SOSYAL BİLİMLERDE GÜNCEL KONULAR ve MULTİ-DİSİPLİNER YAKLAŞIMLAR



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SOSYAL BİLİMLERDE GÜNCEL KONULAR
ve
MULTİ-DİSİPLİNER YAKLAŞIMLAR

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PEANUTS FARMERS' AGRICULTURAL CREDIT USAGE FROM FORMAL SOURCES IN TURKEY: THE CASE OF OSMANIYE PROVINCE

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ABSTRACT: This paper analyzed factors influencing peanut farmers' usage of agricultural credit in Osmaniye. A cross-sectional survey method was used in this study during the period of August - October 2017 in 4 districts of Osmaniye. 105 randomly selected farmers were visited to obtain data. The empirical results of the binary logistic regression analysis revealed that farmers' age, gender, agricultural experience, farm size, total parcel number, non-farm income, cooperative partnership, peanuts land proportion, and owned land proportion were significant factors in farmers' credit use decision. The findings of this study reveal that socioeconomic factors play an important role in farmers' credit use decisions.

Keywords: Credit usage, formal credit, peanuts, Turkey

INTRODUCTION

The agricultural sector has been growing steadily since 2010 and it has been one of the main sectors in Turkey. The agricultural sector accounted for 8% of the total Turkish GDP in 2016. The agricultural export of Turkey was 11.50% of total export and agricultural employment was 20% of total employment 2016 (Anonymous, 2017). Most of the farms are family-owned and operate and has a very small share in the total loans in Turkey (Güneş et al., 2016).

The use of credit in agriculture is very important for increasing the production amount, productivity, input use efficiency and eventually agricultural income (Hazneci and Ceyhan, 2015; Terin et al., 2014). Although well-motivated and educated, a farmer lacking sufficient financial resources does not have the potential for making modernize agriculture. Modern agriculture requires the use of inputs such as fertile seeds, fertilizers, agricultural medicines, concentrated animal feed, specialist labor in certain settings (Agbo et al., 2015). In order to be able to supply these at the right time and in sufficient quantity, continuous cash outflow is required. However, due to the structure of agriculture, farmers are able to earn one or more times a year depending on the harvesting period, although they face a constant cash outflow. This situation requires farmers to be financed in various ways such as agricultural subsidies,

credit, etc. Achieving in the necessary time and sufficient amount of credit can help farmers develop their agricultural activities and enable to apply modern technology (Bülbül, 2006; Özçelik et al., 2005).

The effect of socioeconomics factors such as age, education well established in the literature (Aksoy et al., 2010; Baffoe and Matsuda, 2015; Dzadze et al., 2012; Erdaş, 2012; Filli et al., 2015; Hananu et al., 2015; Kaşık, 2015; Saqip et al., 2017; Ünlüer, 2014). Likewise, the literature has highlighted the role of farm size, farming experience and non-agricultural income in the agricultural credit market (Agbo et al., 2015; Aksoy et al., 2010; Dzadze et al., 2012). Farm labor is also another important factor associated with farmers' access to credit sources (Kaşık, 2015).

Credit policy should be focused on assisting the most vulnerable farmers who are in dire need of agricultural credit to sustain their agricultural production in Turkey (Güneş et al., 2016; Taşçı, 2015). It is important to study farmers' access to agricultural credit. Therefore, this study determined the socioeconomic factors affecting farmers' agricultural credit use from formal based on a case study conducted with peanuts farmers in Osmaniye Province. In 2016, 29.60% of 164,186 tons of peanuts produced in Turkey were produced in Osmaniye. One of the most important agricultural products is peanuts in Osmaniye. Likewise, Gözüyeşil (2014) and Parlakay (2011) examined and discuss problems of peanuts farmers in Osmaniye and they mentioned that credit usage is one of the main problems (Gözüyeşil, 2014; Parlakay, 2011). In this context, the same region and crop as the previous papers were selected. The results of this study should be of interest and significance to banks and other credit organizations, researchers and policymakers especially in regards to improvement in agricultural financing strategies and farmers' financial well-being.

