

# INFLUENCE OF ACCESS TO CREDIT FACILITIES ON FOOD SECURITY STATUS OF FARMERS IN ILA LOCAL GOVERNMENT OF OSUN STATE

Oluwadara D. I, and Olajide O. Adeola



## INTRODUCTION

FAO in 1996 defined food security as a situation when all people, at all times, have physical and economic access to sufficient, safe and nutritious food to meet their dietary needs and food preferences for a healthy and active life. Cocoa was a major agricultural export crop Prior to the discovery of crude oil in the 70’s

## MATERIALS AND METHOD

- The study was carried out in Osun State.
- A multistage sampling procedure was employed in selecting 200 cocoa farmers.
- A structured questionnaire was used to obtain data
- Data collected were analyzed using descriptive statistical tools, Food security Index and Tobit Model.

## CONCLUSION

- Formulate polices that would encourage farmers to organize themselves into cooperatives for those who do not have or join an existing cooperative.
- Expanding the scope and increasing the volume of credit to farmer will boost their productivity because more capital is made available which leads to increased output and income, thereby enhancing food security

## Access to Credit

According to the Figure one Below, the result indicates that out of a total respondent of 200, only 89 respondents have access to credit which indicates that 44.50 per cent access credit

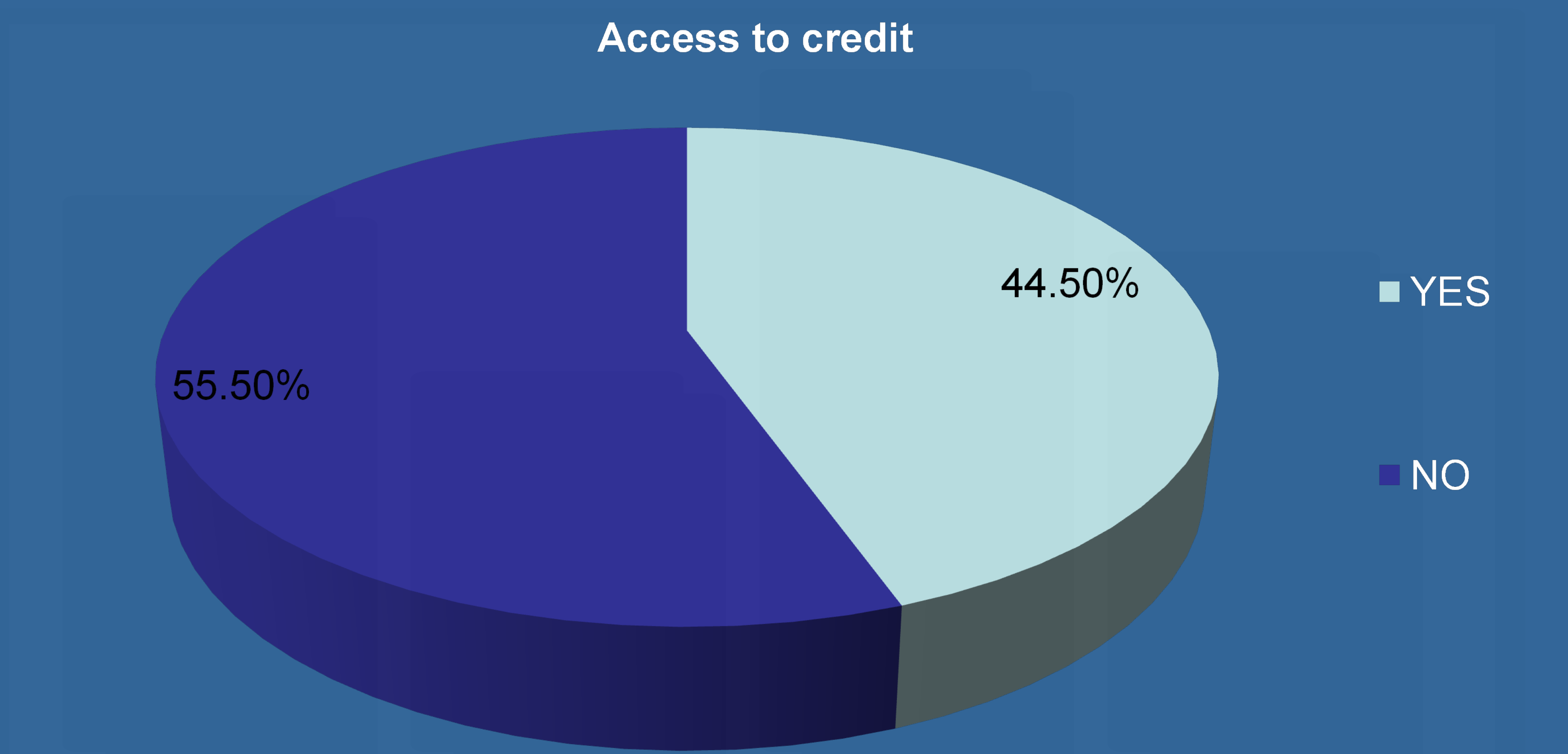
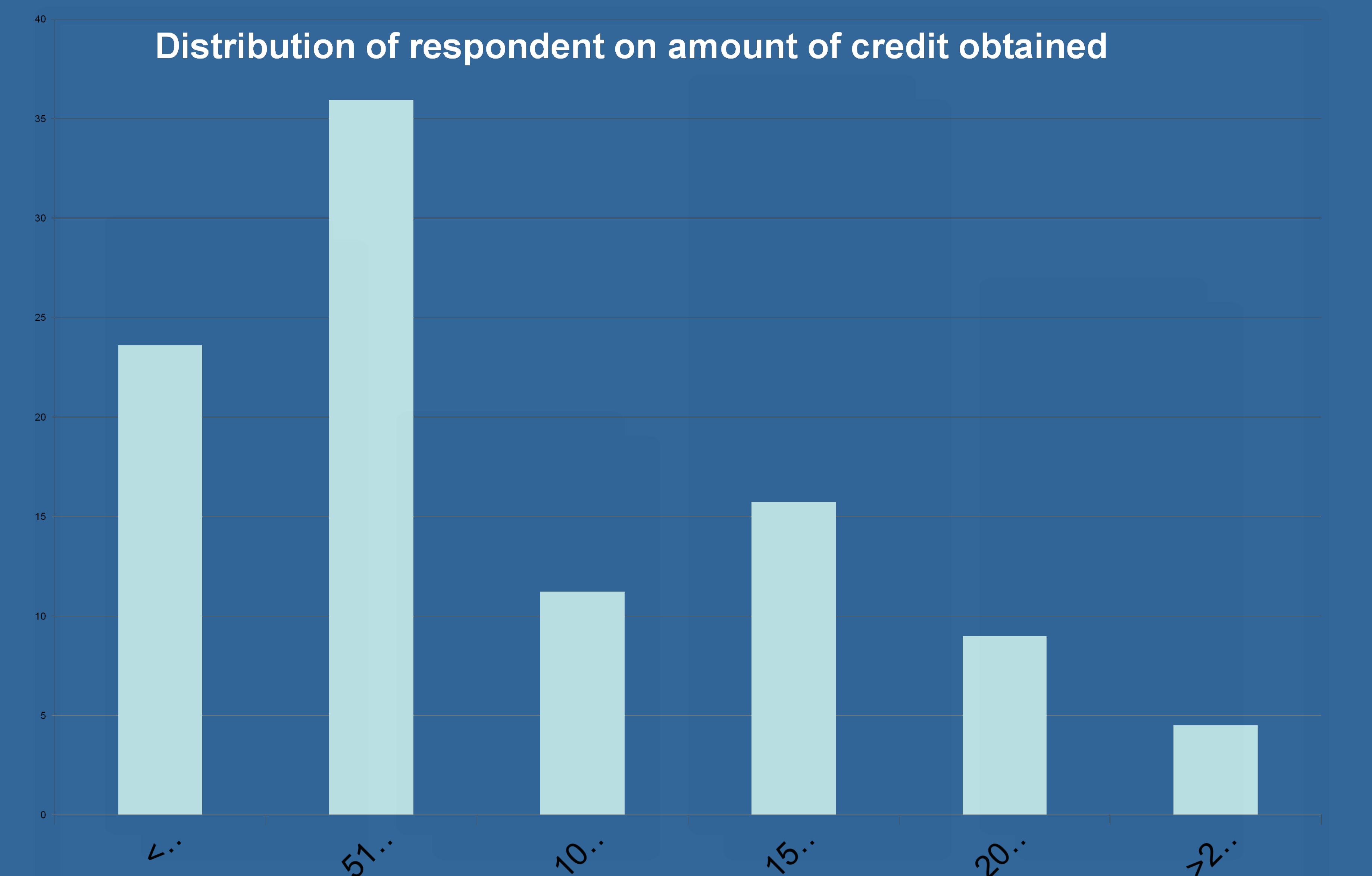


Figure 1: Pictorial Representation of Respondent on their Access to Credit

## Amount Of Credit Obtained



## The food security status of the farmers household in the study area

Total respondents	200
Mean Per Capita Household Food Expenditure (MPCHHFE)	43,836
Food poverty line (i.e. 2/3 of MPCHHFE)	29,224
Cocoa farmers	
	128
	72

Table 1: Food security status of farmers in the study area.

## RESULTS

### The sources of credit Accessed in the study area

Of 200 respondent interviewed, 13 % of the total respondent obtained credit from formal sources while 31.5% of the total respondent obtained credit from informal sources and 55% of the total respondent had no source of credit, This implies that , only 89 respondents have access to credit which indicates that 44.50 per cent access credit. as shown in Figure two below

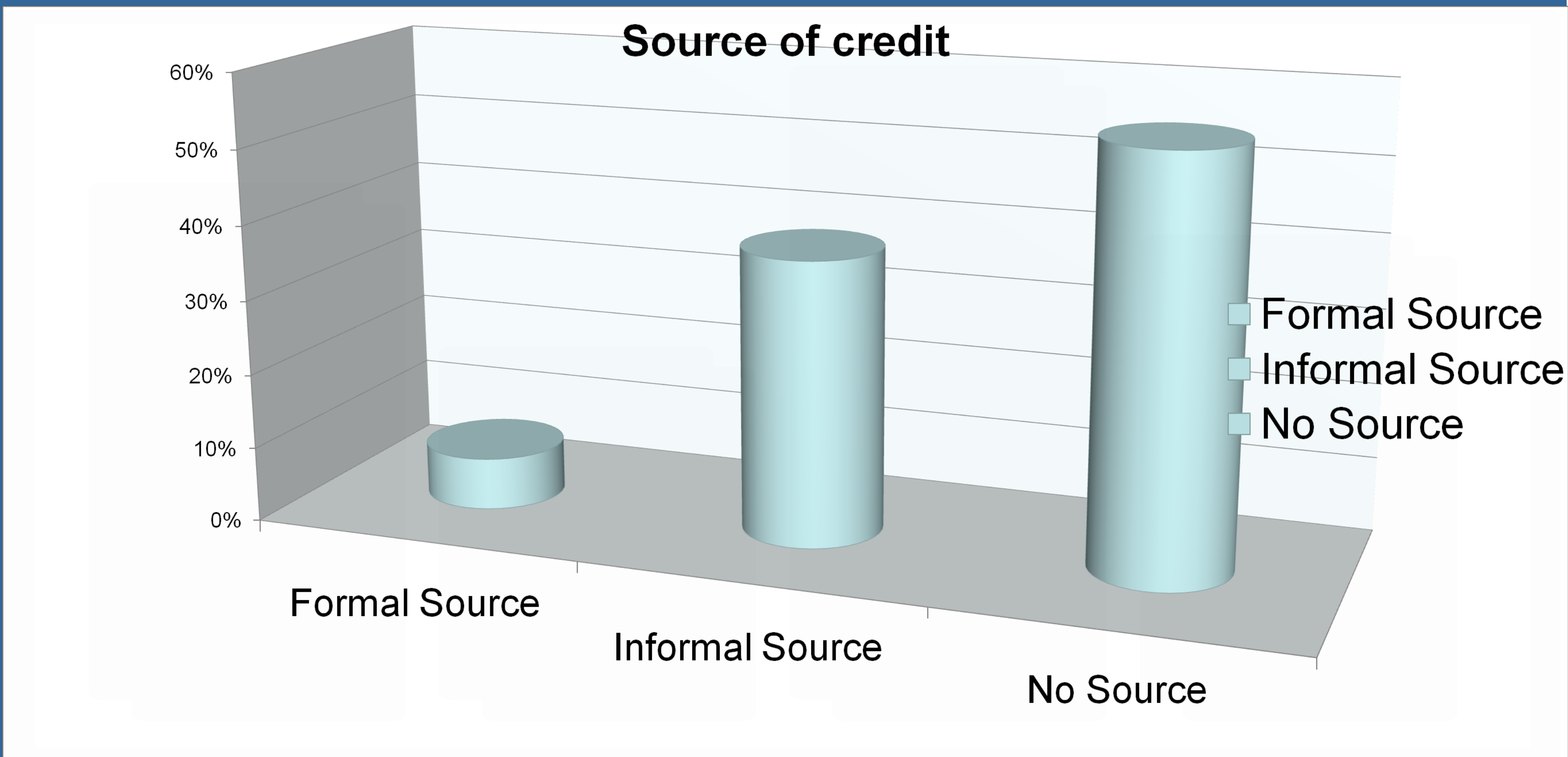


Figure 2: Sources of credit accessed by farmers

### The Effects Of Credit On Farmers' Food Security

The result of the tobit model analysis showed that the following explanatory variables: credit access ( $P < 0.10$ ), credit amount ( $p < 0.05$ ) ihad a positive coefficient when regressed against food security status. To measure the effects of access to credit on the food security status of the respondent, tobit model was employed. The respondent were divided into food secured or food in secured along with their individual characteristics. Ten variables were hypothesized to influence food security status and only 3 out of 10 variables were found to be significant. These were years of education, family size and access to credit. Furthermore, access to credit was significant at 10% and had a coefficient Of 0.49.

Variables	Coef.	Std.Err.	P> t
Age sq.	-7.39e-06	.0000316	0.815
Years Edu.	-.0018005	.0116581	0.877
Total-income	-8.92e-07	5.70e-07	0.119
Credit Access	.2499494	.148825	0.095*
Amount of credit	4.14e-06	2.12e-06	0.053*
Association member	.2321075	.1127885	0.041**
Farm Size	.0167788	.0215756	0.438

Table 2: Effect of credit on farmers' food security

### ACKNOWLEDGEMENT

This research received immense support of *Agricultural Policy Research in Africa (APRA)* . Therefore we would like to sincerely acknowledge and extend our sincere gratitude to



# LEVEL OF AWARENESS OF AGRICULTURAL MARKETING INFORMATION BY COCOA FARMERS IN ILA LOCAL GOVERNMENT OF OSUN STATE.

Amoo,O. M, Oluwadara D. I, Olajide O. A



## INTRODUCTION

Agricultural marketing covers the services that are involved in moving an Agricultural product from the farm to the consumer. A marketing information system is a continuing and interactive structure of people. Due to the fact that information is an irreplaceable factor for Agricultural development, timely, accurate and useful information is required on the various processes that bring cocoa from the farm to the market so as to increase productivity.

## METHODS AND MATERIALS

- The study was carried out in Osun State.
- A multistage sampling procedure was employed in selecting 200 cocoa farmers.
- A structured questionnaire was used to obtain data
- Data collected were analyzed using descriptive statistical tools, Ordinary least Squared Regression model and Stochastic Frontier analysis

## CONCLUSION AND RECOMMENDATION

- Major constrain include poor translation of information, inadequate communication channel, Inadequate information, Untimely information provision, Cultural and language barrier, Lack of relevance of information items, Use of market information is expensive.
- Governments should provide training opportunities for cocoa farmers in the study area on Agricultural Information; through Extension Agents.

## RESULT AND DISCUSSION

- In the study area, the major source of information is gotten from their friends and after that most of them also get their information from Radio.
- The type of information that is mostly required by the cocoa farmers is information on input price and also on product price
- From the research, it shows that a large number of the respondents have access to information on marketing channels, on sales price, on input price, on cocoa production techniques, as Shown in the Diagram above to the right hand corner of the Poster.

