BANK OF AGRICULTURE AND CROP PRODUCTION IN UKUM LOCAL GOVERNMENT AREA, BENUE STATE-NIGERIA Sambe, N¹, Mnzughulga, R.M.¹, Abanyam, Noah Luman²

^{1,2}Department of Sociology, University of Mkar, Mkar-Gboko, Nigeria *ngutors@gmail.com;+2348058543839*

²Department of Sociology, Taraba State University, Jalingo Email: <u>noahlumun@gmail.com</u> Contact: +234 (0)7034928489

Abstract

The major objective of the study was to assess the contributions of Bank of Agriculture Limited to crop production in Ukum Local Government Area, Benue state. A sample 81 beneficiaries were obtained through cluster sampling. Questionnaire was used to collect data while frequencies and percentages, means and standard deviation and t-test statistic were used to analyze data. The study discovered that funds or loans (32.5%) were popular services rendered by the bank while least services were funds and farm inputs with (1.3%). The bank contributed moderately (51.9%) to crop production. There was no significant increase in crop production as t value of -3.132 was significantly less than critical value 0.002 (P>0.05). Crops produced through the intervention of the bank included yam tubers, rice, soybeans, produced maize, beans, groundnuts and improved cassava stems. Some of the challenges faced by BOA in crop production in the study area included delay or late arrival of inputs (19.5%), corruption of the officials (10.5%), communal conflicts and banditry happening in the area (6.5%). The study, therefore, recommended early supply of farm inputs and assistance during farming season, creation of proper awareness about existence of their programmes and assistance available to the farmers, monitoring and supervision of farming activities of farmers who are their beneficiaries and addressing insecurity situation in the area.

Key words: Agriculture, Bank of Agriculture, Benue State, Crop production, farmers.

Introduction

The agricultural sector has a significant role to play in the economic development of developing societies like Nigeria. In Nigeria, agriculture has been an important sector of the society. The sector has been engaged in by a significant of proportion Nigerians and is critical to poverty reduction. The sector contributes immensely to the Gross Domestic Product (GDP) with crops production accounting for 80%, forestry 3% and fishery 4% of Nigeria's GDP (Izuchukwu, 2011). The sector also provides employment for about 65% of the adult labor force and the food and fiber needs of a large and increasing population. It provides employment for about 65% of the adult labor force and the food and the food and fiber needs of a large and increasing population. The agro-industrial enterprises depend on the sector for raw materials whilst 88% of the non-oil exports earning come from the sector. Agriculture contributes significantly to national food self-sufficiency by accounting for over 90% of total food consumption requirements while providing the needed foreign exchange earnings (Izuchukwu, 2011; Ogen, 2007; Ojeka and Efefiom, 2016).

Agriculture in Nigeria remains at a rudimentary stage. As a result, 90% of the small-scale farmers cultivate less than 5 hectares of farm land. Small-scale farmers are known to cultivate scattered and unviable holdings with obsolete equipment with resultant low yields. As a result both output and productivity are low and incomes in the agricultural sector correspondingly low (Ojeka *et al.*, 2016). Apart from this, most of these farmers appear to lack economic muscle as well as the technical knowledge to accelerate agricultural production and effectively market their crops in such a way that would guarantee their maximum economic benefit from fruits of their labour. These issues seem to be exacerbated and complicated by lack of access to credit facilities by commercial banks as a result of absence of collateral and overdependence of their farming on fluctuating climatic conditions (IFAD, 2009; Mgbenka and Mbah, 2016).

As a result, several policies have been implemented since in the 1970s to boost agricultural production. These policies involved establishment of rural financial institutions which were based on the perception that absence of formal credit was to blame for preventing a timely adoption of new production technologies and the dissemination of non-labor-intensive inputs such as fertilizers, hybrid seeds, herbicides and insecticides which slowed down the growth and development of the agricultural sector (Ogiji 2004). Furthermore, the emergence of policies that are unfriendly and counterproductive to agriculture and rural sectors seem to have informed creation of rural financial markets, aiming at supplying affordable credit to small-scale farmers and rural entrepreneurs with no alternative access to formal credit markets.