MATERIALS AND METHODS

Research area and data:

This study was carried out in Osmaniye Province, Turkey. Osmaniye is located in the south-eastern of Turkey lies between 37° 00' - 37° 08' north latitudes and 36° 13' - 36° 20' east longitudes. Its western neighbor is Adana, the eastern neighbor is Gaziantep, the northern neighbor is Kahramanmaras and the southern neighbor is Hatay Provinces (Municipality of Osmaniye, 2014).



■ Osmaniye

Source: (Dogaka, 2014)

Description of data: The data set used in this study was collected from peanuts farmers in Osmaniye Province. A cross-sectional survey method was used in this study during the period of August - October 2017 in 4 districts of Osmaniye. 105 randomly selected farmers were visited to obtain data. The instrument for data collection was a structured questionnaire that consists of two sections. The first section consisted of information on the socioeconomic characteristics of farmers and the second one consisted of information on credit usage of farmers. The definitions, measurement and descriptive statistics of the data used in the logistic regression analysis were shown in the table1.

Table 1. Descriptions, measurements, means, and standard deviations of the variables

Variables Dependent Variable	Description	Measurement	Min.	Max.	Mean	SD
Credit	Agricultural Credit Usage	Dummy; 1 yes, 0 no	0.00	1.00	0.32	0.47
Independent Variables						
Age	Farmers' age	In years	21.00	67.00	41.12	11.12
Gender	Genders of the farmers	Dummy; 1 male, 0 female	0.00	1.00	0.91	0.28
Education	Farmers' education	Year of schooling	0.00	21.00	9.63	4.84
Experience	Farming experience	In years	1.00	45.00	14.67	11.76
Insurance	Agricultural insurance for peanuts	Dummy; 1 yes, 0 no	0.00	1.00	0.91	0.28
Farm size	Farm size	In decares	4.00	1000.00	122.06	161.08
Total Parcel	Total number of parcels	Number	1.00	25.00	4.08	4.00
NAI	Non-agricultural income	Dummy; 1 yes, 0 no	0.00	1.00	0.30	0.46
Cooperative	Cooperative partnership	Dummy; 1 yes, 0 no	0.00	1.00	0.38	0.49
Consultant	Free Agricultural Consultant	Dummy; 1 yes, 0 no	0.00	1.00	0.48	0.50

Peanuts land proportion	Proportion of peanuts land of total landholding in decares	Ratio	0.06	1.00	0.68	0.32
Owned land proportion	Proportion of owned land of total landholding in decares	Ratio	0.00	4.80	1.06	0.47
Farm labor	Proportion of family members working as labor in the field out of total family members	Ratio	0.17	1.00	0.61	0.25
Social Security	Social Security	Dummy; 1 yes, 0 no	0.00	1.00	0.74	0.44

Data analysis: Descriptive statistics and logistic regression analysis were used as statistical tools in this study. Models to be used when the dependent variable only takes two values (such as 1 - 0) are limited. In this study, binary logistic regression analysis was used as a statistical method. The main purpose of the logistic regression analysis is to determine the relationship between the dependent and independent variables using the minimum number of variables. In the analysis, the dependent variable takes an intermittent value and this analysis predicts the probability of one of the values that the dependent variable can take (Alpar, 2011; Hair et al., 1994; Kalaycı, 2008).

RESULTS AND DISCUSSION

The purpose of using credit by the farmers and main constraints

30% of the farmers used agricultural credit for the buying of annual agricultural inputs such as fertilizer, seed, etc. The rest of the farmers used agricultural credit for buying long-term capital goods and some to buy agricultural land (Table 2).

