

**OPERATIONALISING COST SHARING AS A SUSTAINABLE FUNDING MODEL  
IN AGRICULTURAL EXTENSION SERVICE: FARMERS' AND PUBLIC  
EXTENSION AGENTS' PERCEPTION IN BENUE STATE, NIGERIA**

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**ABSTRACT:** *The study was carried out in Benue State, Nigeria to ascertain the perception of cost sharing as a sustainable funding model in agricultural extension processes among farmers and public extension agents (PEAs). Data were collected using interview schedule/questionnaire and Focus Group Discussion (FGD). Descriptive statistics such as frequency and percentage were used for analyzing the data. A sample of 174 farmers and 42 PEAs were selected for the study using purposive and simple random sampling techniques. Findings of the study indicate that majority of the farmers (62.1%) and all (100%) the public extension agents were males, married, middle aged and had formal education. Majority (56.3%) of the farmers and the PEAs (55.8%) had a high level of awareness on cost sharing. Both farmers (43.0%) and PEAs (42.9%) were of the opinion that cost-sharing is when all stakeholders contribute to facilitate the activities and maintained that it is when benefitting farmers and government pay for extension services. Majority (82.8%) of the farmers perceived a positive impact of cost-sharing on agricultural extension service delivery if adopted, while most (61.9%) of the PEAs were indifferent about the impacts, among others. However, farmers also preferred that cost-sharing should be in the area of input provision (53.4%), while PEAs preferred advisory services (77.5%) as an area of intervention in the implementation of cost-sharing practices. The study recommends that there should be a gradual commencement of the implementation of cost-sharing practice given the high interest demonstrated by farmers as this will help to achieve the objectives of agricultural extension service. Efforts are also highly needed in the area of provision of farm inputs and advisory services to farmers in order to facilitate the adoption of cost-sharing practices.*

**KEYWORDS:** Cost-Sharing, Agricultural Technology, Farmers, Public Extension Agents, Nigeria

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## **INTRODUCTION**

Cost-sharing involves government-farmer partnership in the funding of agricultural extension service which is one of the reforms aimed at achieving sustainable funding for extension systems (Ozor *et al.*, 2007). It is most often referred to as PPP which describes a government service or private business venture that is funded and operated through a partnership of government and one or more private sector companies (Ekong, 2007).

According to Adirieje (2009), PPP involves a contract between a public sector authority and a private party in which the private party provides a public service or project and assumes substantial financial, technical and operational risks in the project. In some types of cost-sharing, the cost of using the service is borne exclusively by the users of the service and not by the taxpayer. In other types, capital investment is made by the private sector on the strength of a contract with government to provide agreed services while the cost of providing

the service is borne wholly or in part by the government. Government contributions in a cost-sharing arrangement may, also, be in kind (notably the transfer of existing assets). In projects that are aimed at creating public goods like in the infrastructure sector, the government may provide a capital subsidy in the form of a one-time grant, so as to make it more attractive to the private investors. In some other cases, the government may support the project by providing revenue subsidies, including tax breaks or by providing guaranteed annual revenues for a fixed period (Adirieje, 2009).

Cost-sharing relates to perceptions and practices affecting public-private sector relationships in ensuring national/global health, development and well-being of the society, and the conceptual aspects of such relationships, including the role of the key players in collaborating to make these partnerships successful or otherwise (Adirieje, 2009). In Nigeria and other developing countries, sustainable access to healthcare and other socio-economic services and products can be accomplished through PPPs where the government delivers the minimum standard of services, products and or care, and the private sector brings skills and core competencies, while donors and business bring funding and other resources. Such collaborations was especially productive in promoting poverty alleviation through micro-finance, enhancing health through partnerships as has been the case with polio eradication and other child immunization efforts (Adirieje, 2009).