These policies and schemes were reflected in sponsored agricultural financing programmes and institutions by Nigerian governments and international organizations (Ogiji 2004). They include the Nigerian Agricultural and Cooperative Bank Ltd. (NACB), the Agricultural Credit Guarantee Scheme Fund (ACGSF), the Rural Banking Programme, the World Bank Agricultural Development Projects and the River Basin and Rural Development Authorities. Agricultural Development Bank, which is a metamorphosis of Nigerian Agricultural and Cooperative Bank (NACB) is part of formal agricultural credit Institutions created by the Federal Government in 2002. The bank was instituted to assist farmers with difficulties in rural areas to improve agricultural production and marketing of agricultural crops, including their income and living standards through granting of soft loans. (Ogiji 2004).

All the measures and programmes failed as they did not yield the intended results. This failure was attributed to socio-economic constraints such as level of corruption as funds meant for the programmes were siphoned to private coffers. Furthermore lack of education by farmers who were based mostly in rural areas was an impediment to the success of the programmes. Another reason for the failure was stringent conditionalities as financial institution made it difficult for the poor farmers to access the needed funds or help. It was also found that most of the measures were meant for mechanized farmers whereas significant proportions of farmers in Nigeria were small holder farmers (Agbo *et al.*, 2015; Akramov, 2009; Anang *et al.*, 2015; Essien and Arene, 2014).

Owing to the failure of these banks and measures, Bank of Agriculture (BOA) Limited was established by Federal government in 2010 to provide rural finance services in Nigeria. It was initially established as Nigerian Agricultural Bank (NAB) in 1973 and evolved as Bank of Agriculture (BOA) in 2010. The bank was expected to provide services that guarantee resource-poor farmers the opportunity of participating in its loan scheme. It has three broad mandates which are to provide agricultural credits and non agricultural rural finance, mobilize rural savings and capacity building through cooperative development, agricultural information systems and the provision of technical and financial support. The financial institution is expected to lift the socio-economic lives of rural dwellers, assist farmers with financial and technical assistance in order to boost crop production and engender agricultural development (Ogiji, 2004). Thus, it is expected that when food production is accelerated and farmers are able to market their produce and gain substantially from them, agricultural development will take place.

Few studies have been conducted on the contributions of Bank of Agriculture Limited to crop production in the study area. For instance, Olagunji (2013) study investigated the impact of Agricultural Bank (BOA) Limited on poverty status of small scale farmers in South Western Nigeria. This study however focused on relationship between BOA and poverty among farmers in south western Nigeria. Iornumbe (2018) also conducted an investigation on the impact of Bank of Agriculture credit on crop production in Benue North Central Geopolitical Zone. The study however ignored the study area (Ukum) which is one of the local government areas that are known for production of many crops in Benue state.

Therefore, the general objective of the study is to assess the contributions of Bank of Agriculture Limited to crop production in Ukum Local Government Area, Benue state. Specific objectives of the study include:

- a. To identify the services provided by Bank of Agriculture in Ukum Local Government Area.
- b. To assess the contributions of Bank of Agriculture to crop production in Ukum Local Government Area.
- c. To identify the challenges faced by Bank of Agriculture in accelerating crop production in the study area.

Methodology

Study Area

Ukum Local Government Area was created in 1991 out of Katsina-Ala Local government Area. The headquarters is Sankera. It borders Wukari Local Government Area of Taraba state in the North, Logo Local Government Area in the west, Katsina-Ala Local Government Area in the south-east. The population of Ukum Local Government Area in all these council wards is estimated at 292,900 persons (NBS, 2016). It is located in guinea savanna and experiences two separate seasons; the wet and dry season. The wet seasons starts from early April to October while dry season starts from November to March. The area experiences rainfall duration of seven months (April to October).

