondents have access to bank accounts, indicating moderate financial inclusion in the study area. While access to financial services positively influences farming productivity and agricultural investment. Financial inclusion supports non-farm economic activities such as trading and small businesses. Finally, Despite these benefits, many rural households still face challenges such as distance to banks, lack of collateral, and high interest rates. Based on the findings of the study, Hence, it can be concluded that financial inclusion plays an important role in improving the economic well-being of rural households because access to financial services enables farmers and small business owners to obtain credit,



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invest in productive activities, and increase their income levels. As a result, financial inclusion contributes to poverty alleviation and rural development. However, the study also revealed that many rural households still face barriers in accessing financial services due to inadequate financial infrastructure, lack of financial literacy, and high borrowing costs. Therefore, improving financial inclusion in rural communities is essential for achieving sustainable economic development and reducing poverty.

Based on these aforesaid findings it is recommended that an expansion of rural banking services be pursued aggressively. Specifically, the banking authority (I.e., The CBN) should ensure that financial institutions operating in the country widen their spread by establishing more bank branches and microfinance institutions in rural communities to improve access to financial services. Also, the CBN should further intensify efforts at expanding rural financial infrastructure to encourage rural financial inclusiveness. Furthermore, mobile banking and digital financial services should be promoted to reach rural population who have limited access to traditional banking institutions. Digital financial inclusion can help reduce the barriers of distance and transaction costs. Similarly, financial institutions should provide affordable credit to farmers and small-scale entrepreneurs to support agricultural production and business expansion. loan conditions should be flexible to accommodate rural borrowers.

Also, government agencies, non-governmental organizations, and financial institutions should organize financial education programs to improve financial literacy among rural households. Financial literacy will help individuals understand the benefits of saving, borrowing, and using financial services effectively. In addition, special credit programs should be introduced to support farmers in purchasing improved seeds, fertilizers, and farming equipment. Such programs will improve agricultural productivity and increase farmers' income.

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