

Effects of Credit Accessibility on Performance of Tomato Market in Osun State, Nigeria

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Abstract

This study evaluates the effects of accessibility to credit on tomato market performance in Osun State, Nigeria. A multi-stage sampling method was employed to select one hundred and sixty (160) tomato marketers in the study area. A well structured interview schedule was designed to collect necessary data for this study. The descriptive, budgetary and logit regression analyses were carried out on data obtained. The study found that 88.8% of the respondents were female, the average age was 43.05 years, and 71.3% were married with average household size of 6.16 members. Result of analysis also revealed that 67.5% received formal education with an average of 9.81 years of schooling. On the average, respondents claimed 16.05 years of marketing experience. Only 37.5% of them claimed to have access to credit and the average amount of credit obtained within the last one year was found to be ₦21, 262.50. Transportation and finance were the most common challenges faced by tomato marketers in the study area. Result of logit regression analysis suggests that small scale tomato marketers are not likely to have access to credit. The result of OLS regression analysis indicated that amount of credit obtained by respondents and quantities of tomato sold per week have positive effects on marketing efficiency. The study recommends that tomato marketers should form cooperative groups/societies through which financial and transportation needs of members could be met.

Keywords: Credit, Tomato, Marketing efficiency, Logit model

1. Introduction

Tomato is a highly nutritious food ingredient used in the preparation of many foods. Tomato is virtually used by every tribe in Nigeria. As an important source of minerals, vitamins and health acids, tomato (*Lycopersicon esculentum* Mill) is one of the most important vegetable crops of solanaceae grown universally with the production of 124.75 million tonnes (FAO, 2007). Tomatoes are nutritious and low in calories. One medium-sized tomato provides 57% of the Recommended Daily Allotment (RDA) of Vitamin C, 25% RDA of Vitamin A and 8% RDA of Iron yet it has only 35 calories. Tomatoes are available in a wide variety of shapes, sizes and colours. While red tomatoes are the most common, yellow, orange and pink tomatoes are sometimes grown. Tomatoes may be round, slightly flattened or pear-like in shape. Sizes range from the bite size cherry types to the giant beef steak tomatoes. Besides being eaten fresh, the versatile tomato can be used in soaps, salads and sauces (Lerner, 2001). Onion, tomato and chilies are most common and important kitchen items cooked as vegetables, used as condiments and salad. The consumption of tomato and onion has high income elasticity of demand. Thus, there will be more demand for these vegetables with population growth, economic growth, and urbanization (Fateh, 2009). The problems militating against tomato production and marketing were identified to be high cost of fertilizer, pest and disease problems, and inefficient transportation network resulting in spoilage of output and inadequate credit facilities (Afolami and Ayinde, 2002).

Marketing is one of the vital aspects of agriculture since agriculture entails the production of goods and services, and production is said not be completed until the commodity produced reaches the final consumer. Hence, there is need for efficient marketing channel and system. Aminu (2009) pointed out that in a typical vegetable marketing, retailers were observed to sell both tomato and onion at the same time in addition to other vegetables like hot pepper, sweet pepper, cabbage, salad and in some cases chilies pepper. Tomato marketing is characterized mainly by the problem of seasonality and perishability amongst others. Market performance is how well process of marketing is carried out and how successful its aims are accomplished. Specifically, market performance is concerned with technological progressiveness, growth orientation of agricultural firms, efficiency of resources use, as well as product improvement and maximum market service at the least possible costs (Adegeye and Dittoh, 1985). Marketing efficiency is a measure of market performance and is defined as the movement of crops and livestock from the producers to consumers at the lowest cost consistent with the provision of the services desired by consumers. Dittoh (1994) opined that in the past the federal, state and local government of Nigeria paid little attention to the marketing of vegetables such as pepper, tomato, onions, garden eggs, okra and leafy vegetables despite the fact that they need spatial marketing facilities. The losses are accentuated by improper packaging and handling. Losses of 40-50 percent occur for many fruits and vegetables in the marketing system because of spoilage from poor handling, inadequate transportation, and lack of cooling facilities.

Agricultural activity is a major contributor to Nigeria's GDP and small-scale farmers, processors and marketers play dominant roles in this contribution but their productivity, efficiency and growth are hindered by limited access to credit facilities. Credit institutions can be categorized into three groups. The first one is regarded as formal, such as commercial banks, microfinance banks, the Nigeria Agricultural and Cooperative Rural Development Bank (NACRDB), and state government-owned credit institutions. The second is semiformal, such as nongovernmental organizations-microfinance institutions (NGO-MFIs) and cooperative societies. The third is informal, such as money lenders, and rotating savings and credit associations (RoSCAs). Enhancing Financial Innovation and Access EFINA (2008) noted that 23 percent of the adult population in Nigeria has access to formal financial institutions, 24 percent to informal financial services, while 53 percent are financially excluded (Badiru, 2010). The rural financial market in Nigeria covers the formal banks, credit unions, non-governmental institutions, self-help groups and private lenders. They advance credit and render other financial assistance or services (CBN, 1999).