Ukum Local Government Area has thirteen (13) council wards and structured into two constituencies which are Ngenev and Afia; Ngenev has six council wards which are Boikyo, Kundav, Ugbaam, Kendev, Mbatian and Uyam. Seven council wards constitute Afia constituency. These include; Tsaav, Lumbur, Mbayenge, Mbazun, Atereyange, Azendeshi and Ityuluv council wards. It is the eighth most populous local government area in Benue state. Towns and settlements with highest population density are Zaki-Biam, Sankera and Kyado.

The Ukum people are mostly farmers, and known for being highest producers of yams in the state. There are no processing industries in the area, hence yams are purchased raw and transported raw to other parts of Nigeria, especially the southern part. Other crops produced in the area are cassava, maize and groundnuts.

In Ukum, like anywhere else in Benue state, agricultural lending to farmers is poor. This because credit facilities for farmers are highly inadequate as the amount of funds or assistance received by farmers is grossly lower than the funds applied. Also, most of the farmers do not have access to credit facilities available to them (Uboh and Ekpebu, 2011). These funds come mostly from Bank of Agriculture, which is the main source of credit to farmers in the area (Asom and Ijirshar, 2017).

Research Design

The study adopts the cross-sectional survey design. The design is chosen because it enables the researcher to collect data using questionnaires and also subject the data to statistical manipulations.

Population of the Study

The population of the study includes all farmers who are beneficiaries of Bank of Agriculture loan schemes in Zaki-Biam Local Government Area. The population figure is unknown because the records of the bank did not differentiate the beneficiaries from the various local government areas.

Sample Size Determination

The study adopted Cochran's (1977) formula of calculating sample size for unknown population.

The formula is presented below:

$$n_0 = \frac{z^2 \dot{p} q}{e^2}$$

Where,

 n_0 = the sample size,

z = selected critical value of desired confidence level,

p = the estimated proportion of an attribute that is present in the population,

$$q = 1 - p$$

e = the desired level of precision

$$n_0 = \frac{(1.96)^2 (0.3)(0.7)}{(0.1)^2}$$

Taraba International Journal of Social Science Research (TIJOSSR) Vol. 1, No 2. December, 2024

$$n_{0} = \frac{(3.3416)(0.21)}{0.001}$$
$$n_{0} = \frac{0.80\dot{6}736}{0.001}$$
$$n_{0} = 80.6736$$
$$n_{0} = 81$$

Sampling Technique and Procedure

Cluster sampling technique was used for selection of the 81 respondents in the council wards Ukum Local Government Area. Multi-state sampling was used within the clusters to select respondents. In stage one; the researchers clustered the study area into the existing council wards. Afterwards, they purposefully selected eight (8) council wards based on extensiveness of agricultural activities and existence of farmer cooperatives societies in the council wards. These were Boikyo, Uyam, Ugbaam, Liev I, Tsaav, Mbayenge, Mbazun and Azendeshi. In stage two, the researchers went to each of the council wards to make a list of farmers who have accessed loans from Bank of Agriculture in the study area. This was achieved through identification of farmers associations and cooperative societies and identified members who have received grants or financial assistance from the bank. In stage four: After identification of the beneficiaries of BOA interventions, the researchers randomly selected 9 respondents from Boikyo, 12 from Uyam, 10 from Ugbaam, 6 from Live I, 7 from Tsaav, 10 from Mbayenge, 12 from Mbazun and 15 from Azendeshi. This selection was based on availability of respondents for the study area.

Methods of Data Collection

The semi-structured questionnaire was used to collect data. This was to give respondents freedom to respond to questions as they wanted where necessary. The process of administering and returning of the questionnaire took three (3) weeks and involved the researchers and six research assistants. This was due to vastness of the study area. The questionnaires were administered personally through face to face contact with the respondents. Respondents who could not complete the questionnaire forms were assisted by the researchers or their assistants. After the completion of the two days, the questionnaires were collated for data presentation and analysis.