Extension service delivery has continued to dwindle on account of paucity of funds as donor partners gradually withdrew their support (Malvicini, 1996; Roseboom, 2004). This led to governments' progressive problems in maintaining its well-intended policies, including the public sector extension service. The resultant difficulty and the need to complement government efforts towards programme efficiency, effectiveness and sustainability, as well as the importance of farmer participation in the context, led to a wider scope for extension through private interventions with different funding arrangements and delivery approaches (Rivera and Alex, 2004; Heempsherk and Wenning, 2005; Okwu, Obinne and Agbulu, 2006).

According to Rivera *et al.* (2001), investments in agricultural research and extension are a long-term commitment and, as such, its financing should be primarily local such that a high-level of donor dependency is avoided. This is why there has been a considerable move to organize and finance public agricultural research and extension on the basis of on new public management (NPM) ideas and concepts such as cost-sharing in the past 20 years (Meier, 1995; Alex, Zijp and Byerlee, 2002). This drive for change, according to Ozor and Madukwe (2004) and Zoundi (2004), aims at fostering a performance-oriented culture in a less-centralized public sector and this has strongly influenced public sector reforms all over the world.

In Nigeria, agricultural extension services have been slow, essentially because of inadequate funding from government and donor agencies (Onoja, 2004; Onoja, 2005). This trend, according to Rivera (1993), was due to the withdrawal of the World Bank from Nigeria's Agricultural Development Project (ADP) funding which led to the incapability of the ADPs that are responsible for agricultural extension and most rural development activities to continue with their mandates.

On the basis of the foregoing, the study was designed to:

- i. describe socio-economic characteristics of the respondents;

- ii. ascertain farmers' and public extension agents' level of awareness and understanding of cost-sharing; and
- iii. identify farmers' and public extension agents' perception of cost-sharing of extension service delivery.

## **METHODOLOGY**

The study was carried out in Benue State, Nigeria. The State was purposively selected because of its agricultural potential and ineffective agricultural extension services delivery.

Benue State has a population of 4,780,389 people (NPC, 2006) with 413,159 farm families and 156 extension agents, giving a ratio of 1:2600 extension agents: farmers (BNARDA, 2009). It has Guinea Savannah vegetation towards the north and deciduous forest vegetation type towards the south and eastern parts. This type of vegetation makes it possible to grow both savannah weather requirement crops as well as forest condition crops that require heavy rain fall. The main crops in this state comprises yam, cassava, rice, soybean, sesame, cowpea, and tree crops such as cashew, mango, orange and guava. The State lies within latitudes 6° 25' and 8° 8' north of the Equator and longitudes 7° 47' and 10° 0' east of the Greenwich Meridian (Our Benue, Our Future, 2012). It shares boundaries with five other states viz: Nasarawa to the north, Taraba to the east, Cross River to the south-east, Enugu to the south-west and Kogi to the west. The State is traversed by River Benue (280km long) and River Katsina-Ala (202km long) and has a total area of about 30,955km<sup>2</sup> which is administratively divided into 23 Local Government Areas. Benue has three agro-ecological zones (A, B, and C). The three zones were used for the study. All the farmers and Public Extension Agents (PEAs) who were involved in agricultural extension services constituted the population of the study. A local government area was selected from each of the zones using simple random sampling technique. Two communities were selected purposively from each of the Local Government Areas on the basis of participation in agricultural extension services. A list of farm families from each of the communities was provided as follows: Mbagba II (273), Mbatima (46), Mbawar (178), Uikpam (169), Amufu (68) and Ai-dogodo (237). A proportionate sampling technique was used to select 18% of the respondents from each of the communities. This includes Mbagba II (49), Mbatima (8), Mbawar (32), Uikpam (30), Amufu (12) and Ai-dogodo (43), totally 174 farmers used for the study. There were 83 PEAs in the state. Also, 50% of PEAs were used, giving a total of 42 respondents. The sample size for the study comprised 174 farmers and 42 PEAs. Interview schedule/questionnaire as well as Focus Group Discussion (FGD) was used for collecting data for the study. Data were analyzed using descriptive and inferential statistics such as frequency and percentage.