Micro-credit is helpful as it creates scope for further investment and helps the poor and lower income group to get funds for their business. Micro-credit or known as micro-lending is defined as an extremely small loan given to impoverished people to help them become self-employed. Micro-credit was given to the poor individuals for income generating activities that will improve the borrower's living standards. The loan characteristics are too small, short-term (a year or less), no collateral required, weekly repayment, poor borrowers and mostly those that are not qualified for a conventional bank loan (Sharrif & Nawai, 2010). For agricultural practice to be meaningful, one of the enabling factors is addressed by availability of adequate credit to finance agricultural production. The agricultural lending market in any country is made up of the participating financial institutions and units that can effectively lend resources to facilitate the production and marketing of farm produce, crops and livestock (Adetiloye, 2012). The lack of bank accounts, collateral, and information regarding the procedure for accessing credits from banks limit rural people's access to credit from formal institutions. Loan default could limit access to credit and the complex mechanism of commercial banking is least understood by the small-scale farmers, and thus limits their access. The limitations on imperfect and costly information problems encountered in the financial markets, credit rationing policy and banks' perception of agricultural credit as a highly risky venture; while high interest rate and the short-term nature of loans with fixed repayment periods do not suit annual cropping, and thus constitute a hindrance to credit access. The location of banks in urban centers is also a limiting factor. Financial lending Institutions in Nigeria often shy away from giving loans to farming households because of the high cost of administering such loans and the perceived high default rates among farming households (Badiru, 2010).

The low level of marketing agricultural products and development in Nigeria had been attributed to many factors. Principal among these factors is the dearth of funds with which to finance marketing activities. In spite of the sustainability of climatic conditions for agriculture in Nigeria, the level of agricultural production and marketing is still very low. Lack of access to credit has plagued marketers for many years. Farmers and marketers need credit to allow investments in their small businesses to increase production and reduce their vulnerability to weather and economic stock. Because they have little access to formal financing institutions, people follow sub-optimal risk and consumption strategies and rely on costly informal credit sources (Majolagbe, 2005). In the light of the above, it is very crucial to conduct a study to survey the accessibility of tomato marketers to credit. The general objective is to examine the effects of accessibility to credit on tomato marketers' performance in Osun State of Nigeria. The specific objectives of the study are to describe the socio-economic characteristics of tomato marketers in the study area, identify the sources and characteristics of credit available to the marketers in the study area, investigate the factors affecting access of tomato marketers to credit in the study area, estimate the cost and returns to tomato marketing in the study area and examine the challenges faced by tomato marketers in the study area. Two hypotheses were tested. The first one estimated relationship between selected socio-economic characteristics of respondents and access to credit, while the second estimated relationship between socio-economic characteristics and marketing efficiency of respondents.

2. METHODOLOGY

This study was carried out in Osun State of Nigeria. The capital is Osogbo. The state which is made up of 30 local government areas lies between longitude 4^o and 6^o East of the Greenwich Meridian, latitude 5^o and 8^o North of the equator. This means that the state lies entirely in the tropics. The state is bounded in the West by Oyo State, in the North by Kwara State, in the East by Ondo State and in the South by Ogun State. The tropical nature of the climate favours the growth of a variety of food and cash crops. The main cash crops include cocoa, palm produce, kola, while food crops include yam, maize, cassava, millet, rice, plantain and vegetables. The climate is tropical with two distinct seasons. Usually the wet season lasts between March and October, while the dry season comes between November and February. Mean annual rainfall is between 2,000 and 2,200mm. Maximum temperature is 32.5^oC while the relative humidity is 79.90percent. The state has been divided under Osun State Agricultural Development Projects (OSSADEP) into three (3) agricultural zones and twenty five (25)

blocks. These are Oshogbo (6 blocks), Ife/Ijesha (12 blocks) and Iwo (7 blocks).