Method of Data Analysis

Data collected was analyzed using frequencies and percentages, arithmetic mean, standard deviation and t-test statistic. All these were done electronically with the Statistical Package for Social Sciences (SPSS).

Results

Table 1 presents socio-demographic characteristics of the beneficiaries of Bank of Agriculture in the study area. In relation to age distribution, 29.9% were in the age range of 60 and above while 6.5%

were those from ages of 20-29 with the least percentage. Furthermore, those between age ranges of 50-59 had 26.0% had second highest percentage, those aged between 40-49 years had 23.4 % and 14.3% fall in age categories of 30-39.

For sex distribution, the Table indicated that majority, 53.2% of the beneficiaries were males while 48.6% were females and the minority. In relation to marital status, it was revealed that majority, 81.1% of the respondents were married while 3.9% were divorced with the least percentage. Also, 13.0% were single.

In regards to the educational qualification, majority, 35.1% were educated at tertiary level, 26.0% had Senior Secondary School level, followed by 20.8% respondents at primary school level. Furthermore, 18.2% had no formal education. For the occupation of the beneficiaries, it was found that majority, 80.5% were farmers, and 16.9% were either in business or trading, while 2.6% were civil servants.

	Socio-Demographics	Frequency	Percentage
1.	Age		
	20 - 29	5	6.5
	30 - 39	11	14.3
	40 - 49	18	23.4
	50 - 59	20	26.0
	60+	23	29.9
	Total	77	100.0
2.	Sex		
	Male	41	53.2
	Female	36	46.8
	Total	77	100
3.	Marital status		
	Single	10	13.0
	Married	64	81.1
	Divorced	3	3.9
	Total	77	100.0
4.	Educational level		
	Non formal	14	18.2
	Primary	16	20.8
	Secondary	20	26.0
	Tertiary	27	35.1
	Total	77	100.0
5.	Other Occupation		
	Farming	62	80.5
	Business	13	16.9
	Civil servant	2	2.6
	Total	77	33.8

 Table 1.
 Socio-demographic characteristics of respondents

Source: Field survey, 2022

Table 2 showed that in respect of inputs benefited from the bank, 29.9% of the respondents received funds or loans. This was followed by 20.8% who were assisted with funds and hybrid seeds. Also, 18.6% of the beneficiaries assisted with only the hybrid seeds; 9.1% were assisted with fertilizer and

herbicides while 6.5% got only fertilizer. Furthermore, 5.2% were only assisted with hybrid grain seeds, fertilizer, agro-chemicals and insecticides as another 5.2% of the beneficiaries received training and farm inputs. Again, 4.0% received seeds, herbicides and insecticides with spraying equipment, 2.6% were assisted with only funds and fertilizer while 1.3% received funds and farm inputs.

Assistance/Service	Frequency	Percentage
Funds/Loan	23	29.9
Seeds	12	15.6
Fertilizer	5	6.5
Training and farm inputs	4	5.2
Funds and seeds	16	20.8
Fertilizer/seeds/Herbicides/insecticides	4	5.2
Fertilizer/Herbicides	7	9.1
Seeds and Herbicides	3	3.9
Funds/Fertilizer	2	2.6
Funds/inputs	1	1.3
Total	77	100.0

 Table 2.
 Assistance and services received from Bank of Agriculture

Source: Field Survey, 2022

Table 3 has revealed that majority, 51.9%, of the beneficiaries rated the Bank moderately. This was followed by 28.6% who gave low ratings and 18.2% who rated the bank highly. On the crops produced from the assistance or services rendered by the bank, most, 45.5% of beneficiaries produced yam tubers and followed by 36.7% beneficiaries who cultivated rice. Furthermore, 6.5% beneficiaries cultivated soybeans, 5.2% produced maize, 3.9% cultivated beans and 2.6% produced groundnuts.