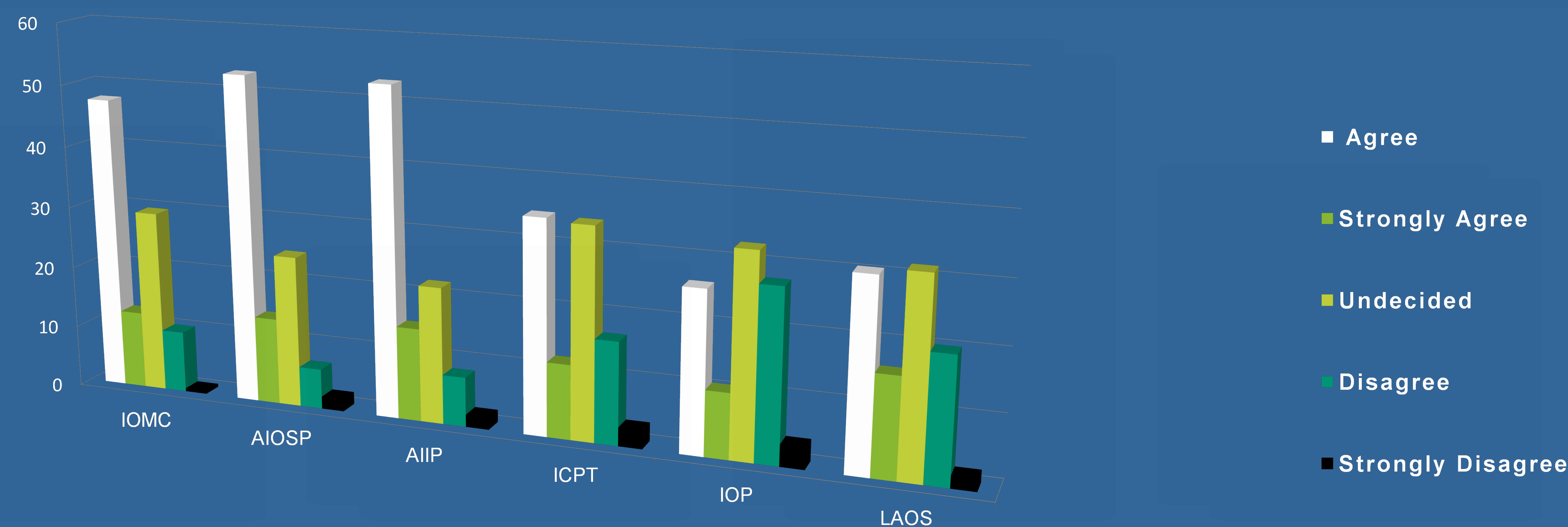


Figure 1: Graphical representation on access to information on marketing channels

From Table 1, it shows that Poor translation of information is the major constraint to the awareness and use of information by cocoa farmers, followed by inadequate communication channel, then inadequate information, followed by Untimely information provision, then Cultural and language barrier, then lack of relevance of the information items and lastly Use of market information is expensive.

Constraints	Mean or Average	Rank
Poor translation of information	5.52	1 <sup>st</sup>
Untimely Information Provision	4.43	4 <sup>th</sup>
Inadequate Information	4.44	3 <sup>rd</sup>
Lack of relevance of the information items	3.42	6 <sup>th</sup>
Use of market information is expensive	2.6	7 <sup>th</sup>
Inadequate Communication channel	5.15	2 <sup>nd</sup>
Cultural and language barrier	4.13	5 <sup>th</sup>

Table 1: major constraint of cocoa farmers on marketing information

- **IOMC - Information on marketing channels**
- **AIOSP - Information on marketing channels**
- **AIIP - Access to information on input price**
- **ICPT - linformation on cocoa production techniques**
- **IOP - Information on processing**
- **LAOS – level of Awareness on Storage**
- **Level of awareness of these statements concerning marketing information**



# EFFECT OF HEALTHCARE ACCESSIBILITY ON COCOA FARMERS FOOD SECURITY IN ONDO STATE, NIGERIA

Ajayi, O. E., & Olajide, O. Adeola



Different research on food security suggest that food security is a food production problem while others see it as an access to food problem which is influenced by the income or revenue of the individual or the household as the case maybe. In this work however, food security was viewed as the access to food problem due to the negative effect of cost of accessing healthcare services on income. Up to 1965, cocoa was the highest single foreign exchange earner of all Nigerian’s agricultural export crop.

## METHODOLOGY

- The study was carried out in Ondo State.
- A multistage sampling procedure was employed in selecting 200 cocoa farmers.
- A structured questionnaire was used to obtain data
- Data collected were analyzed using descriptive statistical tools, Accessibility index, Food Security Index and Tobit regression

## CONCLUSION AND RECOMMENDATION

- There is an unequally and inadequately accesse to healthcare services by cocoa farmers in the study area
- Therefore healthcare personnel and facilities should be deployed to the rural areas where most agricultural production takes place so as mitigate against the effect of cost of accessing healthcare facilities on their food security status.

## ACKNOWLEDGEMENT

■This research may not have been possible if we did not have the support of Agricultural Policy Research in Africa (APRA) . Therefore we would like to acknowledge and extend our sincere gratitude.

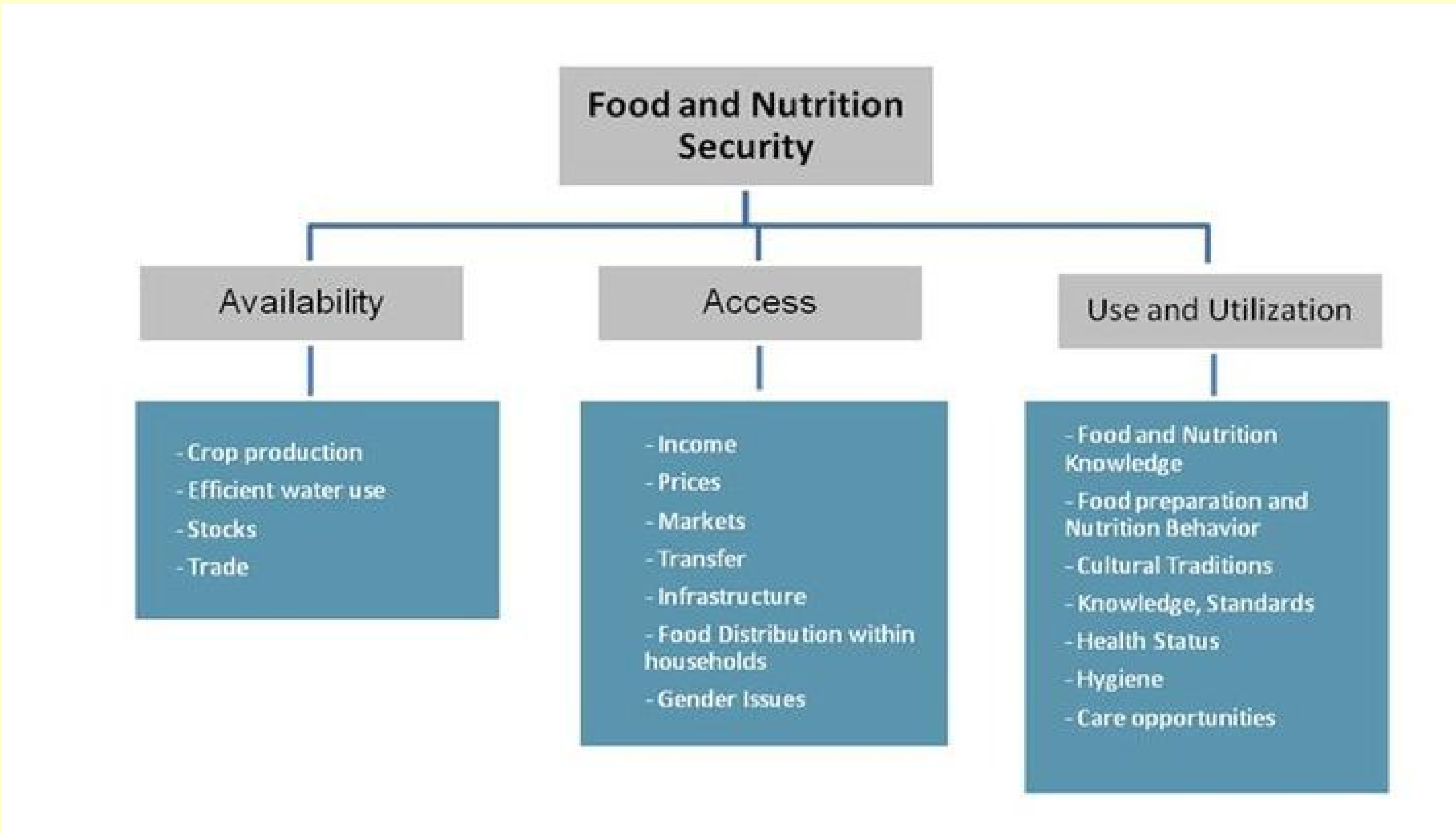


Fig1: Definition and Dimensions of food security



Fig 2: Healthcare accessibility as the factor of prices, income and health facilities supply

## RESULTS

### Access to Healthcare Services in the study area:

As shown in figure 3, the ratio of patients to a healthcare personnel as well as facility in the farmers nearby healthcare centers is quite high which connote unequal access to the facilities which therefore made many to seek health facilities outside there villages and thereby incurring more cost in accessing healthcare services.

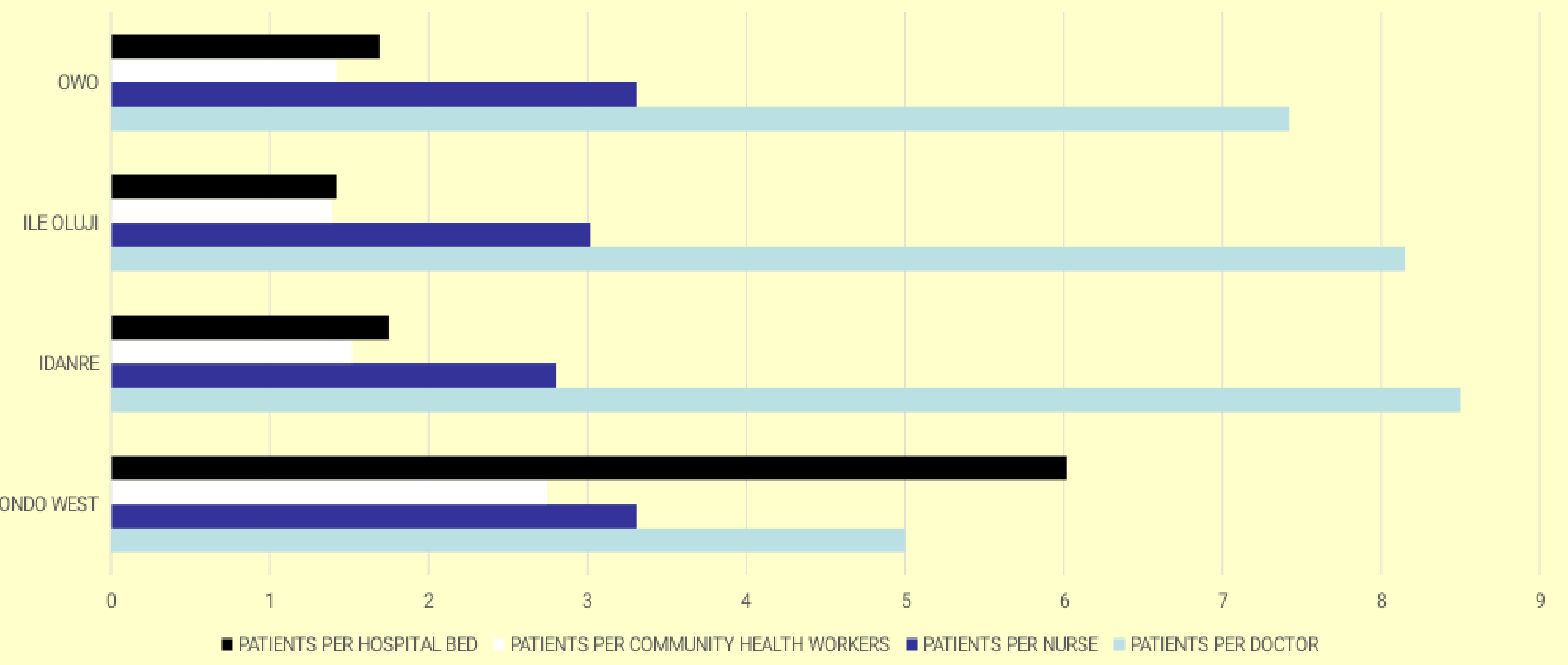


Figure 12 : Graphical representation of the healthcare accessibility index

### Farmers food security status

Majority of the cocoa farmer are food secured based on their icome amd expenditure on necessity as shown in figure 4

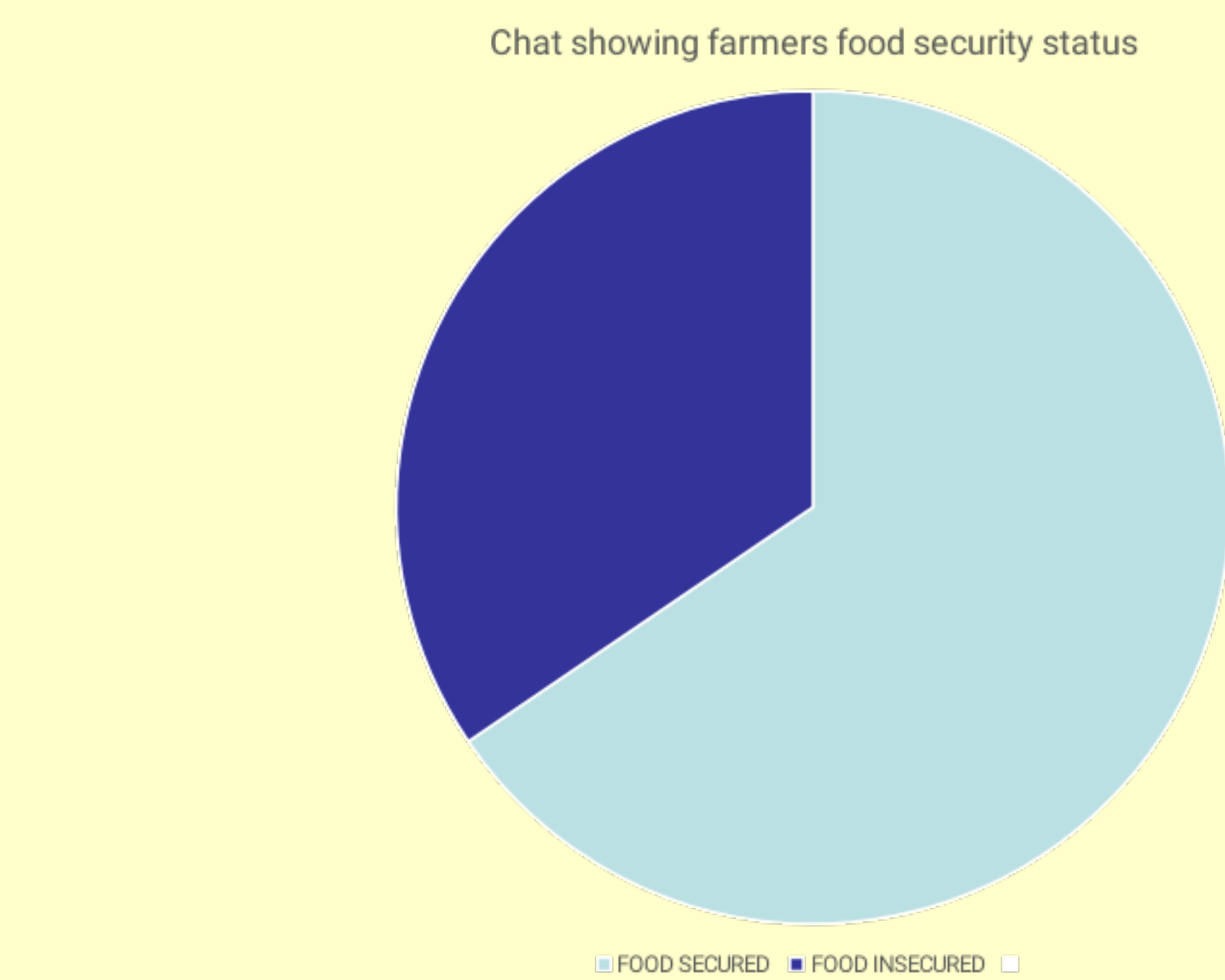


Figure 4: Chart on farmers food security status.

The result shows that about 65.50% of the respondents were food secured, living well at above two-third of the mean per capita monthly food expenditure of all the household while 69 of the 200 farmers sampled, representing 34.50% were found to be food insecured. The mean of Food Security Indices for the insecured and secured households were given as 0.58 and 1.98 respectively.

### Effect of cost incurred in accessing healthcare services on income;

Result revealed medicine cost, transportation cost, consultation fee and treatment fee has a negative effect on income. The negative value of the coefficients implies that higher value of the variables would decrease the farmers income as shown in table 1

Income	Coef.	Std. Err.	P< t
age1	710.141	309.6243	0.023xx
Years in school	458.4988	812.587	0.573
Distance to hospital	-1316.766	773.3687	0.09x
treatment_cost	-2.486462	2.76452	0.37
medicine_cost	-1.276727	3.168419	0.687
consultation_cost	14.87079	17.27995	0.391
surgical_cost_01	-0.0393576	0.1921865	0.838
diagnosis cost	-0.1594295	0.6793921	0.815
healthstatin12month	8142.269	6988.874	0.246
_cons	8138.914	20563.02	0.693
/sigma	50850	2601.078	

Table 1:Effect of cost incurred in accessing healthcare services on cocoa farmers income

### Relationship between healthcare accessibility and food security status;

Number of patients per Doctor, Number of patients per Nurse, Number of patients per community health workers, family size, hours spent working, health facility, health status were all found at 1% and 5% level of significant to the farmers food security status as shown in table 2 thus establishes the relationship between healthcare accessibility and cocoa farmers food security

FSI	Coef	Std. Err	P<t
PATIENTS/DOCTOR	-9.792394	4.48892	0.030xx
PATIENTS/NURSE	-23.4886	11.05012	0.035xx
PATIENTS/ COMMUNITY HEALTH WORKER	-17.53147	8.122608	0.032xx
Family size	-3.1778	.0356578	0.000xxx
Hours spent working	.0242388	.0087421	0.006xxx
Health status	.4188924	.1392834	0.003xxx
Health facility	-.1466426	.0548364	0.008xxx
_cons	177.411	81.35487	0.030

Number of obs = 198  
Prob > chi2 = 0.0000  
Pseudo R2 = 0.1237

LR chi2(7) = 77.74  
Log Likelihood = -275.24045  
1% xxx, 5%xxx

Table 2: Relationship between healthcare accessibility and food security status



## INTRODUCTION

The cocoa sector in Nigeria is a goldmine not just to the cocoa farmer, but to every actor along its value chain and the nation at large. However, labour has become the major limiting factor in exploring this sector as it endangers the well-being of farmers involved in the production. Labour types used include family labour, and hired labour but the extent which these labour type influence cocoa farmers’ well-being have not been ascertain.