Primary data was used for this study. The instrument used for data collection was a structured interview schedule based on the study's objectives. A multi-stage sampling technique was used to select 160 tomato marketers in the study area. In the first stage two (2) agricultural zones were selected based on the type of crops grown. These are Oshogbo and Iwo zones. In the second stage, two markets (one from each zone) were purposively selected because of high concentration of tomato marketers. In the third stage, the tomato marketer's stalls were numbered in each market and every marketer that falls to an even number was interviewed. Analytical techniques used include descriptive, budgetary, logit and OLS regression analyses. Socio economic characteristics, marketing activities and challenges were discussed using descriptive analysis (mean, frequency and percentages) budgetary analysis investigated cost and returns to tomato marketing. Logit regression revealed the determinants of accessibility to credit while the OLS regression analysis showed the relationship between the socio-economic characteristics of respondents and marketing efficiency (performance) of respondents. The budgetary analysis was carried out as follows:

Gross Margin (GM) = Total Revenue (TR) – Total Variable Cost (TVC)

Where: TR = Quantity sold × Selling price

TVC = Purchase Cost+ transport + storage+ packaging materials + labour

Net Profit (π) = GM – Depreciated Fixed Cost (DFC)

Fixed cost items include containers used for selling, tables, chairs, rent, and trade union dues.

Benefit Cost Ratio (BCR) = $\frac{\sum \text{Total Revenue}}{\sum \text{Total Cost}}$

Where = Total Cost (TC) = TVC +DFC

When BCR is > 1, the business is profitable; otherwise the business is not profitable

Marketing Efficiency: This is a measure of the market performance. Marketing efficiency (M.E.) is computed as: M.E. = $\frac{\text{Value added by marketing}}{\text{Cost of marketing}} \times 100$

Value added by marketing is computed as Price (in #) received by the respondent marketer less the price received by the preceding marketer in the marketing chain.

Therefore: M.E. = $\frac{\text{Total revenue (\#)} - \text{purchase cost (\#)}}{\text{Total cost of marketing (\#)}} \times 100$

The logit model (Inferential statistics) was employed to establish relationship between selected socio-economic characteristics of respondents and accessibility to credit. The logit model takes the following functional form:

$$y_i = x_i \beta + \varepsilon_i$$

Where y = 1 for accessibility or y = 0 for non-accessibility to credit. The variable y_i is the observed contingent valuation bid by individual I, y_i is a latent measure, and x_i denotes the independent variables. β is a vector of parameters and ε_i the error term distributed as independent normal with zero mean and constant variance (σ^2). The explanatory variables in the regression model are a set of variables dealing with socio-economic characteristics. The model was specified as:

Y = Access (1) No access (0)

X₁ = Age (Years)

X₂ = Household size (Actual number)

X₃ = Formal Education (Years)

X₄ = Sex (Female = 1, Male = 0)

X₅ = Tomato marketing experience (Years)

X₆ = Quantity sold per week (baskets)

ε = Error term

Regression model was used to find the relationship between marketing efficiency and amount of credit obtained.

The model was specified as: Y = f(x₁, x₂, x₃, x₄, x₅, ε)

Where Y = Marketing Efficiency

X₁ = Formal education (Years)

X₂ = Tomato marketing experience (Years)

X₃ = Amount of credit obtained (#)

X₄ = Quantity sold per week (baskets)

X₅ = Source of Credit (Formal 1, Informal 0)

ε = Error term

3. Presentation and Discussion of Result

3.1 Socioeconomic Characteristics of Respondents

Result of data analysis as presented in Table 1 indicated that 37.5% were between 31-40 years while 6.3% were above 60 years of age. The mean age was found to be 43.05 years which implies that they are still very agile and

active to effectively perform tomato marketing activities in the study area. Analysis revealed that 11.2% of the respondents were male while 88.8% were female, implying that more female engaged in tomato marketing than the male gender. Many (71.3%) were married while 13.8% claimed to be divorced. Averagely the household size of respondents was 6.16 which is an indication of fairly large household size, which could suggest an advantage of family labour supply for tomato marketing activities. Result of analysis also revealed that 67.5% received formal education with an average of 9.81 years of schooling. Half of the respondents (50.0%) claimed to be Christians while 48.8% were Muslims. This implies that there is no religion barrier to the enterprise in the study area. The average years of experience in tomato marketing was found to be 16.50 which could be an advantage to expertise.

3.2 Credit Related Practices and Experience of Respondents

Result of data analysis as presented in Table 2 revealed that 37.5% of the respondents claimed to have access to credit while 62.5% claimed that they did not. This finding implies that not many of the respondents have access to credit facilities to finance tomato marketing activities in the study area. The study showed that 13.8% of the respondents got credit from friends/relatives, 21.3% from microfinance banks while 2.5% got from cooperative societies. Result as presented on the table also indicated that only 13.8% did not have to present collateral for the money borrowed. This implies that most credit source will require the presentation of collateral securities before procurement. It was revealed that 12.5% claimed an affiliation of above 5 years with the credit source. The mean amount of credit applied for was found to be ₦22, 375.00 while the average amount of credit actually obtained was found to be ₦21, 262.50.