Contributions	Frequency	Percentage
Rating of Assistance		
High	14	18.2
Moderate	40	51.9
Low	22	28.6
Total	77	100.0
Crops produced		
Yam	35	45.5
Rice	28	36.7
Soybeans	5	6.5
Beans	3	3.9
Maize	4	5.2
Groundnuts	2	2.6
Total	77	100.0

 Table 3.
 Contributions of Bank of Agriculture to crop production

Source: Field Survey, 2022

Table 4 represents average crop production before and after the intervention of Bank of Agriculture in the study area. The table has shown that average quantity of crops produced by the beneficiaries before assistance from the bank was 1211.05 with a standard Deviation of 3568.845. In addition,

1637.91 was the average quantity of crops produced by the beneficiaries with a standard deviation of 4244.485.

I dole li	in eruge production of	i erop serore a		orr assistance	
	Variable	Mean	Ν	Std. Deviation	Std. Error Mean
	Quantity of crops produced before BOA	1211.05	77	3568.845	406.708
	Quantity of crops produced after BOA	1637.91	77	4244.485	483.704

 Table 4.
 Average production of crop before and after BOA assistance

Source: Field survey, 2022

Table 5 represents quantity different crops produced before and after benefiting from Bank of Agriculture in the study area. The table shows that a total of 199,062 output measures in bags and tubers were recorded before and after the involvement of the bank. Out of these, 10.5% of the crops were produced before the interference of the bank while 89.5% output was recorded after the bank's intervention.

From the table, has shown that for yam tubers 40.7% were cultivated before the assistance while 59.3% were cultivated after the assistance. For Rice, 45.3% of rice was produced before the assistance as 54.7% of the bags were cultivated after the intervention of the bank.

For maize, it was found that the beneficiaries did not cultivate the grains before the intervention of the bank. After the intervention 100.0% bags of maize were produced. In respect of Soybeans, the beneficiaries produced 25% bags before intervention and 75% of the bags after the intervention. For beans, nothing was produced after assistance from the bank but after the bank's intervention, 100.0% were produced. In regards to groundnuts, 50.0% bags were produced before and after the intervention of the bank.

Crops	Standard of	Quantity of Output	Quantity of Output	Total
	Measurement	before BOA	After BOA	
Yams	Tubers	80,750 (40.7%)	117,850 (59.3%)	198,600
Rice	Bags	199 (45.3%)	240 (54.7%)	439
Maize	Bags	0 (0.0%)	7 (100.0%)	7
Soybeans	Bags	1(25.0%)	3 (75.0%)	4
Beans	Bags	0 (0.0%)	8 (100.0%)	8
Groundnuts	Bags	2 (50.0%)	2 (50.0%)	4
Total Output		80,952	178, 110	199,062

Table 5: Quantity of different crops produced before and after BOA Assistance

Source; Field survey, 2022

In Table 6, t value of -3.132 was greater than critical t value which is .002 as P>0.05; implying that statistically, there was no significant difference in crop output before and after intervention of the bank. This implies that crop output (in bags and tubers) before and after the involvement of Bank of Agriculture was statistically the same in the area.

			F						
		95% Confidence Interval of the							
			Std.	Std. Error	Differ	rence			Sig. (2-
	Variable	Mean	Deviation	Mean	Lower	Upper	Т	Df	tailed)
Pair 1	Quantity produced before BOA - Qty produced after BOA	- 426.864	1196.026	136.300	-698.328	-155.399	- 3.132	76	.002

Table (5:	t-test	Results	compai	ing	output	before	and	after	inter	vention	of	the	Ban	k

Source: Field survey, 2022

Table 7 shows challenges of Bank of Agriculture in increasing crop production in the study area. In the table it was found that majority 36.3% of the beneficiaries who received assistance did not honour the terms of agreement as they did not refund loans and agricultural output to the bank. This was followed by 19.5% of the beneficiaries who complained about delay or late arrival of inputs. Also, 10.4% complained about corruption of the officials' 7.8% of the beneficiaries complained about accessibility of the bank as they called for the re-opening of Zaki-Biam Branch; 6.5% mentioned security reasons as they pointed out communal conflicts and banditry happening in the area. Furthermore, 6.5% mentioned lack of supervision and monitoring and communal conflicts and armed violence, those who mentioned diversion of the funds by beneficiaries had 3.9 and insufficient inputs while other complained about economic cost of training and processing of the assistance and lack of awareness about the interventions of the BOA with 2.6% respectively.