## MATERIALS AND METHOD

- The study employed both quantitative and qualitative data collection method.
  - A purposive multi-stage random sampling technique was used to select 144 from the list of registered cocoa farmers from the three ADP zones in Osun state.
- Data was analyzed using descriptive (frequencies and percentages) and inferential (Chi – square, PPMC, ANOVA and Multiple Linear Regression) statistical tools.

## CONCLUSION

The majority of cocoa farmers’ well – being of most of the cocoa farmers was worse – off , which was attributed to the different labour types used.

## RESULTS

### • Labour types used by cocoa farmers

Labour dynamics within cocoa production sector in the study area manifested in combination of self labour, family labour and hired labour. However, hired labour was more prominent among others, which often is very expensive and thus influence their wellbeing negatively .

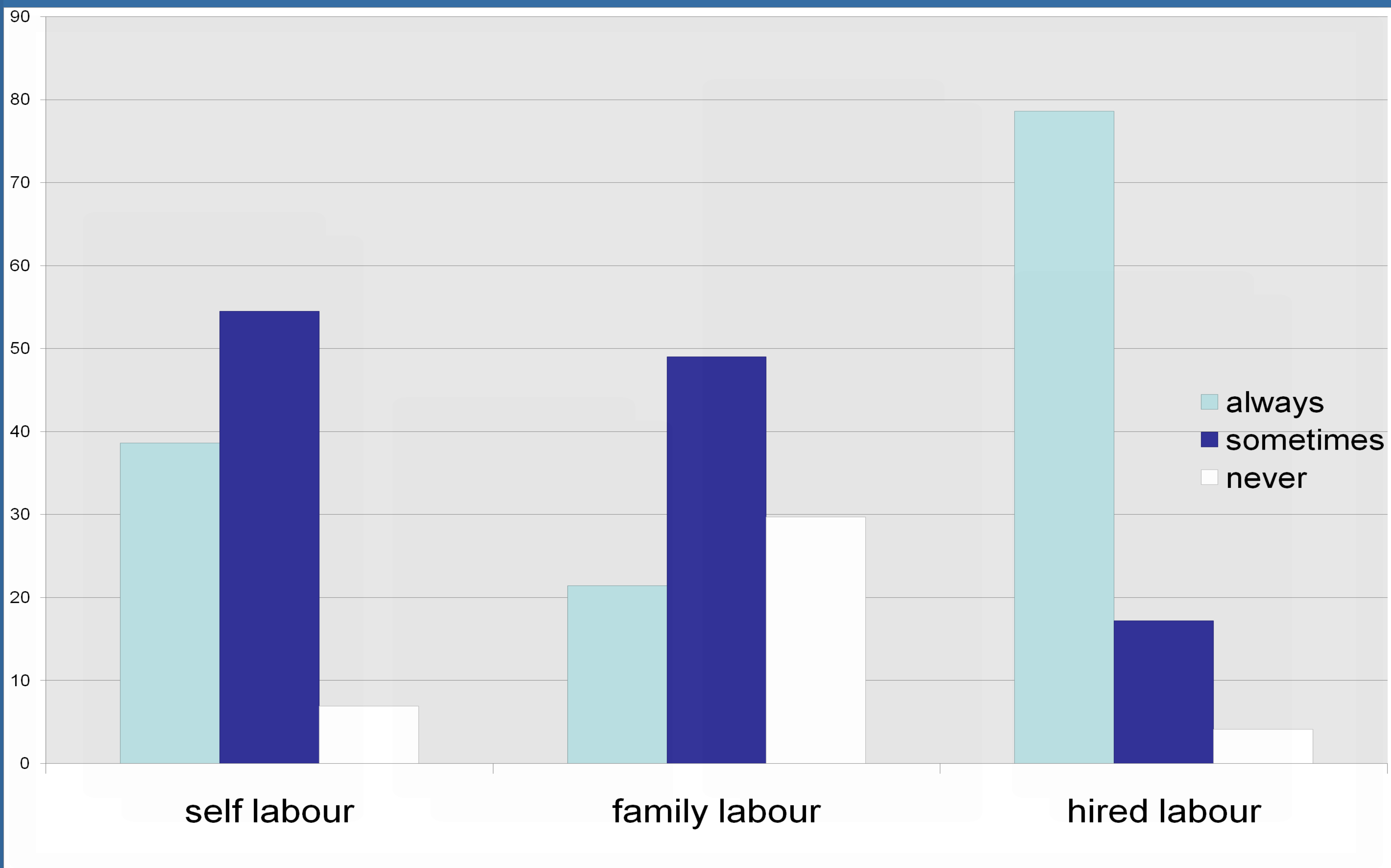


Figure 1: Distribution of labour types used by cocoa farmers

### • Level of well – being of cocoa farmers

The well – being of most cocoa farmers in the study area was worse – off than others, reflecting a deficiency in their physical, economic, social and psychological well – being. With labour being directly or indirectly related to these components, it’s dynamics influences the overall well – being of cocoa farmers.

Level of well-being	Frequency (n=145)	Percentage %	Mean	SD
< 3.77 (low)	78	53.8	1.46	0.50
> 3.78 (high)	67	46.2		

Table 1: Distribution of composite well – being of cocoa farmers

### • Labor types commonly deployed to different cocoa production activities.

Labour types used for cocoa production activities such as planting and harvesting in the study area varied, with hired labour employed well above others, which from findings is a result of increasing aged farmers in rural areas and rural- urban migration.

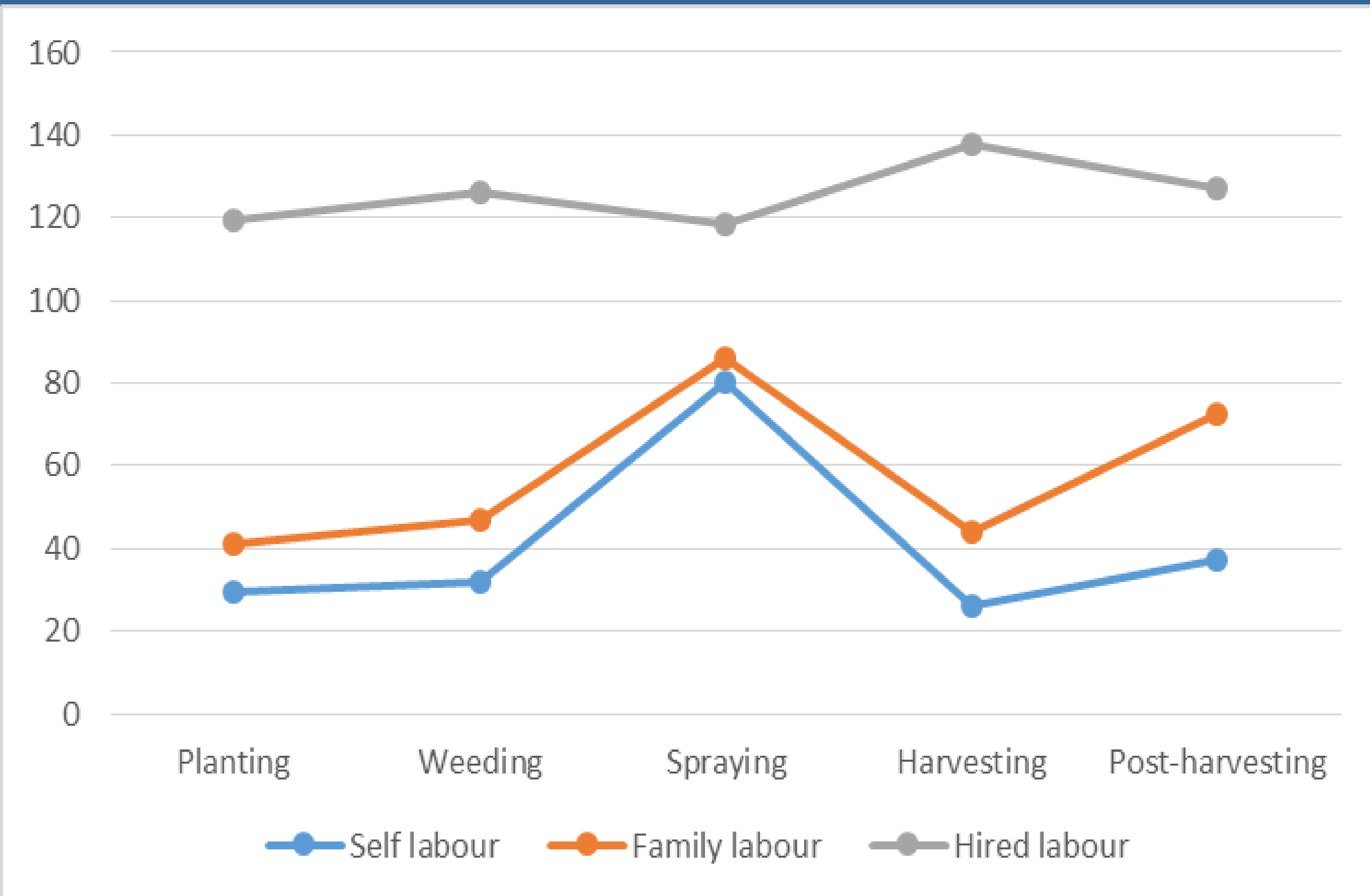


Figure 2: Distribution of labour types deployed to different cocoa production activities

### • Influence of labour types on well – being of cocoa farmers

- The dynamics in the labour types used by cocoa farmers in the study area had immense influence on their well – being. However, hired and family labour had negative influence on cocoa farmers well – being due to scarcity and high cost of labour.

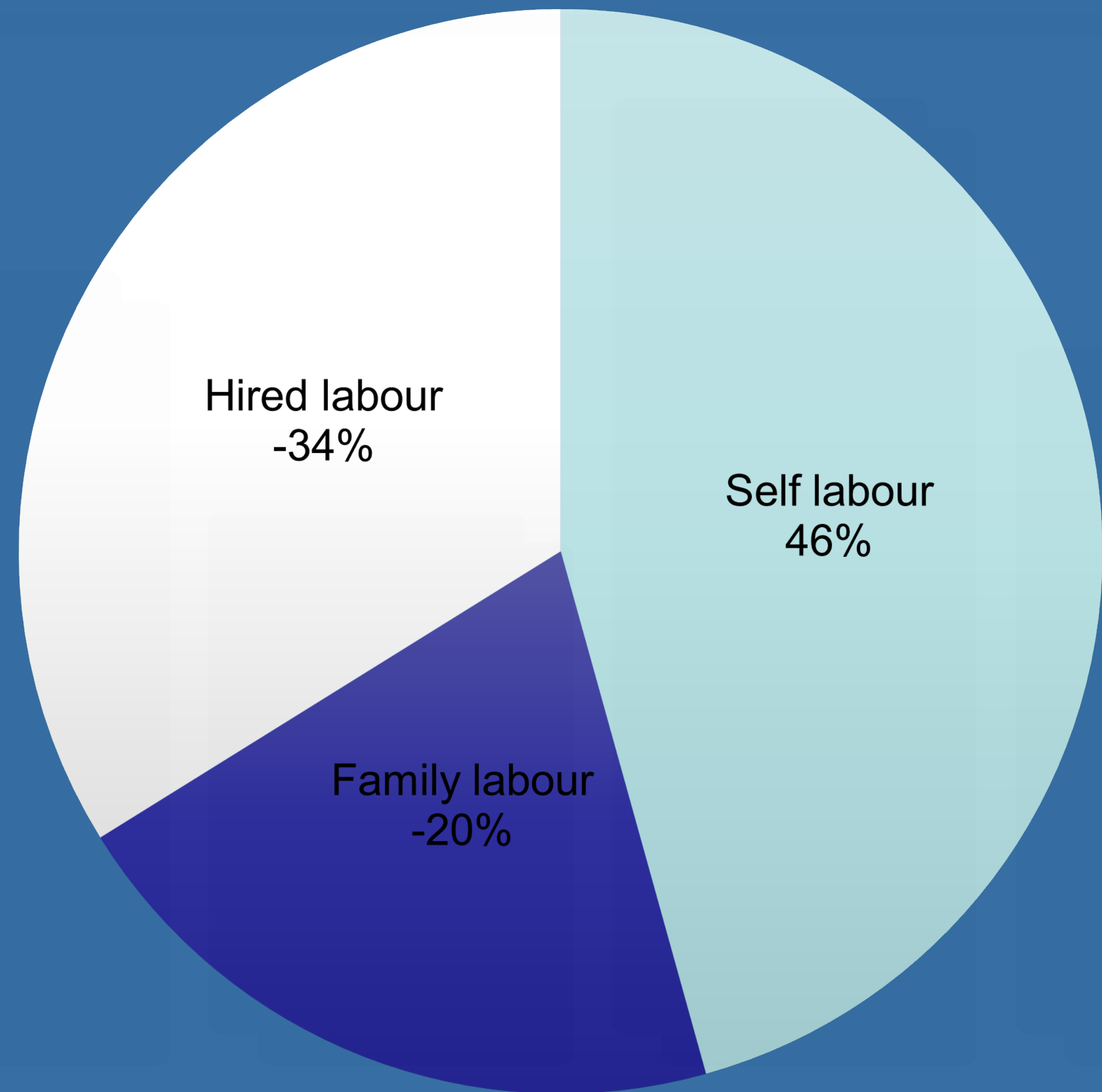


Figure 3: Influence of labour dynamics on well – being of cocoa farmers



# AGRARIAN CHANGE AND COCOA COMMERCIALIZATION IN NIGERIA – PRE-INDEPENDENCE PERSPECTIVES

**Olajide O. Adeola, K.A Thomas, O. Olutayo and T.A Adeyemo**

## INTRODUCTION

During the 19<sup>th</sup> century, Nigeria's agricultural economy was self-sufficient in food and produced several export commodities like cocoa.

**Plate 1: Cocoa in Pre-independence**



## METHODS AND MATERIALS

Thorough literature search related to the subject matter.

## CONCLUSION

- Spread of cocoa production brought about changes in access and existing pattern of land and labour use.
- Colonial rule triggered off waves of change in the rural economy which made the seemingly strong undiversified economy inherited at independence fragile.

## LOOKING BACK: DECADES AFTER INDEPENDENCE

- Commercialization and political centralization affected farmers' access and pattern of use of productive resources under colonial rule leading to changing patterns of cocoa cultivation and contested social boundaries.

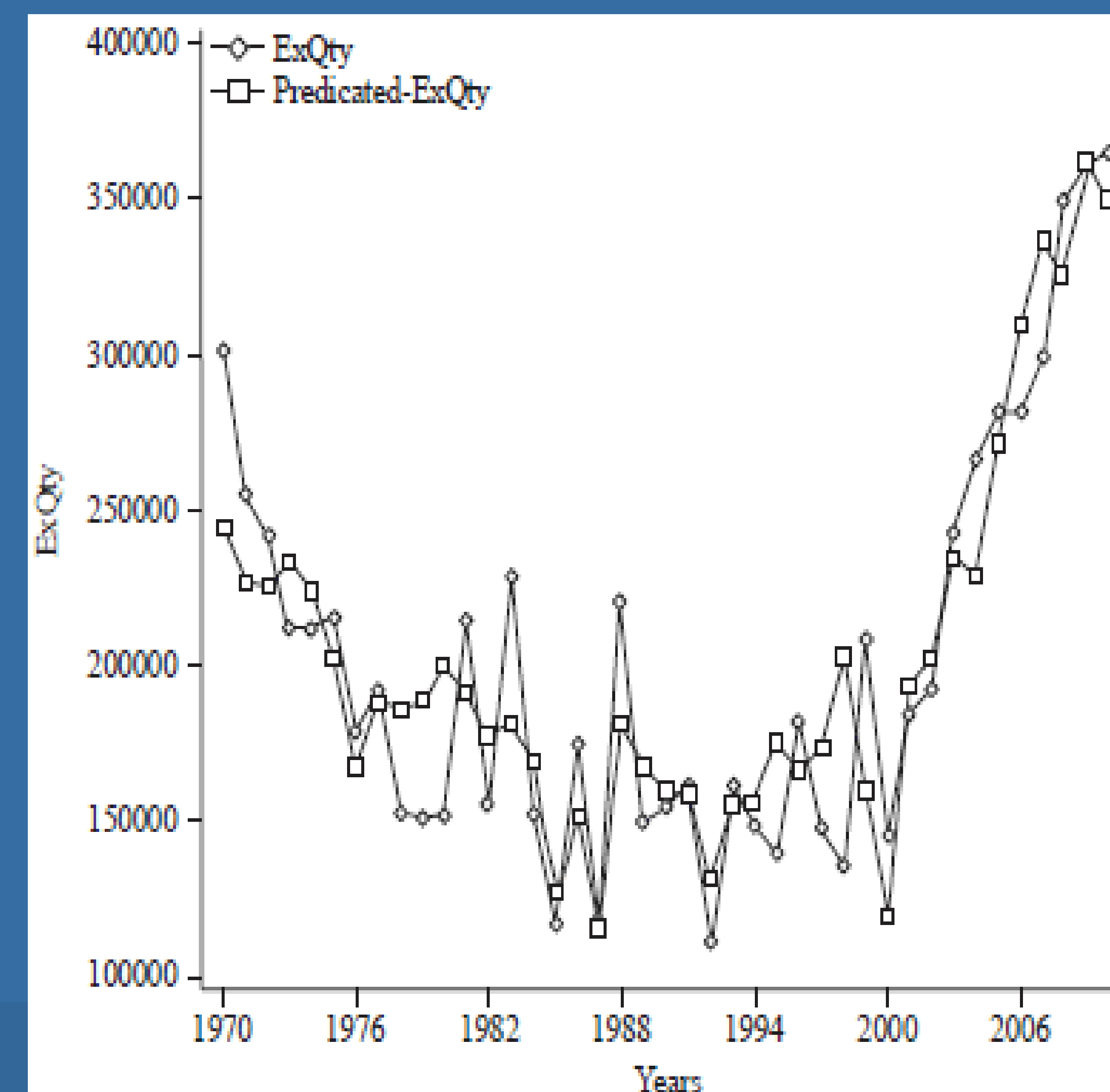
▪ **Plate 2: Land use in Nigeria**



## ECONOMIC AND POLITICAL PROCESSES IN RESOURCE ALLOCATION AND USE

- The change in the agrarian sector was a response to market incentives and Political power interacting with production and exchange to shape processes of economic growth.

