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# The Contribution of Bank Credit to Agricultural Productivity in Sub-Saharan Africa

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**Abstract:** This article examines the influence of bank credit on agricultural productivity across 35 sub-Saharan African nations from 2002 to 2023, employing sophisticated econometric methods, including the CS-ARDL model and tests for cross-sectional dependence. The findings demonstrate that bank loans produce temporary enhancements in productivity, followed by enduring reductions. This shows that diversification plans do not always take ecology into account, which means farmers need to learn more about using credit and better incorporating ecosystem issues.

**Keywords**: Bank credit, Agricultural productivity, Panel data, Sub-Saharan Africa

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