Challenges	Frequency	Percentage
No Refund by farmers	28	36.3
Insufficient inputs	3	3.9
Corruption	8	10.4
Delay of farm inputs	15	19.5
Cost of training processing	2	2.6
Lack of supervision/monitoring	5	6.5
Diversion of funds/inputs	3	3.9
Reopen Zaki-Biam branch	6	7.8
Lack of awareness	2	2.6
Communal conflicts/banditry	5	6.5
Total	77	100.0
Same Field annual 2022		

Table 7: Challenges of BOA in crop production in Ukum local government area

Source: Field survey, 2022

Discussions

Services Provided by BOA in the study area

Findings showed that majority (32.5%) of the respondents received funds or loans while few of them 1.3% received both funds and farm inputs (See Table 2). This suggests that the bank activities in the area revolved mainly around financial assistance. The findings suggest that financial assistance is a major service BOA provided to farmers in the study area apart from farm inputs provided to few beneficiaries. The above findings seem to be consistent with a study conducted by Sambe *et al* (2020) which found that financial assistance was one of the major assistance given by BOA to farmers through the Anchor Borrower's Programmes in Kwande Local Government Area. Iornumbe (2018) also found that the bank through loan scheme granted loans to more than 600 beneficiaries to boost agricultural production in the area. Muhammad, Zheng and Hossain (2017) study also found that in Funtua zone in Katsina state-Nigeria, BOA ensured farmers access to loans for cultivation of cassava and corn.

Contributions of BOA to Crop Production

Findings revealed that 51.9% of the beneficiaries rated the Bank moderately. Most (45.5%) of beneficiaries produced yam tubers and followed by rice (36.7%), soybeans (6.5%), produced maize (5.2%), beans (3.9%) and groundnuts (2.6%) (see Table 3). Also, the average quantity of crops produced by the beneficiaries before intervention of the bank was 1211.05 while 1637.91 was the average quantity of crops produced after intervention (see Table 4).

Result of t-test shows that there was no significant difference between quantities of crops produced before and after BOA intervened in the agricultural activities of the respondents. This is because the t value of -3.132 was found to be greater than critical t value which is .002 (P>0.05). This implies that statistically, there was no significant difference in crop output before and after intervention of the bank (see table 6). That is, crop output (in bags and tubers) before and after the involvement of BOA in agricultural activities of the beneficiaries was statistically the same. In other words, beneficiaries of Bank of Agriculture did not significantly increase their agricultural output after the intervention of BOA.

The above finding indicates that BOA did not make significant progress in accelerating crop production in the study area. This result corroborates findings by Iornumbe (2018) which indicated that not much improvement was recorded in agricultural output of the rural farmers in Makurdi even after the BOA intervention as there was a small percentage improvement in the total output in agriculture among the rural farmers in the study area. The result also employed t-test for test of hypothesis found that BOA has no significant impact on agricultural output in Makurdi Local Government Area. The study was confident that BOA loan has not impacted positively on the agricultural output of the rural farmers in the area. Sambe *et al* (2020) also found no significant difference of quantities of rice produced before and after BOA intervention in Kwande Local Government Area. Ugochukwu, Ikeanyionwu, Okoroh (2010) study in Imo state also found similar result as BOA did not contribute to crop production in the state as expected.

The finding however are not consistent with Adeoye and Ugalahi (2017) study which revealed that BOA contributed significantly to crop production in Ogun state, as witnessed by corresponding increase in hectares of land cultivated by the smallholder farmers.