Table 2. The main purpose of using agricultural credit

The purpose of using credit	N*	%
To buy annual input such as fertilizer, medicine, seed	32	30.48
To buy long-term capital structure such as tractor, water pump etc.	20	19.05
To meet the other capital needs of farm	15	14.29
To buy farmland	15	14.29
Other	23	21.90
Total	105	100.00

* Multiple answers existed

The main constraints that affect farmers' use of credit were examined with a scale consisted of 6 items (Table 3). Farmers were asked to score each item 1 (not important), 2 (important) and 3 (very important) to express how significant they considered. In order to assessment of scale

reliability, Cronbach's alpha was calculated and it was found as 0.883 which is an acceptable level (Cronbach, 1951). The six factors that affect the farmers' credit usage had values ranging from 1.30 to 2.30, indicating the respondents perceived these factors as important or influential for agricultural credit usage. The interest rate had a mean score of 2.30. This shows that the participants accepted that interest rate is the most important constraint. The second was the maturity structure, which has a mean score of 2.23. These findings coincided with by Kaşık (20015) (Kaşık, 2015). He reported that two of the most important constraint on farmers' use of credit was the interest rate and maturity structure in his study which conducted in Kahramanmaraş Province of Turkey. Apparently, the farmers perceived the duration of file operations and collateral and guarantor factors were important. The four factors take precedence over the other two factors as constraints of credit usage.

Table 3. Constraints of credit usage

Constraints	Min.	Max.	Mean	SD
Interest rate	1	3	2.30	0.57
Maturity structure	1	3	2.23	0.59
Duration of file operations	1	3	2.09	0.67
Collateral and guarantors requested	1	3	2.06	0.60
File operation costs	1	3	1.98	0.66
The distance of bank to the village	1	3	1.30	0.59

Factors affecting farmers' agricultural credit usage

The chi-square value was found to be 55.874 according to the analyzed model results, and the model was statistically significant ($p < 0.000$). The model's Loglikehood value, Cox & Snell R2 value, and Nagelkerke R2 value were calculated as 79.365, 0.396 and 0.552, respectively.

Table 4. Emprical results of logistic regression analysis

Variables	B	S.E.	Wald	df	Sig.	Exp(B)	95% C.I.for EXP(B)	
							Lower	Upper
Age	-0.107	0.063	2.838	1	0.092	0.899	0.794	1.018
Gender	-2.836	1.351	4.409	1	0.036	0.059	0.004	0.828
Education	-0.028	0.090	0.096	1	0.756	0.972	0.814	1.161
Experience	0.155	0.063	6.072	1	0.014	1.168	1.032	1.322
Insurance	-1.149	0.766	2.250	1	0.134	0.317	0.071	1.422
Farm size	-0.007	0.003	6.678	1	0.010	0.993	0.987	0.998
Total Parcel	0.357	0.138	6.702	1	0.010	1.429	1.091	1.873
NAI	1.940	0.792	5.990	1	0.014	6.956	1.472	32.881
Cooperative	1.814	0.698	6.755	1	0.009	6.138	1.562	24.113
Consultant	-0.716	0.724	0.977	1	0.323	0.489	0.118	2.022
Peanuts land proportion	-1.967	1.166	2.844	1	0.092	0.140	0.014	1.376

Owned land proportion	-2.640	1.206	4.788	1	0.029	0.071	0.007	0.759
Farm labor	-1.012	1.422	0.507	1	0.477	0.364	0.022	5.898
Social Security	1.317	0.900	2.139	1	0.144	3.732	0.639	21.791
Constant	6.427	3.610	3.169	1	0.075	618.520		

Our findings showed that farmers' age had a negative relationship with their usage of agricultural credit, that is, young farmers were more likely to use agricultural credit than older colleagues. The main reason for this was that the elderly farmers have a certain amount of capital accumulation in the research area, so they could be able to afford the expenses for agricultural operation with their own capital. On the other hand, young farmers who had just started agricultural production had to meet both the expenses of agricultural activities and family expenses due to they had just set up a new family. In addition, young farmers tend to be more innovative in Turkey (Erem Kaya et al., 2012; Sezgin et al., 2010). Erem Kaya et al. (2012) reported that the innovation adoption rate of farmers between the ages of 18 and 30 rate of farmers over 50 years old was 13.80%. In addition, Sezgin et al. (2010) that innovations such as artificial insemination, cooperative membership, and automatic water-bowl were adopted and application by young farmers at a higher rate in dairy farming. Following new technologies and putting them into practice also requires a certain investment. These young farmers, who do not yet have sufficient were 70.00%, the innovation adoption rate of the farmers between the ages of 31 and 50 were 25.60% and the innovation adoption capital accumulation, use agricultural credits in order to make the necessary investments for agricultural enterprises and to cover their operating expenses. This finding coincides with (Saqip et al., 2017).

