**Digital credit and phone registration as tools for youth involvement in agriculture**

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In Nigeria, youth at present represent about 70 per cent of the population with unemployment rate of about 30 per cent, it is grievous the number of jobless youth keep going up at the expense of exploring the full capacity in farming production. Several attempts has been adopted by government and private organization with the aim of stimulating youth interest in agriculture, still youth participation is still low.

Various plans and projects have gone back and forth, some are still in existence but yet to record noteworthy increment in agribusiness. There is paradigm shift in embracing digital technology to empower youth and women into agricultural production by clusters and government yet to get youth attention. Despite several efforts to shift youth and women attention to farming as the only way to drastically cut down the number of unemployment. The youth understand farming to be for the poor and unprofitable while the interested ones have no simple access to loan and information to carry out the farm activities.

The use of digital technology to farming has been raising at a fast rate. The increase is as a result of tremendous value of digital technology to agribusinesses and farmers. Many organizations have applied this technology for precision agriculture while some farm clusters had used it to gather farmers as a way to improve farming in Nigeria. Despite the rising technology as an act of solving farmers’ problems, the impact is still low because the technology is not proper applied and the access to loan is not simple for farmers to use.

The article has identified digital credit options through the use of mobile money, short message service for registration, lecture note app, radio and readiness of cluster to provide farmlands to support more production for the market. These types of tools could be the lasting solution to increasing farming practices and access to loan among Nigeria’s large youth and rural women for better living.

Objectives are as follows; i) to encourage easy access to loan through mobile money for viable agricultural businesses. ii) lecture note app, to have free access to prepared proposal with farm activities and profitability iii) to reduce youth in rural areas moving into the town iv) ensuring food security with appreciable income to meets the youth needs.