Challenges of BOA in accelerating crop production

Findings also showed that inability of the farmers to honour the terms of agreement with the bank (39.9%) was a major setback. This was followed by delay or late arrival of financial assistance or inputs (19.5%), corruption of the officials (10.4%), accessibility of the bank (7.8%); communal conflicts and banditry (6.5%) as the major challenges of the BOA in the area. The tendency for farmers not to honour terms of agreement and present their true output to the bank and late arrival of loans and inputs affected the agricultural output since farmers depended entirely on rain for crop production. Also volatile security situation in the region also affected farming in the area and serves as a challenge to BOA to significantly increasing crop production in the area.

The above findings appear to disagree with a study by Iornumbe (2018) which found that the biggest challenges of BOA in improving crop production was lack of access to credit which was determined by lack of awareness of the credit facilities and procedures/ requirements of application by farmers. Other challenges include high interest rate and corrupt attitudes of the BOA officials. Iornumbe (2018) cited the predominance of basic education as reason for lack of awareness of BOA credit facilities and understanding the credit procedures an inhibiting factor in accessing the BOA credit facilities by rural farmers in the study area. Muhammad, Zheng and Hossain (2017) also found that access to loan facilities of the bank was a major obstacle to crop production as most smallholder farmers did not access the loans from the bank.

Conclusion

Based on the findings above, the study has concluded that BOA intervened in acceleration of crop production in the study area mostly by providing funds or loans while other interventions came in form of both loans and improved seeds. Still few got all the assistance such as loan, funds, insecticides, herbicides, improved seeds, farm inputs and equipments. The contribution of the bank to crop production was rated from moderate to low. Crops produced through the intervention of the bank included yam tubers, rice, soybeans, produced maize, beans, and Groundnuts and improved cassava stems. There was increase in average quantity of crops produced by the beneficiaries after intervention of the bank, however there was no significant difference in agricultural output before and after intervention of BOA. Challenges faced by BOA in crop production in the study area included lack of honour of terms of agreement with the bank by the beneficiaries, delay or late arrival of inputs, corruption of the officials, accessibility in terms of closure of the Zaki-Biam branch, communal conflicts and banditry happening in the area, lack of supervision and monitoring, diversion of the assistance. Other challenges were armed violence and unfaithfulness of leaders of cooperatives who divert farm inputs.

Recommendations

Based on the conclusion drawn from the study, the following recommendations are hereby made. They include:

- a. Government and Bank of Agriculture (BOA) should ensure early supply of farm inputs and assistance during farming season. This is to ensure that beneficiaries take advantage of natural conditions such as rainfall that determine the success of farming season in the area. This will also prevent issues relating to refund of loan in cash and kind due to not being able to use the assistance which are often provided lately.
- b. Government and BOA should create proper awareness about existence of their programmes and assistance available to the farmers. The media and extension workers should be extensively involved in achieving this.
- c. BOA should put in place structures that will guarantee monitoring and supervision of farming activities of farmers who are beneficiaries of their programmes. This will safeguard against diversion of inputs and loans for other uses and ensure that farmers channel the assistance given to them to farm activities.
- d. Government and stakeholders in the study area should work together in addressing insecurity situation in the area. This is because the highly volatile security situation of the study area has affected the operations of the bank and farm activities in the area.