## **RESULTS AND DISCUSSION**

### **Socio-economic characteristics of the respondents**

A greater percentage (51.2%) of the respondents was between the ages of 51 and 60, while about 24% were aged 41-50, among others (Table 1). This indicates that the respondents were middle aged and in their productive years.

Majority (62.1%) of the respondents were males, while 37.9% were females. This implies that males dominate farming activities in the study area, probably because of the tedious nature of it. The finding agrees with Ejembi (2009) who observed that farming is largely an exclusive male preserve in Nigerian rural communities.

Data in Table 1 show that 81.6% of the respondents had formal education, while 18.4% did not have formal education. This indicates that most of the respondents were literate. According to Ogunbameru (2005), perception is the process of attaining understanding of sensory information which is enhanced by a well developed sensory system and literacy plays a major role in this regard.

Majority (99.4%) of the respondents were married, while 0.6% was widowed. This shows that most of respondents were married, having members of their family as well as taking care of their responsibilities.

Result in Table 1 show that 71.8% of the respondents had a household size of 6-10 persons, while 28.2% had a household size of between 1 and 5 persons. This indicates that the respondents had a fairly large household size hence greater involvement in providing household needs.

About 72% of the respondents had farming as a major occupation, while 27.6% had other occupations which can be non-farm. This will make them to be economically empowered to meet up with family needs. The finding is in line with Ajani (2015) who stated that farming is a dominant occupation of people living in rural areas which justified the area as a predominantly agrarian community even though they were also involved in non-farm activities. This will enable them to acquire additional income to meet up their family responsibilities. Ekong (2003) notes that farming is the dominant occupation in rural areas.

Table 1 shows that 57.5% of the respondents had a farming experience of 6-10 years, while 26.4% had been involved in farming between 1 and 5 years, among others. This implies that the respondents have been farming over a period of time and had acquired an experience that will help them to know the areas they will be involved in cost sharing of agricultural extension services.

Data in Table 1 revealed that 40.2% of the respondents had visited urban towns for over 15 years, 27.0% visited between 1 and 5 times, among others. This implies that respondents had regular contacts with urban towns as regards frequency of visits. This agrees with Ajani (2012) who noted that visits to urban towns could enhance economic empowerment and greater involvement in cost sharing. The interactions they got from urban towns could help them in their involvement in cost sharing since urban towns are regarded as commercial centres where economic activities predominate.

Majority (76.4%) of the respondents had an estimated annual income of ₦200,001 – ₦300,000, while 8.6% had ₦300,001 – ₦400,000, among others. This translates to less than N700 per day which indicated a condition of poverty (FAO, 2002). According to Ejembi (2009), poverty elicits some social feelings such as marginality, helplessness, dependency, not belonging, powerlessness, inferiority and personal unworthiness in the psyche of the poor. Under this condition, it would be difficult for an individual to come up with any positive impression about life and, as such, may not be very good for positive perception.

**TABLE 1: DISTRIBUTION OF SOCIO-ECONOMIC CHARACTERISTICS OF FARMERS (n= 174)**

<b>Socio-economic characteristics</b>	<b>Frequency</b>	<b>Percentage</b>
<b>Age (years)</b>		
30 – 40	21	12.1
41 – 50	42	24.1
51 – 60	89	51.2
61 – 70	18	10.3
Above 70	4	2.3
<b>Total</b>	<b>174</b>	<b>100</b>
<b>Sex</b>		
Male	108	62.1
Female	66	37.9
<b>Total</b>	<b>174</b>	<b>100</b>
<b>Level of education</b>		
No formal education	32	18.4
Primary education	119	68.4
Secondary education	17	9.8
OND/HND	6	3.4
<b>Total</b>	<b>174</b>	<b>100</b>
<b>Marital Status</b>		
Married	173	99.4
Single	-	-
Separated/Divorced	-	-
Widowed	1	0.6
<b>Total</b>	<b>174</b>	<b>100</b>
<b>Household size (numbers)</b>		
1 – 5	49	28.2
6 – 10	125	71.8
11 – 15	-	-
<b>Total</b>	<b>174</b>	<b>100</b>
<b>Major occupation</b>		
Farming	126	72.4
Others	48	27.6
<b>Total</b>	<b>174</b>	<b>100</b>
<b>Farming experience (years)</b>		
1 – 5	46	26.4
6– 10	100	57.5
11 – 15	27	15.5
16 – 20	1	0.6
Above 20	-	-
<b>Total</b>	<b>174</b>	<b>100</b>
<b>Cosmopolitaness (number of visits to urban towns)</b>		