**Plate 3: Cocoa production Trend (1970 – 2006)**



## COMMERCIALIZATION AND RESOURCE ALLOCATION AND USE

Commercialization created conditions for capitalist accumulation by dividing producers or farmers into two groups:

- Owners of resources of production
- Non-owners of resources of production.

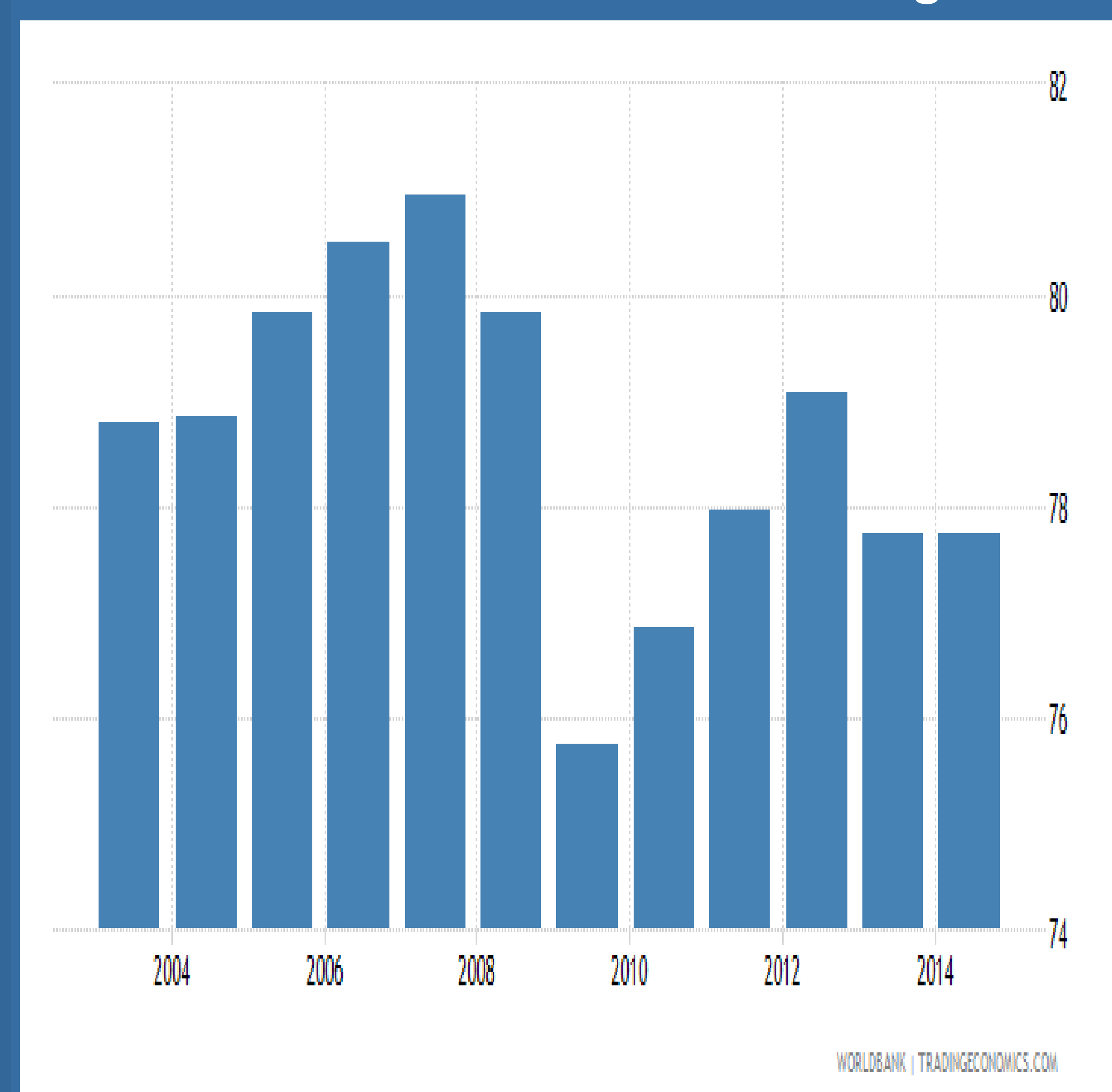
**Plate 4: Production actors in cocoa**



## CULTURE AND RESOURCE ALLOCATION AND USE

- Local practices related to land-use rights, division of labour and output in agricultural production were subjected to common pressures from increasing agricultural commercialization.

**Plate 5: Land – use For Cocoa in Nigeria**



## INDIRECT RULE AND FARMERS' ACCESS TO RESOURCES

- Commercialization as well as the pressure of the colonial administrators to exact taxes, labour and provisions increased the demand/competition for labour and land.

## RESOURCE ALLOCATION AND USE IN THE COLONIAL ERA

- Access to land and labour were both influenced by processes of commercialization, political centralization and by farmers' membership in local social networks but they followed different trajectories over time.

**Plate 5: Land and Labour use in colonial era**



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INTRODUCTION

This review explores the different agricultural policies post- colonial period, with a view to examine the effects of these policies on the agricultural sector in general and on APRA key variables in particular. Where applicable, we explore the reviews with respect to the APRA mandate crop- Cocoa.

MATERIALS AND METHODS

Desk Top Research Method

CONCLUSION

▪ Shift to food crops production reduced the production of cash crops.

▪ Most exported agricultural produce in Nigeria are from the cocoa sub-sector.

▪ Cocoa market is mainly influenced by external factors.

Acknowledgement

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NAFPP - 1972

▪ An agricultural extension programme meant to deliver on large scale irrigation etc.

▪ It provided direct and immediate feedback from farmers.

▪ It fell short of fulfilling its mandate because of lack of funding e.g. cocoa marketing cooperatives failed in terms of the share of cocoa trade.

RBDAs - 1976

▪ Initially aimed at boosting economic potentials of the existing water bodies particularly through irrigation and fishery.

▪ The development of hydroelectric power generation and domestic water supply were secondary objectives.

▪ Associated problems were: Intensive political interference; substantial public funds were wasted.

SAP - 1986

▪ SAP was meant to increase agricultural production and cut down on food importation in order to stimulate the economy's regrowth.

▪ Unable to achieve its objectives due to inconsistent government policies and weak implementing institutions.

▪ Resulted in: high prices of food and services due to subsidy removal; high rate of unemployment; abolition of commodity boards made export (e.g. cocoa)

ADP - 1974

▪ Established to proffer solution to the decline in agricultural productivity through extension services.

▪ Reliance on small scale farmers as the main actors will bring about increase in food production via feedback mechanism.

▪ Fraught with: shortage of fund due to decline in oil prices; emphasis on high input technology for sole cropping systems;

▪ multiplication of improved variety of seeds failed and non steady fertilizer supply .

OFN - 1976

▪ Programme aim was to ensure food self-sufficiency at the individual and household levels.

▪ Government provided inputs and subsidies .

▪ Programme only succeeded in creating awareness of food shortage and the need to tackle the problem.

▪ Programme failed due to: Indiscriminate farming on even marginal land, gloth in food supply.

GREEN REVOLUTION - 1980

▪ Programme aimed at: Increasing production of food and raw materials.

▪ Federal government ensured its success by providing agrochemicals, improved marketing and favourable pricing policy for the agricultural products.

▪ Delay in execution of most of the projects and absence of monitoring is a major failure.

DFRRI - 1986

▪ Designed to improve the quality of life (improvement in nutrition, housing, health, employment, road, water, etc.) and standard living of the rural dwellers.

▪ Led to: significant improvements in agricultural production; formation of community banks

▪ Poor quality of infrastructure provided due to embezzlement/mismanagement of fund; lack of proper focus and programme accountability.

NALDA - 1992

▪ NALDA was projected to give strategic public support for land development and better uses of resources.

▪ The authority embarked on some activities to provide baseline data for agricultural-related activities and advisory services to agricultural land users.

▪ However, the land reform act/decreed has been criticized .



Figure 1: chart showing percentage participation in ADP and other programmes



Cocoa house



Plate 1:supply of raw materials to farmer through green revolution

Figure 2: political-economy export of cocoa in Nigeria



# AGRICULTURAL COMMERCIALIZATION IN NIGERIA – POST STRUCTURAL ADJUSTMENT PROGRAMME

Adeyemo T.A, Adewusi O.A, Olajide O.Adeola, Olutayo, O  
and K.A Thomas

## INTRODUCTION

This review centres on the Post-SAP (1995-2015) programmes and policies in Nigeria and their interactions with APRA's key variables such as labour, food security, income, poverty, employment and women empowerment.

### Commercial Agricultural Development Programme (CADP) – 2009

- A World Bank assisted project to enhance commercialization of agriculture,
- processing and marketing outputs among small and medium-scale commercial farmers in certain value chains (including cocoa)
- Five states involved (Lagos, Kano, Kaduna, Enugu, Cross River)



Plate 2: <https://www.google.com/url?sa=i&source=images&cd=&ved=2ahUKEwjZurrl>

### National Fadama Development Plan (NFDP)

- NFDP (FADAMA) was initiated in the 1990s to improve crop production from the FADAMA (low land valley bottom).
- Provision of input
- Training
- Credit

#### COCOA

- NFDP (II)
- Integrated Pest Management intervention for cocoa
- Training
- Specification of type and methods
- Keeping with Maximum Residue level (MLR)



### AGOA – 2000 to 2025



Plate 3: <https://www.google.com/url?sa=i&source=images&cd=&ved=2ahUKEwigk6>

- It is policy aimed at increasing trade through zero tariff, or duty-free trade in sub-Saharan Africa so as to have a market-based economy.
- It identifies and builds networks of women entrepreneurs across sub-Saharan Africa.

## COCOA REBIRTH - 2005



Plate 1: <https://www.google.com/url?sa=i&source=images&cd>

- Launched in order to sustain and improve on the performance of the cocoa industry to meet the needs of an expanding industrial sector and export market.
- The initiative
  - increased cocoa production and income;
  - created opportunities along the cocoa value chain.

### NEW ALLIANCE & GROW AFRICA - 2011



Plate 6: <https://www.google.com/url?sa=i&source=images&cd=&ved=2ahUKEWl2krq>

- Increase investment in African agriculture to generate agriculture-driven economic growth through modernization, productivity and value chains.
- It has helped to generate a private sector investment commitment to agriculture of over \$10 billion.

### Agricultural Transformation Agenda (ATA) - 2012



Plate 4: Minister of Agriculture, Dr. Adesina holding a hybrid cocoa pod developed by scientists in the drive for revitalizing the Nigerian cocoa industry.

- ATA was Initiated to assist farmers access farm inputs at affordable prices and to develop agricultural value chains for some selected crops.
- It helped farmers
  - have a more diversified livelihood
  - captured gender-mainstreaming modalities.
- For Cocoa:
  - Cocoa hybrids developed was in high demand by farmers
  - Selected processing zones were identified for processing of certain crops including cocoa

## Conclusion

Post structural adjustment era witnessed several agricultural interventions which has changed agricultural land scape and food security in Nigeria

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Correspondence:

## Acknowledgement

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# HISTORICAL, ETHNOGRAPHY AND SOCIOLOGICAL REVIEW ON WOMEN’S AGRARIAN SYSTEMS IN AFRICA: THE CASE FOR THE NIGERIAN COCOA INDUSTRY

Olutayo O, K..A Thomas, Adeyemo T.A and Olajide O. Adeola



## INTRODUCTION

This review explores the roles played by women in agriculture with reference to the APRA mandate crop - Cocoa. The potentials of women to agricultural growth are highlighted as well as the factors limiting their contribution to agricultural development.

### FEATURES OF AGRARIAN FARMING SYSTEMS



- Advocacy for agricultural commercialisation is on the increase.
- Three models of commercial agriculture:
  - ❖ Large-scale plantations;
  - ❖ Contract farming; and
  - ❖ Small and medium commercial farms.
- Nigeria’s cocoa farmers largely belong here



Plate 1 1: Woman with harvested cocoa pods



plate 2: Small scale cocoa farm

### WOMEN IN NIGERIA’S COCOA INDUSTRY

- Men’s involvement in cocoa production appears high,
  - But women indeed contribute more.
- Women achieve 20 to 30 per cent lower agricultural productivity than men, partly due to child dependency.
- The argument for targeting women in agricultural productivity are:
  - ❑ Their productive potential
  - ❑ They represent an important group of beneficiaries of agricultural development efforts.
- BUT:
  - Women farmers have less access to essential inputs
  - lesser control over land
  - financing.
  - Lower wages when hired
  - Non-payment on family farms
  - Less opportunities for training
- They are involved in :
  - Small scale cocoa plantations
  - Post harvest processes especially pod breaking, fermentation and drying
- Processing:
  - Black soap
  - Cocoa product is a niche commodity.



## CONCLUSION

Literature on gender and agriculture have shown that participation and its impacts are not gender blind. A gender approach to development is necessary in order to give priority to women. This is essentially important owing to the multiple roles played by women in the society.

## REFERENCES

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## Correspondence:

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GOVERNMENT





# THE INFLUENCE OF MARKETING OUTLET ON HOUSEHOLD POVERTY AMONG SMALL HOLDER COCOA FARMERS IN ONDO STATE, NIGERIA

Anthony, J.O., Ajayi, O. E., & Olajide, O. Adeola

## INTRODUCTION

In Nigeria, poverty is especially severe and more concentrated in the rural areas where the main occupation is farming.

Farming population in the rural area comprises predominantly of resource-poor peasants farmers with low and declining productivity compare to urban



Plate 1: picture of small holder cocoa farmers

## RESULT AND DISCUSSION

Fig 1. Rural poverty measure against urban

- Farm gate markets have the highest percentage of the poor (56.25%)
- The percentage of the core poor, moderately poor and non poor was found to be 34.5%, 18% and 47.5% respectively.
- Years of schooling, hours spent working, family size, total land cultivated and taxes were all found to be at 10% significant level.

## CONCLUSION AND RECOMMENDATION

Farmers who sells their produce at the farm gate have the highest level of poverty compared to those who sell at the urban market.

Therefore various communities in conjunction with the government should construct and repair the feeder roads in the area.