The gender of farmers was found to be statistically significant and negatively related to credit usage from formal sources. This means that female farmers were more likely to use credit from formal sources than their male colleagues in Osmaniye. This is in line with Akudugu (2012) and Hananu et al. (2015) (Akudugu, 2012; Hananu et al., 2015).

Our findings revealed that agricultural experience showed a positive relationship with the usage of agricultural credit from formal sources. It means that farmers with more agricultural experience were more likely to use credits than farmers with lower experience. Our findings are consistent with previous studies that revealed that use agricultural credit was significantly determined by agricultural experience because the experienced farmers would have already dealt with banks to access loans several times in the past, so they had a better understanding of the terms, conditions, and procedure; hence, the cost incurred on the credit would remain low. (Agbo et al., 2015; Saqip et al., 2017).

Another factor that determined farmers' use of agricultural credit was their cooperative partnership. According to the research findings, the probability of using credit for any

cooperative partner was higher than the other farmers. The first reason for this was that the willingness of producers to implement the technical knowledge and skills provided by the cooperative partnership and so this request increased capital needs. In addition, some cooperatives, in which some farmers were partners, were agricultural credit cooperatives that already met their credit needs. This result is consistent with Hananu et al. (2015), who reported a positive and significant relationship between farmers' credit usage and group membership. (Hananu et al., 2015)

According to our results, total farm size and peanuts land proportion were determinants of farmers' agricultural credit usage. Farms size and peanuts land proportion had negative relationships with farmers' credit usage. It means that farmers who have smaller size land are more likely to use credit than their colleagues who have bigger size land. Our results contradict some previous studies (Akudugu, 2012; Gunes et al., 2016; Saqip et al., 2017) that investigated the relationship between farm size and agricultural credit usage. Large landowners who did not use agricultural credit in the research area (n = 15), gave their land to rent beside the land they are operating themselves land and thus increasing their income. Smallholders who did not use agricultural credit (n = 7) are also subject to land leasing for that their own land cannot provide sufficient income. In this way, small and medium landowners who are increasing their expenses are more likely to use agricultural credit. For similar reasons, the results showed that the proportion of owned land negatively influenced farmers' agricultural credit usage.

Other research findings showed that farmers' access to non-agricultural income and the total number of parcels increased the likelihood of using agricultural credit. The desire of the farmers who earn non-agricultural income to increase their agricultural investments and the high agricultural costs of the farmers with a bigger number of parcels may be effective in this result.

CONCLUSION

This paper analyzed socio-economic factors affecting the peanut farmers' decision to use agricultural credit in Osmaniye placed in the Mediterranean region where obtain the most part of peanut production in Turkey. Also, we investigated the main constraints on the use of credit. A cross-sectional survey method and multistage random sampling technique were used in the present study. One hundred and five randomly selected farmers were visited to obtain data during the period of August - October 2017 in four districts of Osmaniye. Binary logistic regression analysis and descriptive statistics such as mean and standard deviation were used for the data analysis. The empirical results of the binary logistic regression analysis revealed that farmers' age, gender, agricultural experience, farm size, total parcel number, non-farm income, cooperative partnership, peanuts land proportion, and owned land proportion were

significant factors affected farmers' credit use decision. The findings of this study revealed that socioeconomic factors play an important role in farmers' credit use decisions. And also, the findings of this study found out that two of the most important constraint on farmers' use of credit was the interest rate and maturity structure.

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