Table1: Socio-Economic Characteristics Distribution of Tomato Marketers, n=160

Variable	Frequency	Percentage
Age		
≤30	18	11.3
31-40	60	37.5
41-50	50	31.3
51-60	22	13.8
>60	10	6.3
Sex		
Male	18	11.2
Female	142	88.8
Household size		
≤3	14	8.8
4-6	92	57.5
7-9	40	25.0
>9	14	8.8
Marital status		
Single	18	11.3
Married	114	71.3
Divorced	22	13.8
Separated	6	3.8
Religion		
Islam	78	48.8
Christianity	80	50.0
Traditional	2	1.3
Educational status		
No formal education	52	32.5
Adult education	2	1.3
Primary education	44	27.5
Secondary education	62	38.8
Years spent in school		
0	52	32.5
≤6	46	28.8
7-9	38	12.8
10-12	20	12.5
>12	4	2.5
Years of experience		
≤10	62	38.8
11-20	54	33.8
21-30	36	22.5
31-40	6	3.8
>40	2	1.3

Table2: Credit Related Practices and Experience of Respondents, n=160

Variable	Frequency	Percentage
Access to Credit		
Yes	60	37.5
No	100	62.5
Sources of Credit		
*Not Applicable	100	62.5
Friends/relatives	22	13.8
Microfinance bank	34	21.3
Cooperative society	4	2.5
Collateral Requirement		
*Not Applicable	100	62.5
Yes	38	23.8
No	22	13.8
Affiliation with Credit Source (years)		
*Not Applicable	100	62.5
≤1	12	7.5
2-3	20	12.5
4-5	8	5.0
>5	20	12.5
Amount of Credit Requested		
*Not Applicable	100	62.5
≤10000	6	3.8
10001-20000	10	6.3
20001-30000	2	1.3
30001-40000	10	6.3
40001-50000	22	13.8
>50000	10	6.3
Amount of Credit Obtained		
*Not Applicable	100	62.5
≤10000	8	5.0
10001-20000	12	7.5
20001-30000	2	1.3
30001-40000	10	6.3
40001-50000	20	12.5
>50000	8	5.0

* Not Applicable group are those that have no access to credit
 Source: Field Survey, 2014

3.3 Marketing Practices and Experience

Result of data analysis as presented in Table 3 showed that 75.0% of respondents indicated personal savings as major source of financing tomato marketing activities, 22.5% endorsed friends/relatives while 2.5% claimed cooperative societies. This therefore revealed clearly that most of tomato marketers in the study area depend on personal savings to finance the enterprise. Result further showed that 67.5% stock up tomatoes on daily basis, 16.3% claimed to stock up twice in a week while 5.0% stock up only once in a week. Findings indicated that baskets were the most common measure of selling tomatoes in the study area, and that respondents sold an average of 15.51 baskets per week. Finally, data analysis revealed that households constitute the major consumers of tomatoes in the study area.

Table3: Marketing Practices and Experience, n=160

Variable	Frequency	Percentage
Major Source of Finance		
Personal savings	120	75.0
Relatives/friends	36	22.5
Cooperative society	4	2.5
Frequency of Stocking Tomatoes		
Once in a week	8	5.0
Twice in a week	26	16.3
Everyday	108	67.5
Not regular (as the needs arise)	18	11.3
Quantity sold per week (baskets)		
≤5	14	8.8
6-10	30	18.8
11-15	28	17.5
16-20	54	33.8
21-25	34	21.3
*Measure of Sales		
Plates	132	82.5
Buckets	120	75.0
Baskets	142	88.8
*Type of Customers		
Households	138	86.3
Fast food firms/ restaurants	136	85.0
Local food vendors	122	76.3

*Multiple responses

Source: Field Survey, 2014

3.4 Budgetary Analysis and Marketing Efficiency Computation

Table 4 gives a summary of tomato marketers' cost and returns analysis in the study area. The benefit cost ratio was found to be 1.53 which is an indicator that the enterprise is profitable. Marketing efficiency computation revealed that on the average, tomato marketers were 67.9% efficient in the study area. As discussed earlier, marketing efficiency is a measure of market performance and is defined as the movement of crops and livestock from the producers to consumers at the lowest cost consistent with the provision of the services desired by consumers. Considering this result, there is obviously the need for improvement.