## METHODS AND MATERIALS

- The study was carried out in Ondo State.
- A multistage sampling procedure was employed in selecting 200 cocoa farmers.
- A structured questionnaire was used to obtain data
- Data collected were analyzed using descriptive statistical tools, FGT and logit regression



Plate 2: picture of sales of cocoa bean at the farm gate

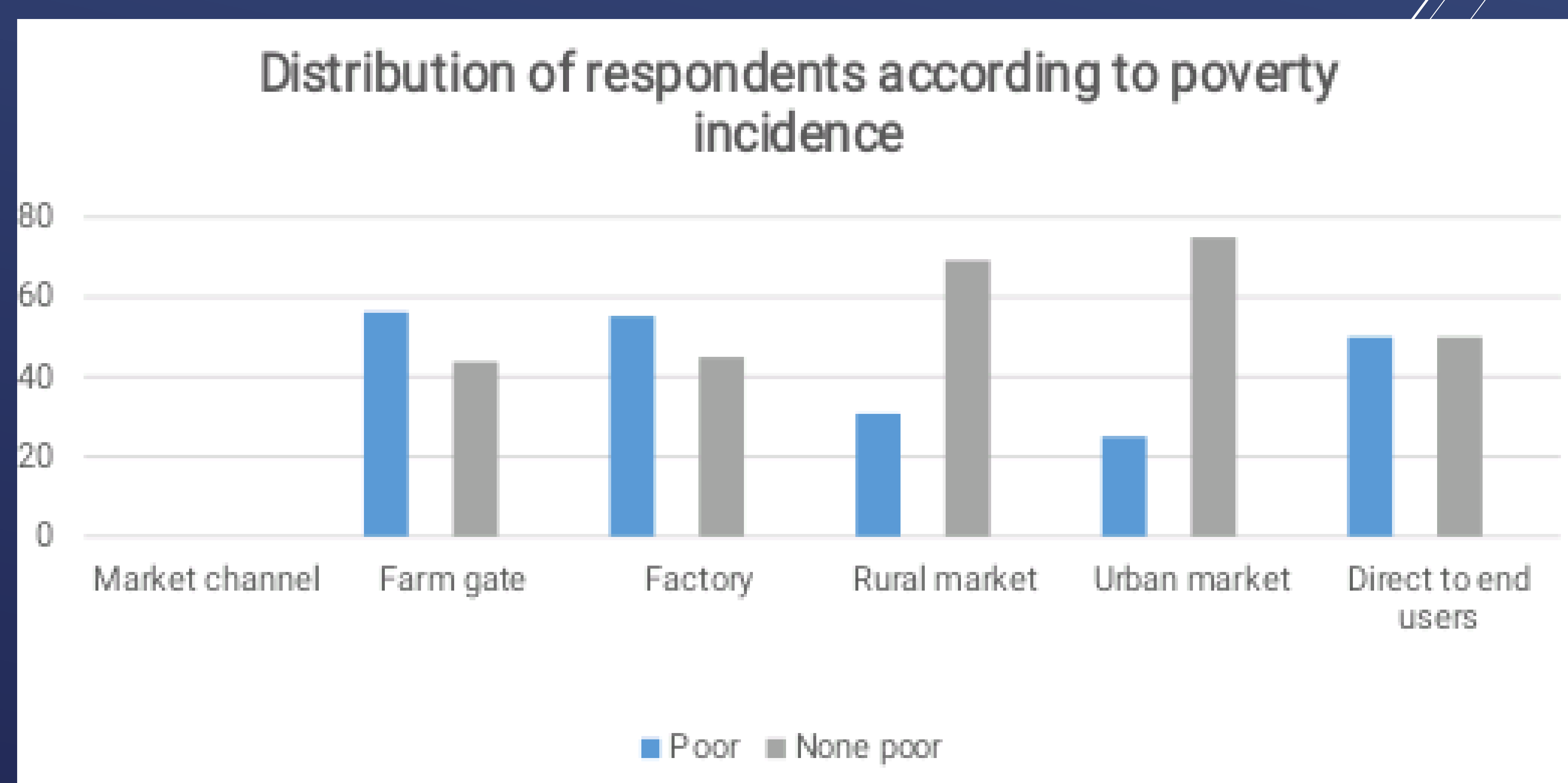


Fig 2.: Chart showing the distribution of the respondents according to poverty incidence



EFFECT OF WELFARE ON COCOA FARMERS’ PARTICIPATION  
IN CROP INSURANCE IN ONDO STATE NIGERIA

Balogun, O.T., Ajayi, O. E., & Olajide, O. Adeola



INTRODUCTION

Agricultural production in general is faced with quite a lot of risk, one of these risks is associated with bad weather such as erratic rainfall pattern, insufficient rainfall or the worst case of drought. Insurance uptake could just be the solution, however, it is not very popular among farmers in Nigeria.



Fig.1 Dimensions of risk facing agriculture

MATERIALS AND METHOD

The study was carried out in Ondo State. A multistage sampling procedure was employed in selecting 200 cocoa farmers. A structured questionnaire was used to obtain data. Data collected were analyzed using descriptivestatistical tools ,FGT and Probit regression.

CONCLUSION

Major determining factor that influences the decision of farmers and farming household to take crop insurance but attention needs to be paid to those that influences insurance uptake such as access to credit, and awareness of crop insurance.

RESULTS

•Insurance

larger percentage of the farmers are not aware of insurance neither do they have either crop or other forms of insurance as 31% have one form of insurance or the other such as car and motorcycle insurance and crop insurance . Hence, the awareness level of insurance of the cocoa farmers is low.

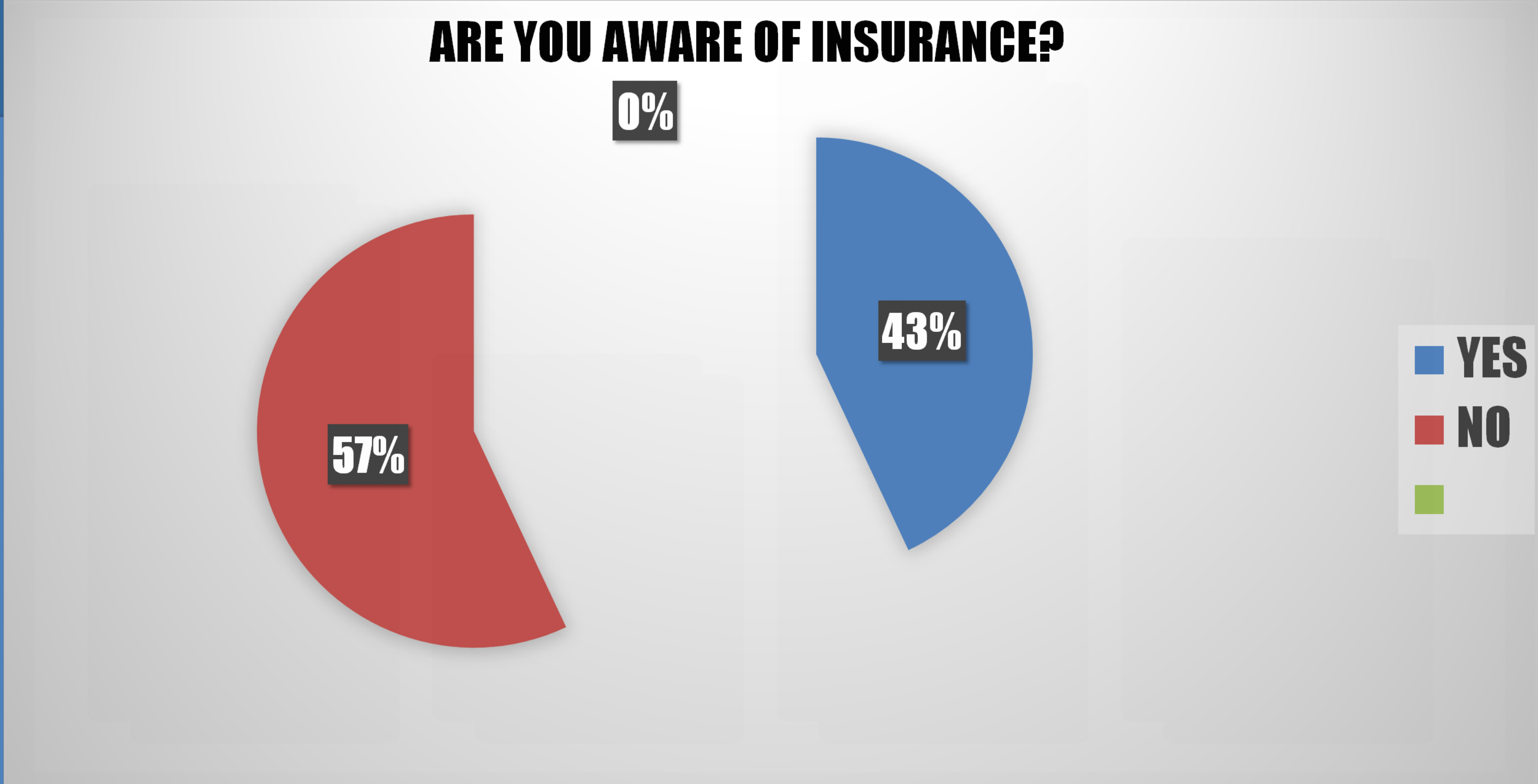


Fig 1: chart of the percentage of the farmers that are aware of insurance

DO YOU INSURE?

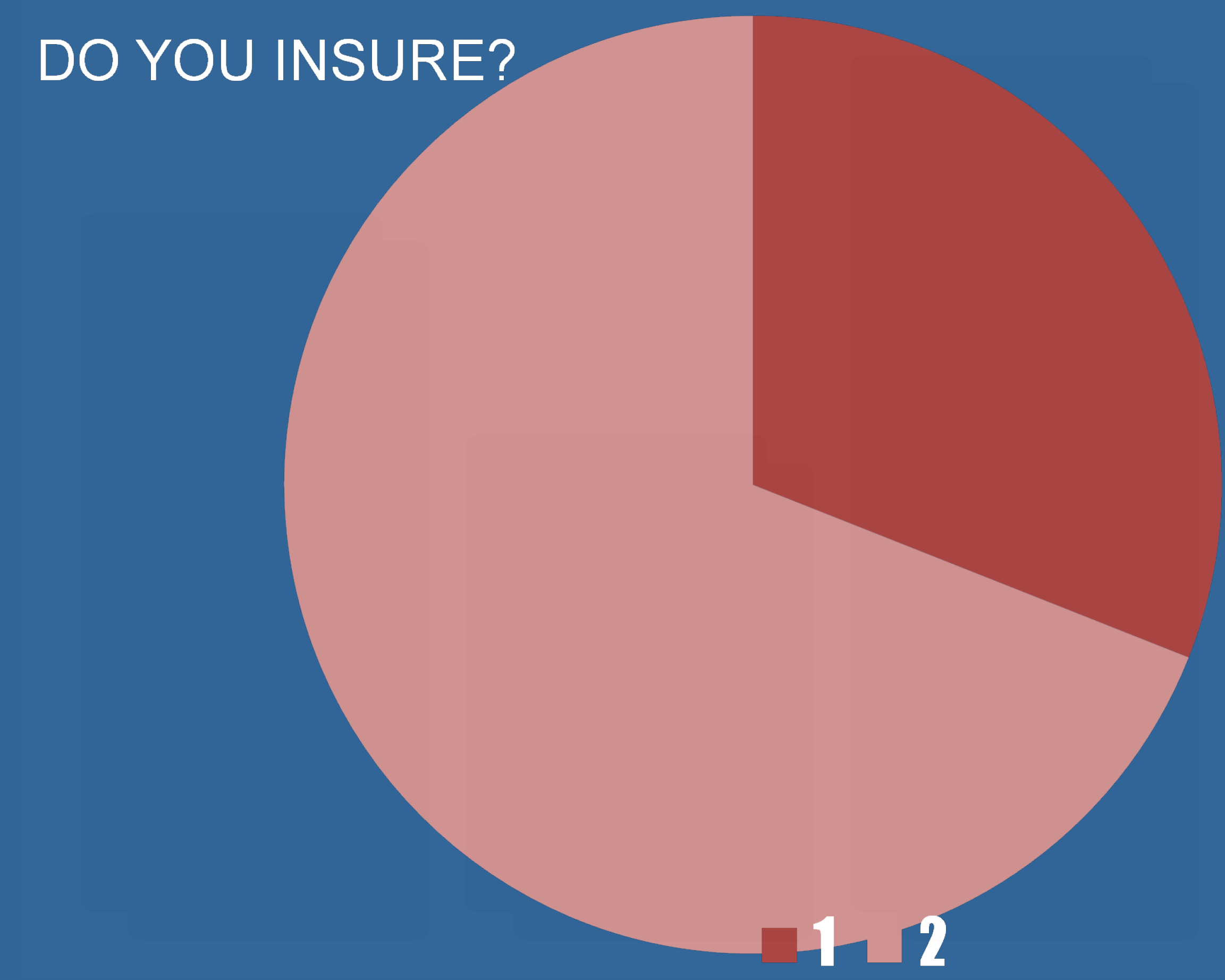


Fig 2: Chart showing the frequency of people that insures

FORMAL CROP INSURANCE?

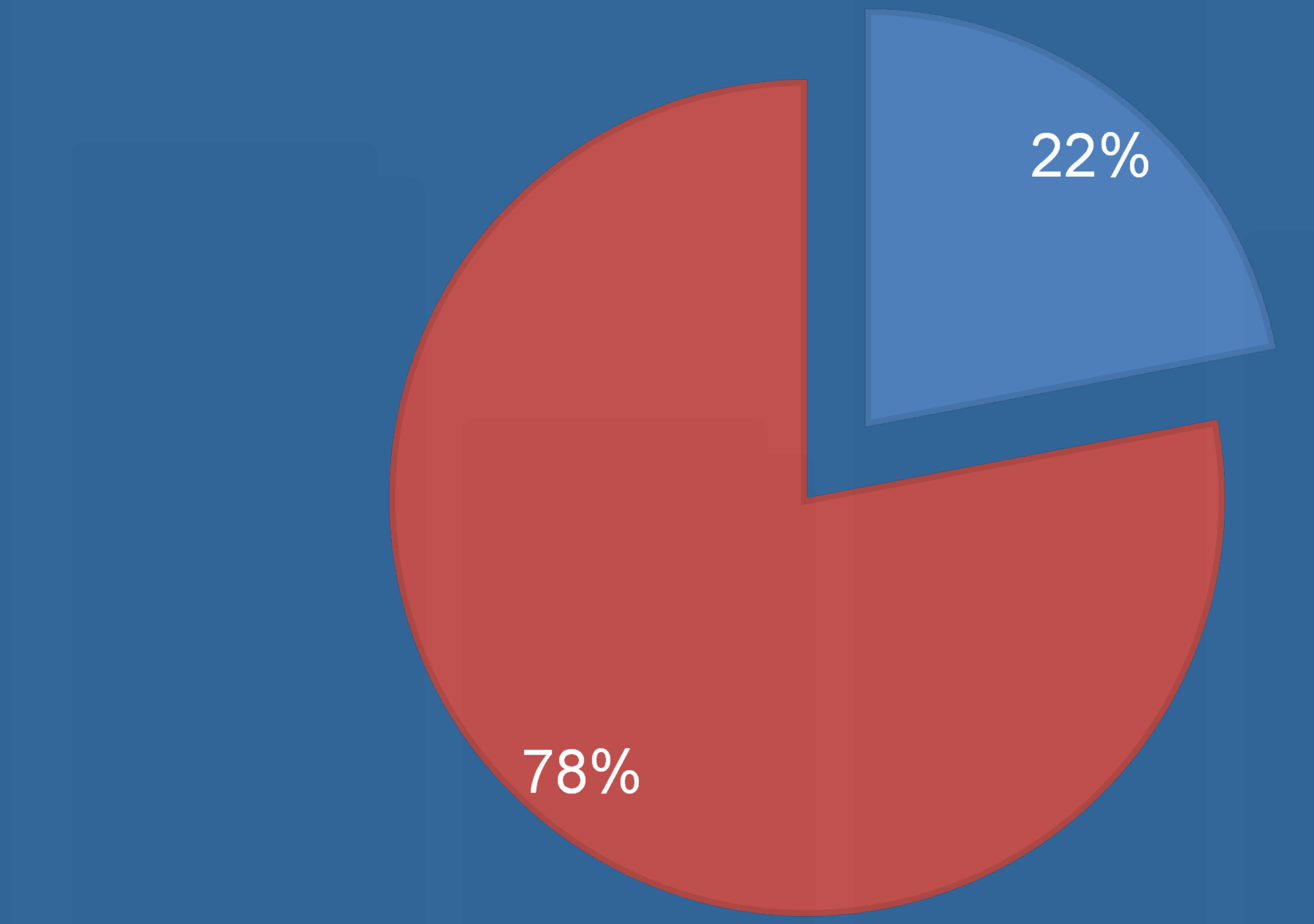


Fig 3: chart showing the percentage of farmers that have formal crop insurance

•Crop Insurance Intake

- 27.4%,17.7% and 54.8% of the respondents that take up insurance were discovered to be core poor, moderately poor and none poor respectively.
- 37.7%,18.1% and 44% of the respondents that take up insurance were discovered to be core poor, moderately poor and none poor respectively

crop insurance uptake.