References

- Adeoye S. O. and Ugalahi U. B. (2017) Smallholder Food Crop Farmers' Participation In Bank Of Agriculture (BOA) Loan Scheme In Ogun State, Nigeria, *Agrosearch* 17(2), 51-66.
- Agbo, F. U., Iroh, I. I. and Ihemezie, E. J. (2015). Access to Credit by Vegetable Farmers in Nigeria: A Case Study of Owerri Agricultural Zone of Imo State, Nigeria. Asian Journal of Agricultural Research. 9(4), 155-165.
- Akramov, K. T. (2009). Decentralization, Agricultural Services, and Determinants of Input Use in Nigeria. Discussion Paper 941. Washington, D. C.: International Food Policy Research Institute.
- Anang, B.T., Sipilainen, T., Backman, S. and Kola, J. (2015) Factors Influencing Smallholder Farmers' Access to Agricultural Microcredit in Northern Ghana. African Journal of Agricultural Research. 10(24), 2460-2469.
- Asom, S.T. and Ijirshar, V.U. (2017) An Assessment of Credit Accessibility of Rural Farmers in Benue State: A case study of Bank of Agriculture (BOA). International Journal of Management Studies, Business & Entrepreneurship Research. 2 (3), pp. 117-145
- Eme, O., Onyishi, T. and Uche, O. (2014) Challenges of Food Security in Nigeria. Options before Government. Arabian Journal of Business and Management Review 4(1) 15-25
- Essien, U. A. and Arene, C. J. (2014). An Analysis of Access to Credit Markets and the Performance of Small Scale Agro-Based Enterprises in the Niger Delta Region of Nigeria. *International Journal of Food and Agricultural Economics*. 2(3) 105-120.
- Iornumbe, I. (2018). Effects of Bank of Agriculture Credit Scheme on Agricultural Output in Benue State: A Case Study of Benue North Central Geopolitical Zone (Zone B). An Unpublished MSc. Thesis. Department of Economics, Benue State University, Makurdi.

- International Fund for Agricultural Development (2009) Key elements for Supporting the Renewed focus on Agricultural Productivity and small scale Agricultural development in Nigeria. Insight No. 10
- Izuchukwu, O. O. (2011). Analysis of the Contribution of Agricultural Sector on the Nigerian Economic Development. *World Review of Business Research* 1(1), 191 200
- Muhammad, A., Sheng, Z.G., and Hossain, S.A. (2017) Performance Review of the Bank of Agriculture in Katsina State, Nigeria. *Asian Journal of Agricultural Extension, Economics & Sociology* 17(3), 1-9,
- Mgbenka, R. N. and Mbah, E. N. (2016). A Review of Smallholder Farming in Nigeria: Need for Transformation, *International Journal of Agricultural Extension and Rural Development*. vol. 3 (2) pp43-54
- National Bureau of Statistics (2016), Annual Abstract of Statistics. Abuja: National Bureau of Statistics
- Oboh, V. U. and Ekpebu, I. D. (2011) Determinants of formal agricultural credit allocation to the farm sector by arable crop farmers in Benue State, Nigeria. African Journal of Agricultural Research Vol. 6(1), pp. 181-185
- Ogen, O. (2007). The Agricultural Sector and Nigeria's Development: A Comparative Perspective from the Brazilian Agro-industrial Economy 1960- 1995. *Nebula*, March 2007. pp. 184-194
- Ogiji, P. (2004) The Food Basket Paradox: Implications for Stimulating food Security in Benue state. In: Ogiji, P. (eds) *The Food Basket Myth: Implications for food security and Agricultural Reforms in Nigeria*, Makurdi: Aboki Publishers.
- Ojeka, G. O. and Efefiom, C. (2016). Constraints to Agricultural Development in Nigeria. International Journal of Development and Economic Sustainability. (4), 1-15
- Olagunji, F. I.; Akintola, L. T.; Ogunniyi, L. T.; Fakayode, S. B and Babatunde, R. (2013). Impact of Bank of Agriculture Limited (BOA) on Poverty Status of Small –Scale Farm Household in Southwestern Nigeria, *International Journal of Accounting and Financial Management Research (IJAFMR)*. 3(1), 1-10
- Sambe, N; Korna J.M.; Yaga A.E., (2020) Anchor Borrower Programme and Rice Production in Kwande Local Government Area, Benue State, Nigeria. *Mediterranean Journal of Humanities and Social Science* (MEJHSS) 11(6), 11-27
- Ugochukwu A.O, Ikeanyionwu, I.G., Okoroh, J.P. (2010) Performance assessment of bank of agriculture in Imo State, Nigeria. *International Journal of Agriculture and Rural Development*. 18(1), 2075-2079.