Table 4: Summary of Budgetary Analysis Result (Based on Weekly Activities of Respondents)

Variables	Amount (₦)
Total revenue	9,310.63
Total variable cost	6,002.47
Depreciated fixed cost	98.96
Gross margin	3,308.16
*Gross margin per basket	213.29
Profit generated	3,209.20
*Profit generated per basket	206.91
Benefit Cost Ratio (BCR)	1.53

*Average number of tomato baskets sold per week is 15.51

Source: Field survey, 2014

$$\begin{aligned}
 \text{Marketing Efficiency} &= \frac{\text{Total revenue (\#)} - \text{purchase cost (\#)}}{\text{Total cost of marketing (\#)}} \times 100 \\
 &= \frac{\# 9,310.63 - \#5,161.66}{\#6,101.43} \times 100 \\
 &= 67.9\%
 \end{aligned}$$

3.5 Challenges Encountered in Tomato Marketing

Table 5 indicated that 95.0% experienced transportation challenge, closely followed by financial challenge (93.8%) in the study area. Next to these were rapid deterioration in tomato quality (90.0%) and frequent fluctuation in market price of tomato (78.8%).

Table 5: Distribution of the Respondents by Challenges Encountered, n=160

Challenges Encountered	*Frequency	Percentage
Transportation	152	95.0
Price fluctuation	126	78.8
Inadequate supply	64	40.0
Low demand	40	25.0
Rapid deterioration in quality	144	90.0
Poor marketing information	48	30.0
Finance	150	93.8

* Multiple responses

Source: Field survey, 2014

3.6 Result of Logit Regression Analysis

The logit regression analysis identified variables influencing accessibility to credit among tomato marketers in the study area. Result obtained revealed that quantity of tomato sold per week was significantly related with access to credit. The relationship was positive and significant at 5% level. The positive relationship is an indicator that as quantity of tomato sold per week increases, the tendency to secure credit also increases. This implies that lending institutions consider business volume of applicants when making decisions to grant applicants' request or otherwise. This result suggests that small scale tomato marketers are less likely to have access to credit in the study area.

Table 6: Result of Logit Analysis

Variable	Coefficient	S.E	P – value
Constant	-1.691	1.516	0.265
Age	0.034	0.036	0.343
Household size	0.040	0.163	0.808
Years of schooling	-0.120	0.115	0.300
Sex	-1.653	1.144	0.148
Years of experience	-0.039	0.040	0.335
Quantity of tomato sold per week	0.090	0.402	0.034**

** Significant at 5% level

Source: Data Analysis, 2014.

3.7 The Multiple Regression Analysis

The Adjusted R^2 for the relationship was 0.703 meaning that the explanatory variables had 70.3% decisive influence on the dependent variable. The F value was 38.420 and significant at 1%. The result of linear regression analysis indicated that amount of credit obtained ($t = 2.334^{**}$) and quantity of tomato sold per week ($t = 13.440^{**}$) significantly influence marketing efficiency in the study area. The amount of credit obtained is positive and significant at 5%, indicating that an increase in the amount of credit obtained increases the efficiency of tomato marketers in the study area. Quantity of tomato sold per week is also positive and significant at 1%, implying that increase in business volume increases the efficiency of marketers. Operating on a larger scale will grant the marketers the advantage of reduction in average marketing cost, thereby having a positive effect on the marketing efficiency.

Table 7: Result of Regression Analysis Showing the Relationship between Selected Respondents' Socio-economic Characteristics and Marketing Efficiency, n=160

Variable	t-value	Decision
Constant	0.832	-
Years spent in school	-0.172	Not significant
Years of experience in business	-1.511	Not significant
Amount of credit obtained (#)	2.334**	Significant
Quantity of tomato sold per week	13.440***	Significant
Source of Credit	1.295	Not significant

Adjusted $R^2 = 0.703$

F value = 38.40***

** Significant at 5 % level

***Significant at 1 % level

Source: Data Analysis, 2014.

4. Conclusion and Recommendation

Based on the finding that access to credit has significant effect on marketing efficiency, and that the most severe challenges faced by the respondents were transportation and finance related, the following recommendations were made: Tomato marketers should form cooperative groups/societies through which members can have access to low interest and timely credit to finance their tomato marketing activities. This action will ease finance related challenges. The marketers should make sure that credit obtained from such groups are used only for tomato marketing activities and not diverted to other purposes. The groups/societies could also arrange for bulk transportation of members' goods. This will ease transport related challenges and also reduce transport cost per head.

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