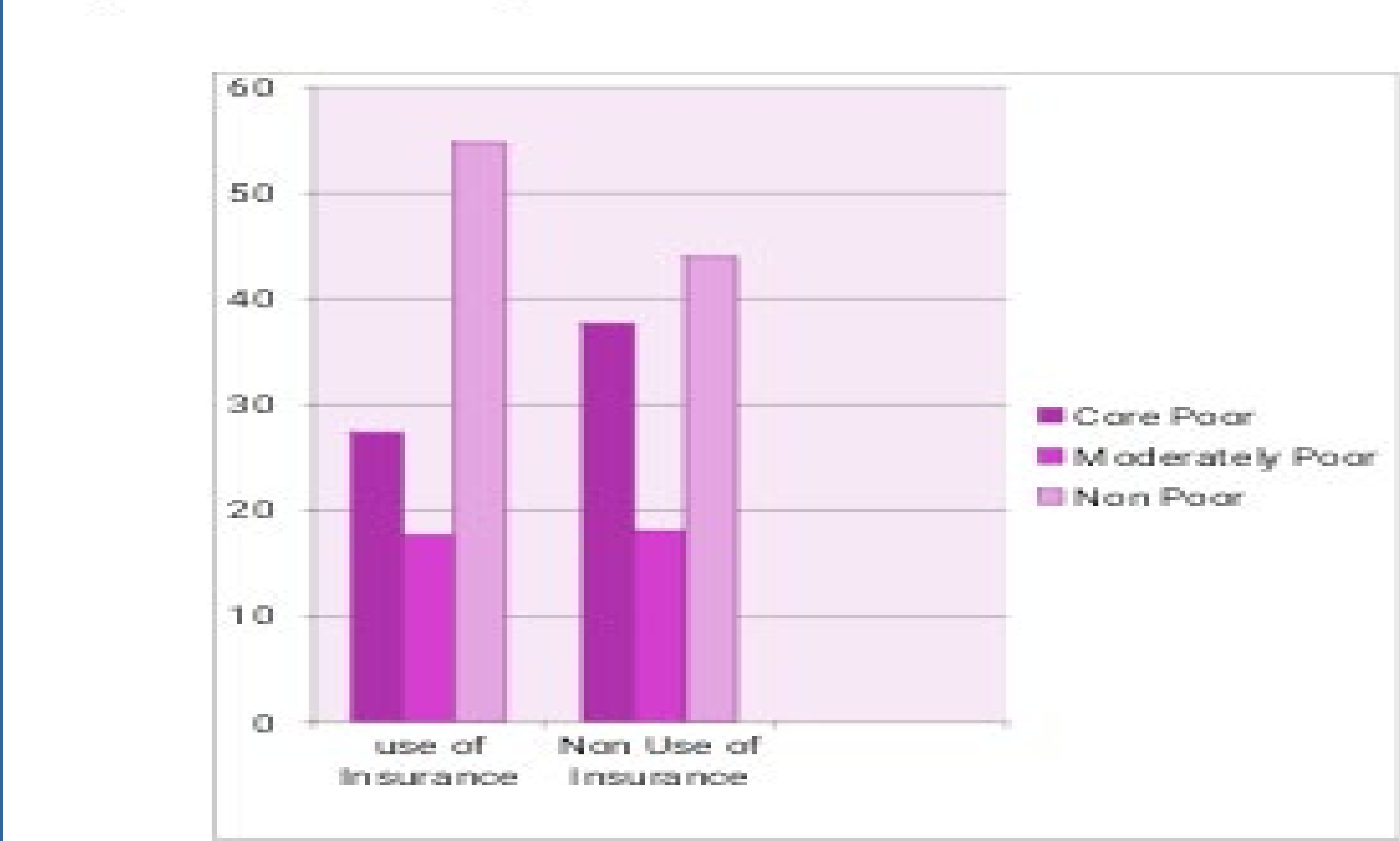


Fig 4: Chart showing the frequency of crop insurance intake

Effect of cocoa Farmer’s Welfare on formal crop insurance

Access to credit, family size, increase in insurance awareness factors has positive effects on crop insurance uptake. increase in awareness can increase the chances of cocoa farmers taking formal crop insurance by 103% as shown in figure 5

Formal crop insurance	Coef.	Std. Err.	P> z
Sex	0.264	0.807	0.744
Years in school	0.0162	0.032	0.615
Monthly income	-2.40E-06	2.75e-06	0.384
Access to credit	0.793	0.336	0.018***
Family size	0.140	0.088	0.111
Membership of group Association	-0.602	0.345	0.082*
Insurance awareness	1.238	0.365	0.001***
Transport to company	0.000519	0.000424	0.221
Total land cultivated	0.0532	0.0352	0.131
Previous incidence	-0.558	0.493	0.257
Theft	0.130	0.488	0.79
Welfare status			
Low	Base outcome		
Medium	1.185	0.462	0.01***
High	-0.121	0.424	0.775
Age square	0.0000263	0.000119	0.825
Distance to company	0.230	0.418	0.582
_cons	-3.020	1.119	0.007

\*\*\*, \*\* and \* represents 1%, 5% and 10% levels of significance respectively.

Fig 5 : Factors that influences cocoa farmer to or not to take formal crop insurance

ACKNOWLEDGEMENT

This research received immense support of *Agricultural Policy Research in Africa (APRA)* . Therefore we would like to sincerely acknowledge and extend our sincere gratitude.



# ANALYSIS OF POST-INDEPENDENCE AGRICULTURAL POLICIES AND AGRICULTURAL COMMERCIALIZATION IN NIGERIA



## INTRODUCTION

This review explores the different agricultural policies post- colonial period, with a view to examine the effects of these policies on the agricultural sector in general and on APRA key variables in particular. Where applicable, we explore the reviews with respect to the APRA mandate crop-Cocoa.

## MATERIALS AND METHODS

## Desk Top Research Method

## CONCLUSION

- Shift to food crops production reduced the production of cash crops.
- Most exported agricultural produce in Nigeria are from the cocoa sub-sector.
- Cocoa market is mainly influenced by external factors.

## Acknowledgement

Funded by UK  
aid from the UK  
Government



## NAFPP - 1972

- An agricultural extension programme meant to deliver on large scale irrigation etc.
- It provided direct and immediate feedback from farmers.
- It fell short of fulfilling its mandate because of lack of funding e.g. cocoa marketing cooperatives failed in terms of the share of cocoa trade.

## RBDAs - 1976

- Initially aimed at boosting economic potentials of the existing water bodies particularly through irrigation and fishery.
- The development of hydroelectric power generation and domestic water supply were secondary objectives.
- Associated problems were: Intensive political interference; substantial public funds were wasted.

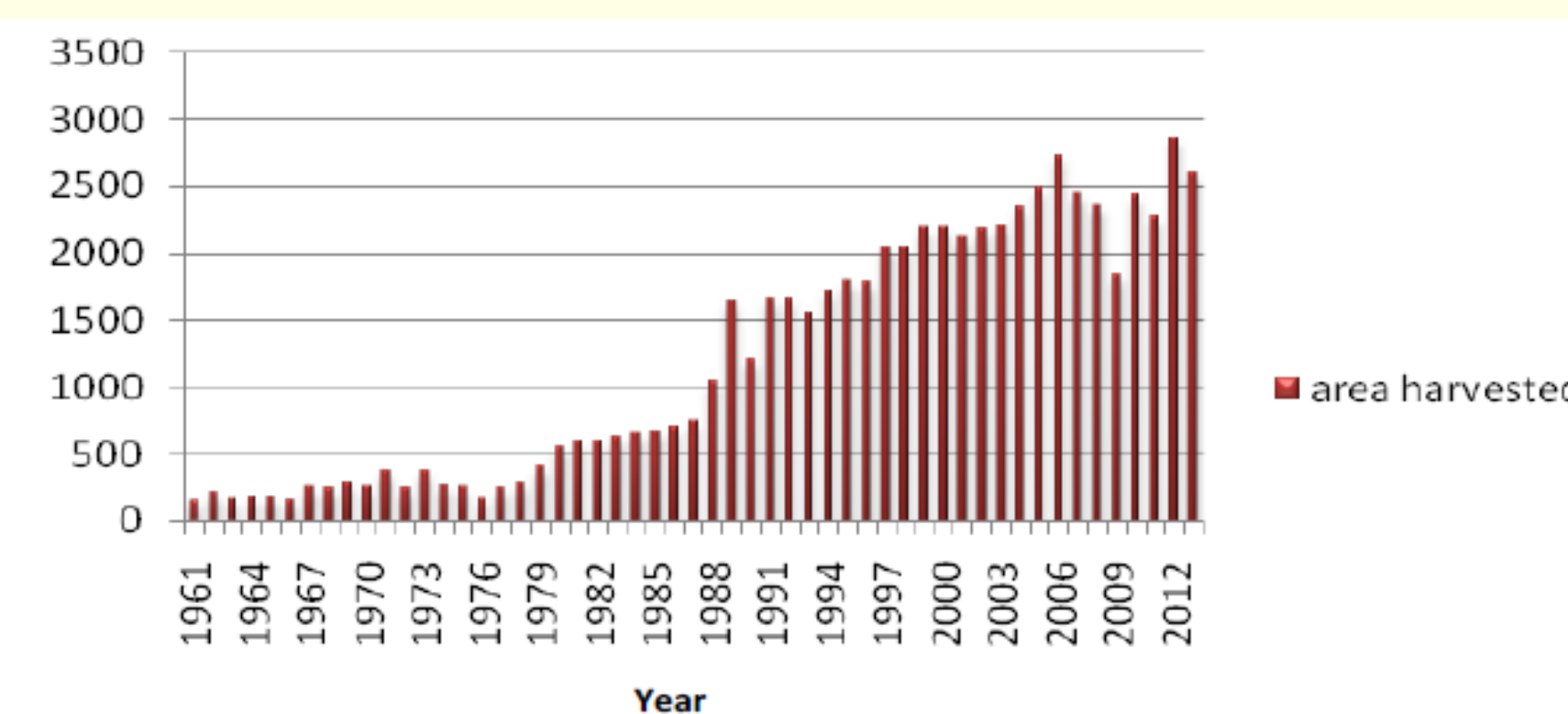


Figure 2: Area harvested to rice in Nigeria 1961-2013. Source: Fishfact (2014-2015).

Figure 1: graphical representation of rice production supported with irrigation

## SAP - 1986

- SAP was meant to increase agricultural production and cut down on food importation in order to stimulate the economy's regrowth.
- Unable to achieve its objectives due to inconsistent government policies and weak implementing institutions.
- Resulted in: high prices of food and services due to subsidy removal; high rate of unemployment; abolition of commodity boards made export (e.g. cocoa)

Years	Producer prices in Nigeria (naira)	Change (%)
1970	95	Nil
1971	222	133.68
1972	200	-9.91
1973	183	-8.50
1974	198	8.20
1975	146	-26.26
1976	165	13.01
1977	515	212.12
1978	494	-4.08
1979	552	11.74
1980	728	31.88
1981	650	-10.71
1982	585	-10.00
1983	532	-9.06
1984	600	12.78
1985	640	6.67
1986	3,063	378.59
1987	7,143	133.20
1988	9,706	35.88
1989	8,505	-12.37
1990	8,027	-5.62
1991	8,024	-0.04
1992	10,068	25.47
1993	24,127	139.64
1994	53,838	123.14
1995	69,832	29.71
1996	75,761	8.49
1997	70,852	-6.48
1998	75,174	6.10
1999	78,828	4.86
2000	76,836	-2.53
2001	85,503	11.28
2002	116,658	36.44
2003	121,462	4.12
2004	140,000	15.26
2005	150,000	7.14
2006	175,000	16.67
2007	180,000	2.86
2008	200,000	11.11
2009	340,000	70.00
2010	220,000	-35.29

Figure 2: political-economy export of cocoa in Nigeria

## ADP - 1974

- Established to proffer solution to the decline in agricultural productivity through extension services.
- Reliance on small scale farmers as the main actors will bring about increase in food production via feedback mechanism.
- Fraught with: shortage of fund due to decline in oil prices; emphasis on high input technology for sole cropping systems;
- multiplication of improved variety of seeds failed and non steady fertilizer supply .

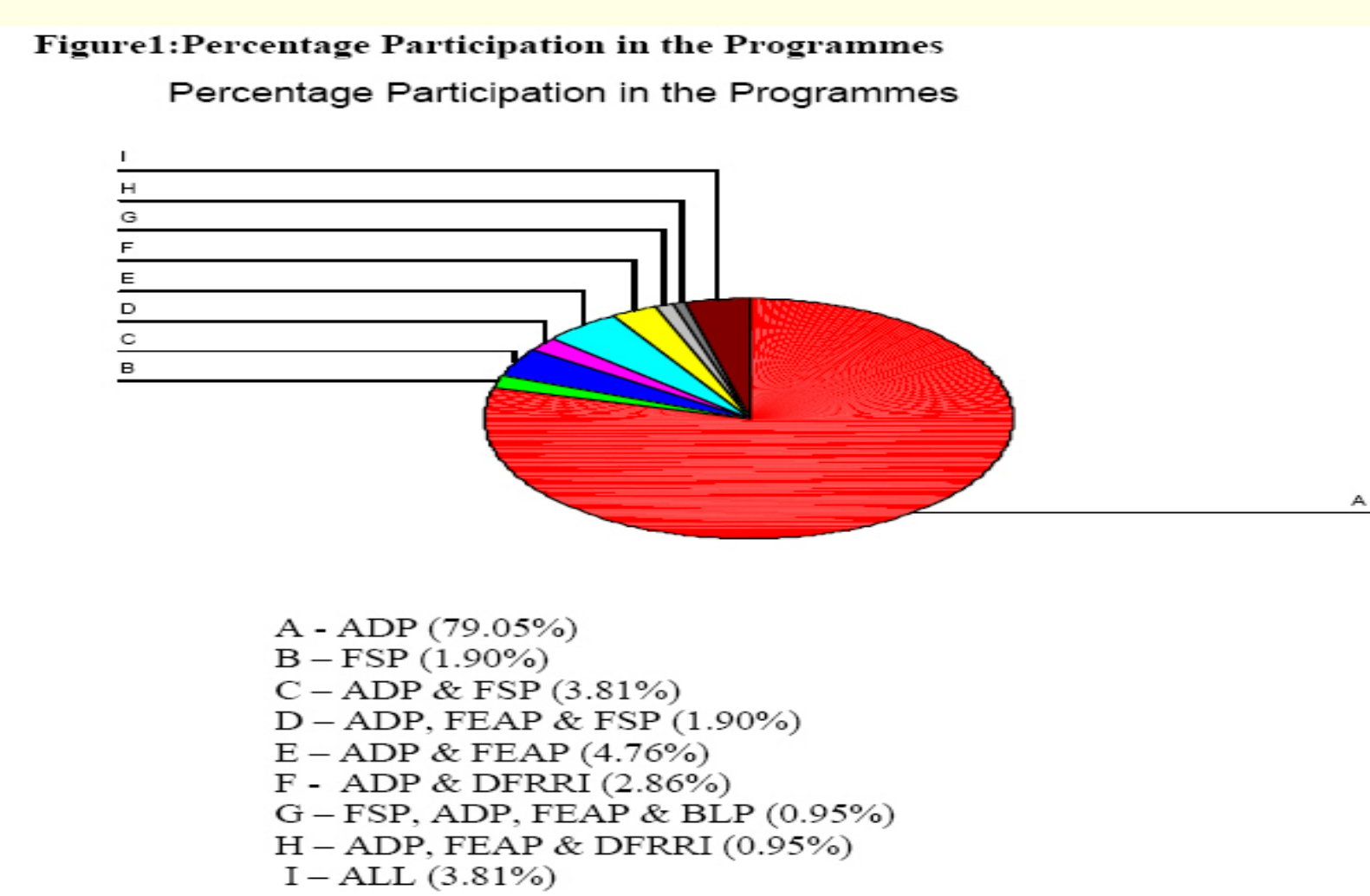


Figure 1: chart showing percentage participation in ADP and other programmes

## GREEN REVOLUTION - 1980

- Programme aimed at: Increasing production of food and raw materials.
- Federal government ensured its success by providing agrochemicals, improved marketing and favourable pricing policy for the agricultural products.
- Delay in execution of most of the projects and absence of monitoring is a major failure.

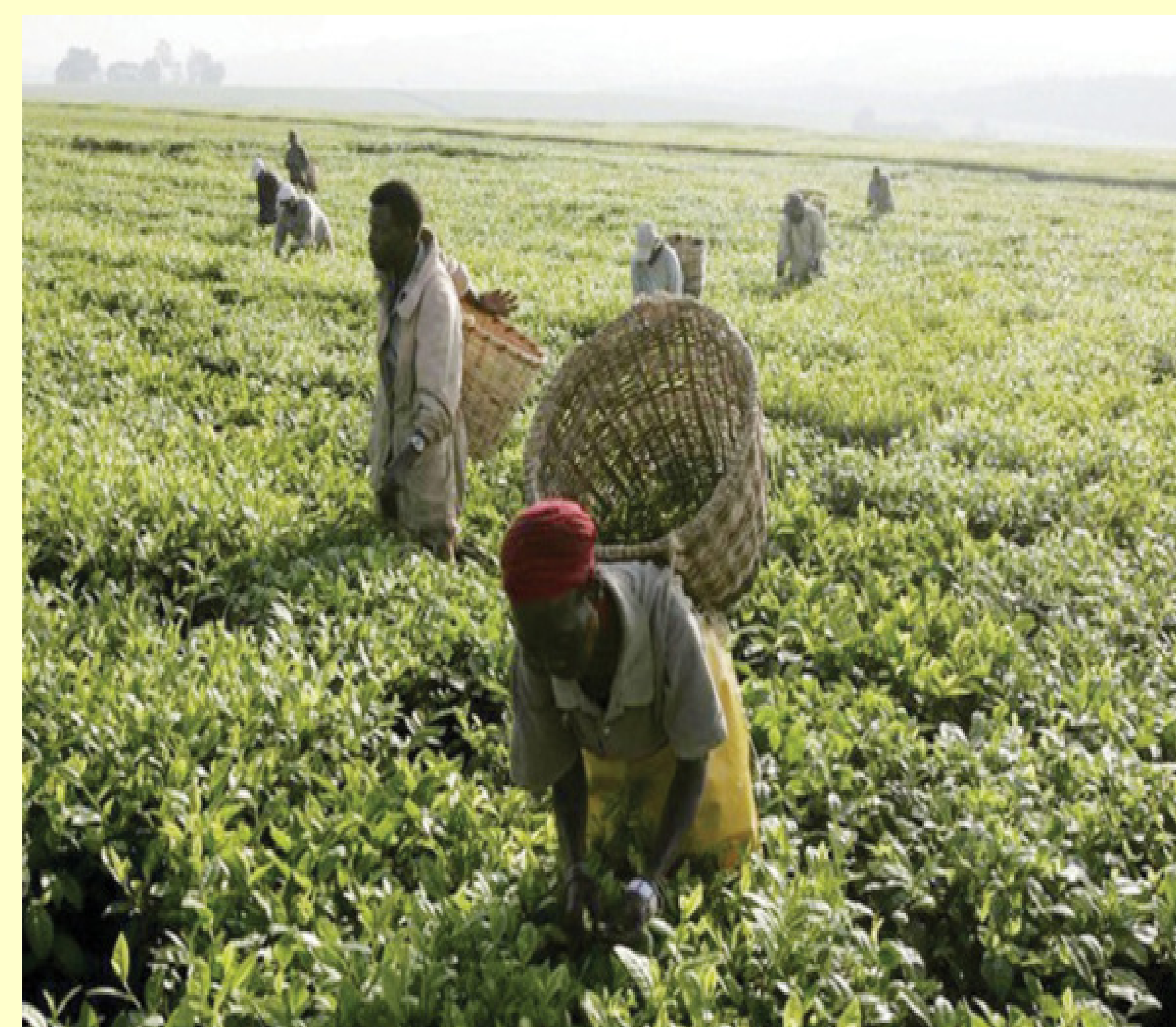


Plate 1: supply of raw materials to farmer through green revolution

## OFN - 1976

- Programme aim was to ensure food self-sufficiency at the individual and household levels.
- Government provided inputs and subsidies .
- Programme only succeeded in creating awareness of food shortage and the need to tackle the problem.
- Programme failed due to: Indiscriminate farming on even marginal land, gloth in food supply.



Plate 2: Gloth experience by farmers

## DFRRI - 1986

- Designed to improve the quality of life (improvement in nutrition, housing, health, employment, road, water, etc.) and standard living of the rural dwellers.
- Led to: significant improvements in agricultural production; formation of community banks
- Poor quality of infrastructure provided due to embezzlement/mismanagement of fund; lack of proper focus and programme accountability.

## NALDA - 1992

- NALDA was projected to give strategic public support for land development and better uses of resources.
- The authority embarked on some activities to provide baseline data for agricultural-related activities and advisory services to agricultural land users.
- However, the land reform act/decreed has been criticized .



# AGRICULTURAL COMMERCIALIZATION IN NIGERIA – POST STRUCTURAL ADJUSTMENT PROGRAMME

## INTRODUCTION

This review centres on the Post-SAP (1995-2015) programmes and policies in Nigeria and their interactions with APRA's key variables such as labour, food security, income, poverty, employment and women empowerment.

### COCOA REBIRTH - 2005



Plate 1: <https://www.google.com/url?sa=i&source=images&cd>

- Launched in order to sustain and improve on the performance of the cocoa industry to meet the needs of an expanding industrial sector and export market. The initiative increased cocoa production and income; created opportunities along the cocoa value chain.

### CADP – 2009

- A World Bank assisted project established to support commercialization of agriculture, processing and marketing outputs among small and medium-scale commercial farmers. The Project enhanced food security e.g. promoted Draught Tolerant Maize; benefitted/empowered women.



Plate 2: <https://www.google.com/url?sa=i&source=images&cd=&ved=2ahUKEwjZurrl>

### AGOA – 2000 to 2025



Plate 3: <https://www.google.com/url?sa=i&source=images&cd=&ved=2ahUKEwiqk6>

- It is policy aimed at increasing trade through zero tariff, or duty-free trade in sub-Saharan Africa so as to have a market-based economy.
- It identifies and builds networks of women entrepreneurs across sub-Saharan Africa.

## METHODS AND MATERIALS

Desk Top Research Method

## Conclusion

Post structural adjustment era witnessed several agricultural interventions which has changed agricultural land scape and food security in Nigeria

## Acknowledgement

Funded by UK aid from the UK Government

### ATA - 2012



Plate 4: <https://www.google.com/url?sa=i&source=images&cd=&ved=2ahUKEwintf7c89XkAhX2A2>

- Initiated to assist farmers access farm inputs at affordable prices and to develop agricultural value chains for some selected crops.
- It helped rural farmers and inhabitants to have a more diversified livelihood captured gender-mainstreaming modalities.

### NFDP

#### Fadama I,II,III (1993 - 2013)

- Focused on crop production, neglected downstream activities.

#### Fadama II (2004-2009)

- Undertaken to address the lapses of Fadama I and it Employed Community Drive Development (CDD) approach

#### Fadama III (2008-2013)

- Employed CDD approach.



Plate 5: <https://images.app.goo.gl/T9hqaumYbdj3d2pw9>

### NEW ALLIANCE & GROW AFRICA - 2011



Plate 6: <https://www.google.com/url?sa=i&source=images&cd=&ved=2ahUKEwi2krq>

- Increase investment in African agriculture to generate agriculture-driven economic growth through modernization, productivity and value chains.
- It has helped to generate a private sector investment commitment to agriculture of over \$10 billion.



# ANALYSIS OF BUSINESS RISKS AMONG COCOA ENTERPRISES IN OSUN STATE, NIGERIA.

Kayode D. O, Oluwadara D. I, Olajide O. A

## INTRODUCTION

Agribusiness refers to the range of activities and disciplines encompassed by modern food production within the agriculture industry. Agribusiness includes not only those that farm the land but also the people and firms that provide the inputs. Risk in decision making is inherent in every form of enterprise but is more intensive in input output relation among agribusiness productions.

## METHODOLOGY

- The study was carried out in Osun State.
- A multistage sampling procedure was employed in selecting 200 cocoa farmers.
- A structured questionnaire was used to obtain data
- Data collected were analyzed using descriptive statistical tools, Ordinary least Squared Regression model and Stochastic Frontier analysis

## CONCLUSION AND RECOMMENDATION

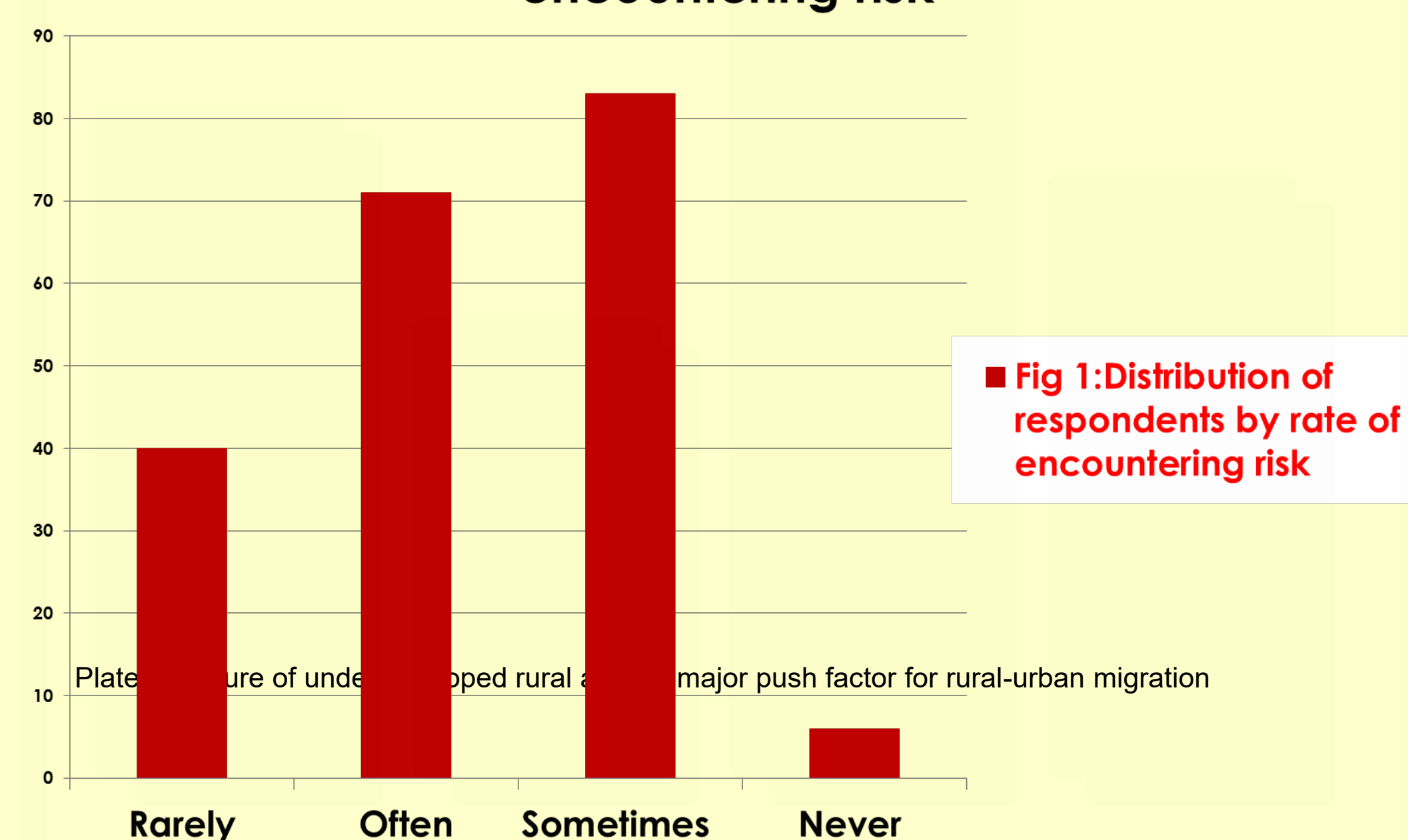
- The common risk reducing strategies in the study area were diversification, integration, forward contracting, and insurance, among others.
- Based on this, it was recommended that government should make policies that will encourage Cocoa farmers to adopt the highlighted risk reducing strategies in risk management.
- There is a need to offer farmers more extension services

## RESULT AND DISCUSSION

### Rate of encountering risk.

Figure 1 Showed that 41.5% of the farmers agreed that they sometimes face risk, while 35% agreed that they often face risk, 20% rarely faces risk and just 3% have never faced risk.

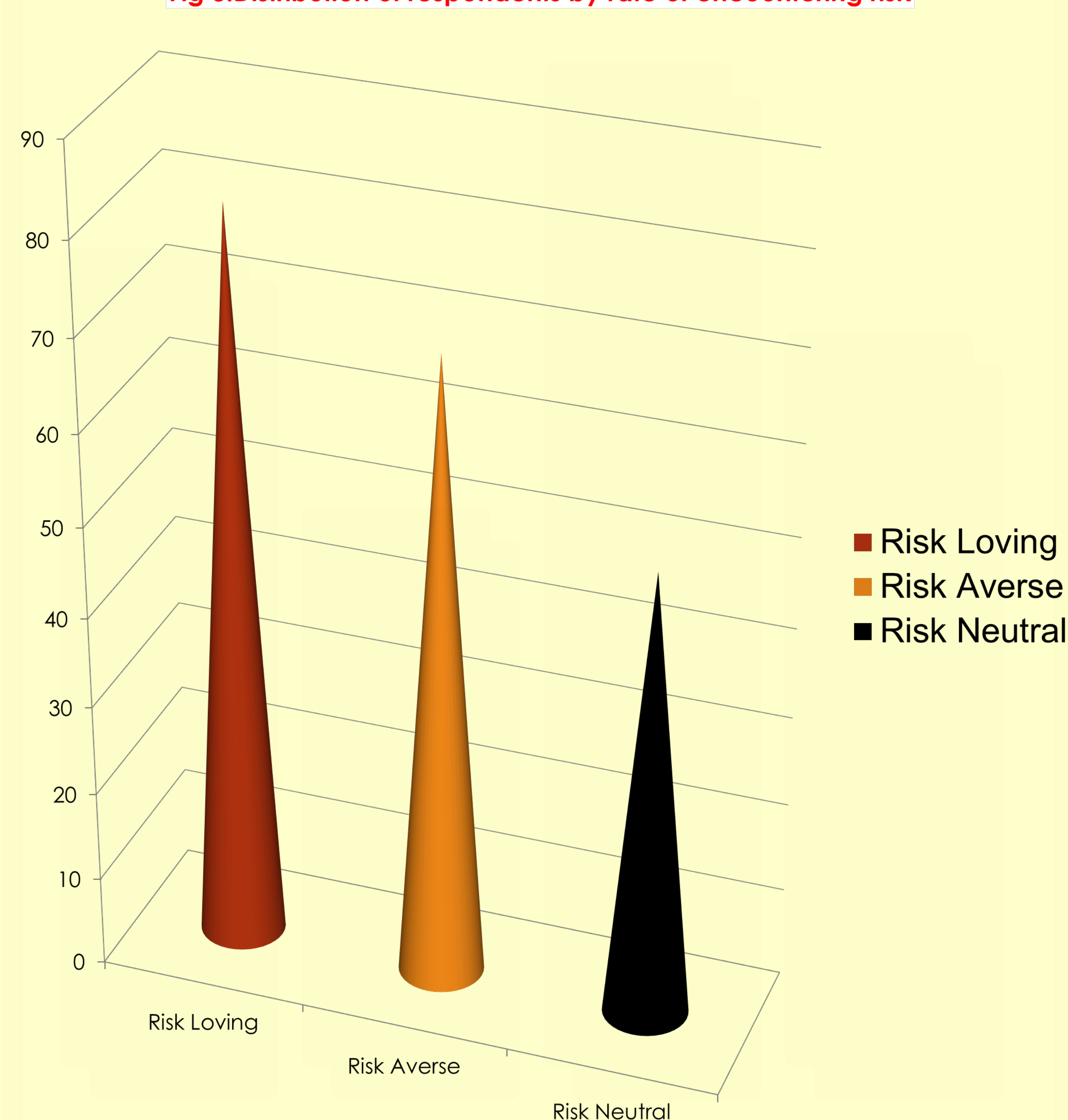
Fig 1:Distribution of respondents by rate of encountering risk



### To determine the risk attitude of Farmers towards risk

Most (40.5%) of the cocoa farmers are risk lovers, 34.5% are risk averse while 25% of the farmers don't like taking risk in agribusiness as shown in figure 3

Fig 3:Distribution of respondents by rate of encountering risk



### Ways By Which Investors Manage Risk In Agribusiness Investment;

As revealed in Figure Two that significant proportions (87%) of the cocoa farmers used diversification to reduce agribusiness risk. Engagement in and earning of non-agribusiness income lowered the variants of incomes from agribusiness operation. Some of the agribusiness investors engaged in diversification of products produced, that is, they are involved in the production of two or more agribusiness products or output simultaneously.

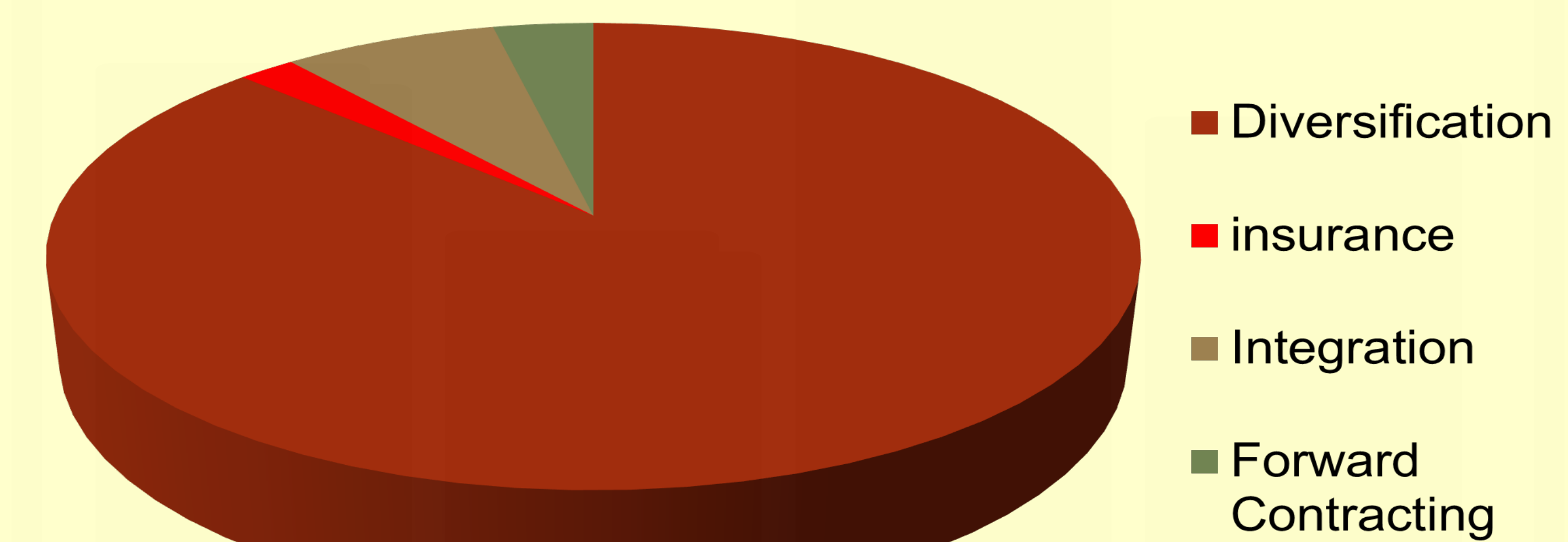


Figure 2:Distribution of respondents by risk management approach

Result indicated that Gender, years of education, cocoa income, marital status and years of farming are significant at 1%, 5% and 10% respectively, indicating their relevance in managing agribusiness risk.

Parameters		Estimates		
		Coefficients	Std Error	P> z
Age	$\lambda_1$	0.024025	0.0203254	0.239
Sex	$\lambda_2$	-2.081099	0.576779	0.000
Educ. Level	$\lambda_3$	0.087986	0.0398731	0.029
Marital status	$\lambda_4$	0.5140321	0.247704	0.039
Years of farming	$\lambda_5$	-0.502123	0.0215544	0.021
Household sizes	$\lambda_6$	-0.167411	0.0697307	0.811
Members of Association	$\lambda_7$	0.691011	0.4195525	0.101
Cocoa income	$\lambda_8$	3.62e-06	2.01e-06	0.074
Access to credit	$\lambda_9$	-0.0818323	0.4095937	0.842
Access to extension	$\lambda_{10}$	0.4520057	0.7977411	0.572
Land sizes	$\lambda_{11}$	-0.0288427	0.0377015	0.445
Constant	$\lambda_0$	11.76738	1.28944	0.000



PERCIEVED EFFECT OF RURAL-URBAN MIGRATION ON LABOUR  
TYPOLOGY FOR COCOA PRODUCTION IN ONDO STATE

Abegunde T.E and K.A Thomas,



Plate 1: picture of underdeveloped rural area ,a major push factor for rural-urban migration



Plate 2: Hired migrant labourers working on the field.

RESULTS

Push and pull factors responsible for migration in the study area:

The result shows that the push factors in the study area exceeds the pull factors thereby increasing the level of rural-urban migration in the study area shown in figure 1.

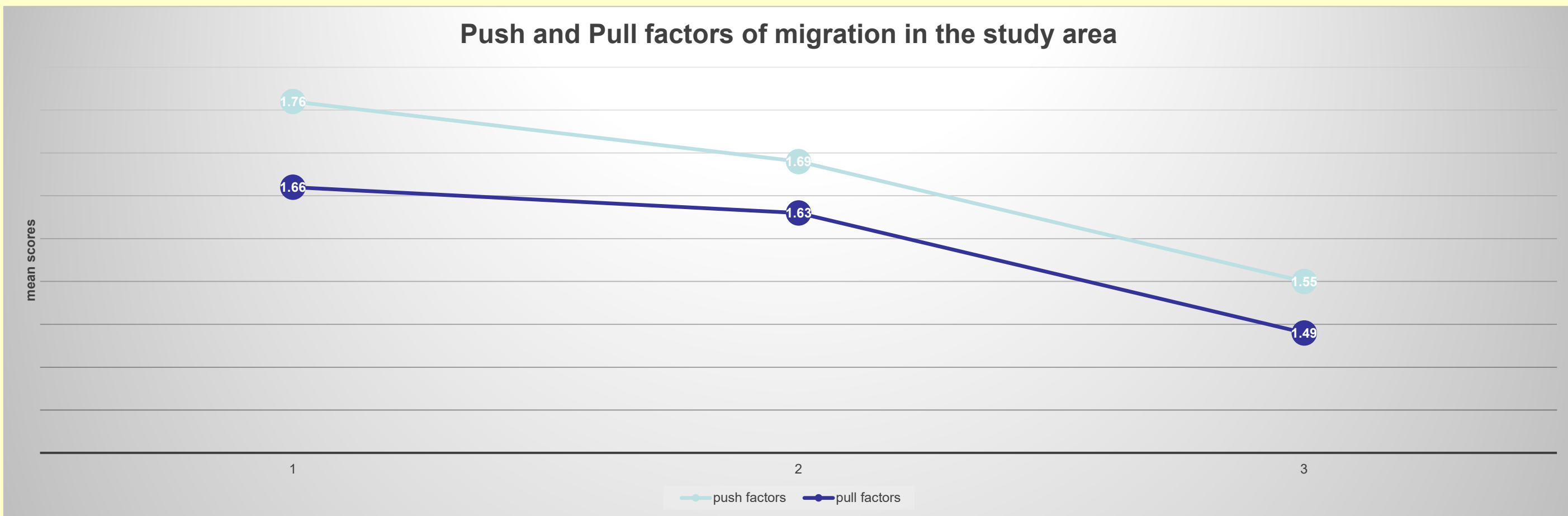


Figure 1: Graphical representation of the push and pull factors

The type of labour employed and the extent to which each is used;

Result revealed that hired migrant labour was been employed by the cocoa producers for majority of their cocoa production activities compared to Hired local labour and Family, as shown in figure 3

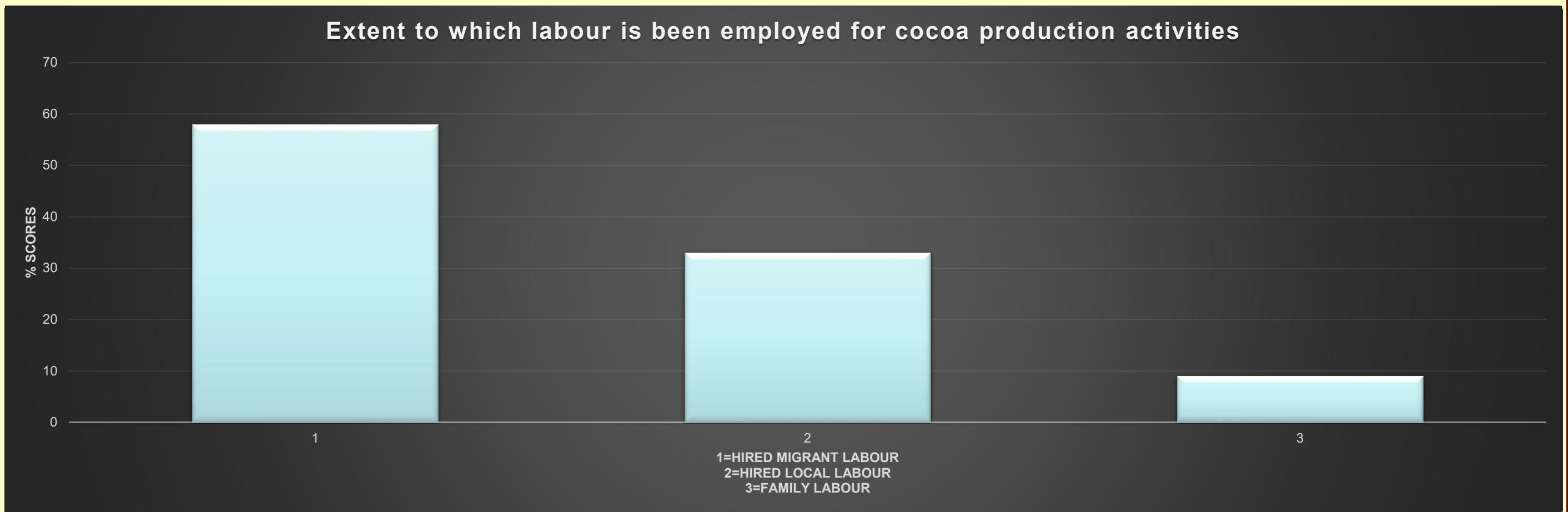


Figure 3:Extent to which each type of labour is been employed or cocoa production activities

Perceived effect of rural-urban migration on labour typology:

Majority of the cocoa farmers perceived the effect of rural-urban migration on labour typology to be low as shown in figure 2.

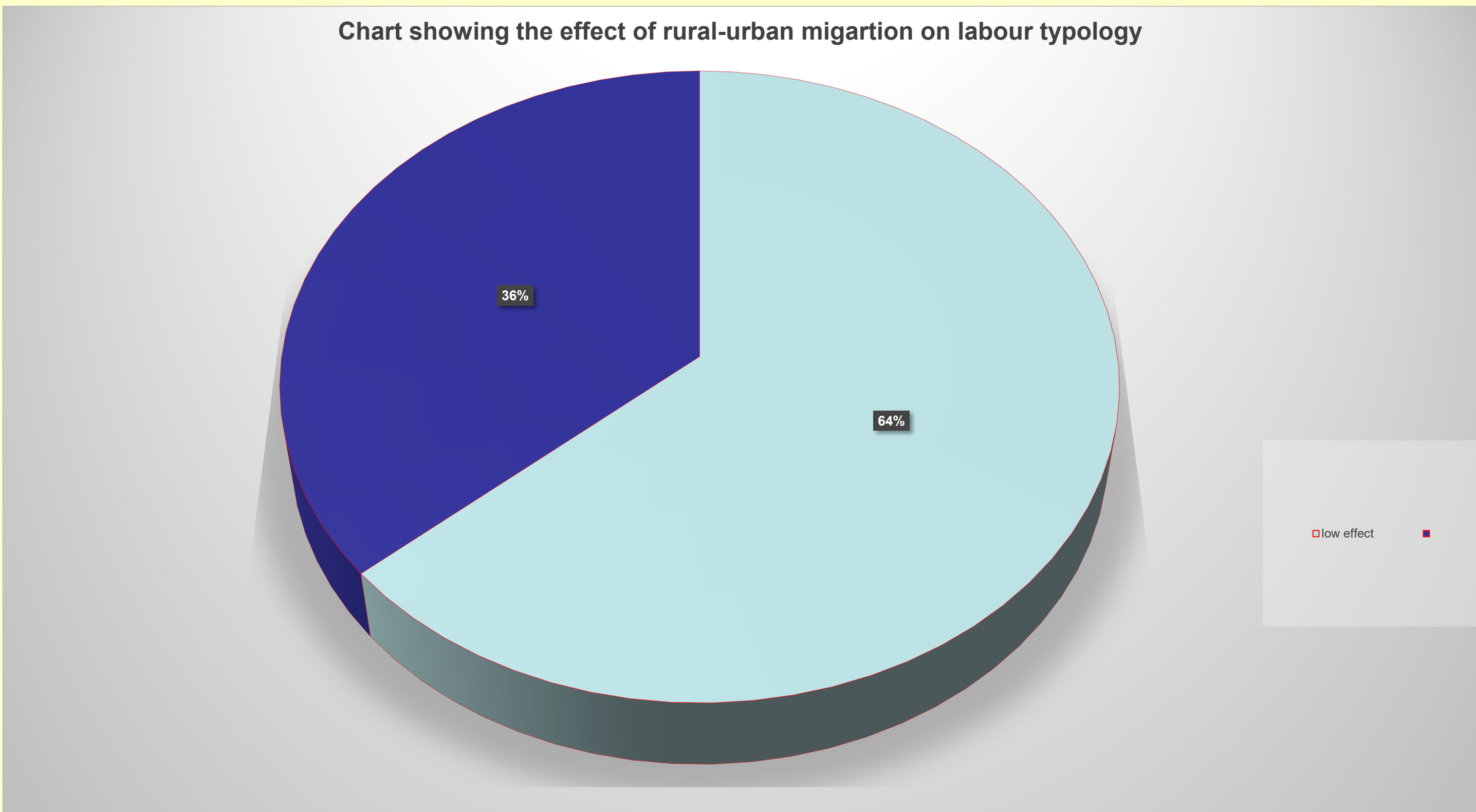


Figure 2: chart on the perceived effect of rural urban migration on labour typology

There was significant relationship between perceived effects of rural-urban migration ( $\chi^2=0.204$ ;  $P=0.009$ ) and hired migrant labour ,hired local labour ( $\chi^2=0.268$ ;  $P=0.001$ ) and there was no significant relationship between the perceived effect of rural-urban migration ( $\chi^2=0.128$ ;  $P=0.103$ ) and family labour. Table 1

There was significant difference in the type of labour employed by the cocoa producers in the study area ( $F=19.300$ ;  $p<0.05$ ) thus the null hypothesis is rejected as shown in Table 2. Post Hoc multiple test revealed a significant mean difference between the labour types Table 3

Variables	Mean	Df	Mean square	F	Sig	Decision
Between groups	754.753	2	377.376	19.300	0.000	Significant
Within groups	9502.687	486	19.553			
Total	10257.440	488				

Table 3:One way ANOVA test of difference result

Category	N	Subset for alpha=.05			
	1	2	3		
Family labour	163	14.0675			17.1104
Hired local labour	163	15.6196			
Hired migrant labour	163	488			
Sig		1.000	1.000	1.000	

Table 3:Post Hoc multiple test result

Variable	$\chi^2$	Df	P value	Decision
Hired migrant labour	0.204	1	0.009	Significant
Hired local labour	0.268	1	0.001	Significant
Family labour	0.128	1	0.103	Not Significant

Table 1:PPMC test of relationship result between the perceived effect of rural-urban migration and labour typology



# HISTORICAL, ETHNOGRAPHY AND SOCIOLOGICAL REVIEW ON WOMEN’S AGRARIAN SYSTEMS IN AFRICA

## INTRODUCTION

This review explores the roles played by women in agriculture with reference to the APRA mandate crop - Cocoa. The potentials of women to agricultural growth are highlighted as well as the factors limiting their contribution to agricultural development.

## METHODS AND MATERIALS

Thorough literature search related to subject matter was done.

## CONCLUSION

The general conclusion from the existing literature on gender and non-farm diversification is that participation and participation impacts are not gender blind. A gender approach to development is necessary in order to give priority to women. This is essentially important owning to the multiple roles women play.

## WOMEN IN AGRICULTURE

- Gender is an essential analytic category for understanding the impact of agricultural activities.
- Women make up two-thirds of the agricultural labour force and produce the majority of Africa’s food.
- Women farmers have less access to essential inputs e.g. they enjoy lesser control over land among other things.
- Women are by no means powerless, however, they continue to cope and survive.
- They are involved in the transformation of raw materials to useful produce e.g. the use of cocoa pod in making black soap is dominated by women.
- Cocoa product is a niche commodity.
- The distribution of agricultural activities between men and women differs by region, period and the types of farming undertaken by the household.



Figure 1: Woman with harvested cocoa pods



Figure 2: Small scale cocoa farm

## CURRENT FEATURES OF AGRARIAN FARMING SYSTEMS

Three models of commercial agriculture:

- Large-scale plantations;
- Contract farming; and
- Small and medium commercial farms.

There is immense variation within each of these models, depending on:

- Crops cultivated;
- Period the model was established;
- Level of land concentration and land scarcity; and
- Pre-existing land tenure systems underpinning the models.



Figure 3: Small scale cocoa farm

## COCOA PRODUCTION IN NIGERIA

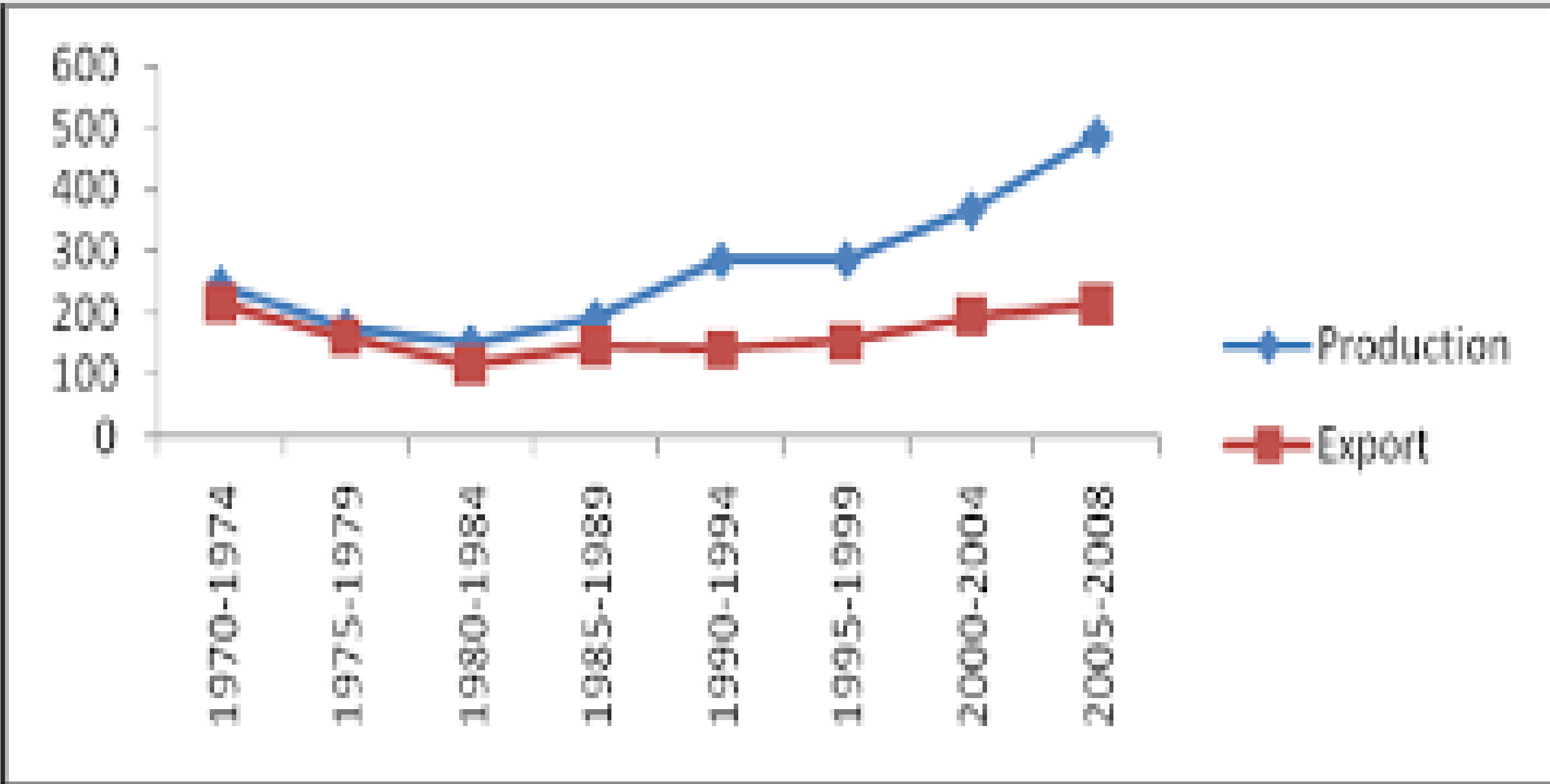


Figure 1 Cocoa production and export in Nigeria

- The cultivation of cocoa started in Nigeria about 1879. By 1962, Nigeria became the world’s leading producer with about 20% of total world’s production.
- Cocoa is Nigeria’s largest agricultural export commodity.
- Men’s involvement in cocoa production appears high, women indeed contribute more.
- Women achieve 20 to 30 per cent lower agricultural productivity than men, partly due to child dependency.
- The argument for targeting women in agricultural productivity are:
  - ❑ Their productive potential
  - ❑ They represent an important group of beneficiaries of agricultural development efforts.