1 – 5	47	27.0
6 – 10	27	15.5
11 – 15	30	17.3
Above 15	70	40.2
<b>Total</b>	<b>174</b>	<b>100</b>
<b>Estimated annual income (₦)</b>		
≤200,000	8	4.6
200,001 – 300,000	133	76.4
300,001 – 400,000	15	8.6
400,001 – 500,000	9	5.2
Above 500,000	9	5.2
<b>Total</b>	<b>174</b>	<b>100</b>

### Socio-economic Characteristics of Public Extension Agents

Majority (73.8%) of PEAs were aged between 51 and 60 years. Those within the age range of 41-50 years and 61-70 years constituted 19.1% and 7.1%, respectively (Table 2). The result revealed that majority of the PEAs was middle aged and, therefore, were physically resilient. According to Weil (2005), there are many disadvantages of an ageing population. As people age, they become more dependent on the care of others and presents a burden for which many families find challenging. This is in contrast with the youthful age which is literally advantageous in all spheres of human endeavors, as it is usually characterized by venturesome, agility and vibrancy, both physically and mentally.

All the PEAs were males. This may be because of the perceived rigorous nature of work in extension service which made it difficult for women to cope with the job schedules.

Majority (57.1%) of the respondents had OND/HND, 21.4% had secondary education, while 16.7% had first degree, among others. This revealed that they were literate enough to carry out extension tasks. This finding, however, provides a degree of departure from that of FAO (2002) that high formal educational level attainment may make people not to associate themselves with rural activities of which extension work forms a major component. However, the present situation of unavailability of paid employment which, in turn, makes job choices difficult provides a possible explanation for this finding.

Table 2 further shows that all (100%) of the PEAs were married. This implies that they were emotionally stable to concentrate on their work.

Data on Table 2 show that 61.9% of the PEAs had a household size of 1-5 persons, while 38.1% had a household size of 6-10 persons. Household size seeks to underscore the importance of collective decision making as psychological impetus is usually provided by members of one's household. It can greatly enhance quality decision as all ideas may be subjected to critical analysis by members of each household. It will also help each member's opinion to be reinforced by one another since they will all be involved in the process; such that when once an opinion is formed, it would be sustained.

Majority (70%) of the PEAs had worked from 11-15 years, while 26.2% had a work experience of 6-10 years. This indicates that they had sufficient experience in the conduct of

extension work. It is then possible for them to use their wealth of experience to teach other stakeholders the need to diversify extension approaches to areas such as cost-sharing for efficiency and effectiveness of the services. This position is supported by Ozor *et al.* (2007) who emphasized the need and importance of cost-sharing practices as an alternative way of making extension service delivery more effective and result oriented.

All (100%) of the PEAs were civil servants who were wholly involved in their paid employment of extension work. This was evidence that they may be unwilling to participate in cost-sharing practices in terms of financial contribution as they depend solely on salaries drawn from their employers as well as the fact that they do not have any other serious stake in extension service vis-a-vis its policy.

Table 2 also shows that 73.8% of respondents earned an estimated annual income of ₦300,001.00-₦600,000.00, while 16.7% earned ₦600,001-₦1,200,000.00, among others. This is comparatively low for a person to be able to cope with the present day living standards and, according to Swanson *et al.* (1990), has a far reaching implication on interest to participate in voluntary socio-economic activities like cost-sharing.

**TABLE 2: DISTRIBUTION OF SOCIO-ECONOMIC CHARACTERISTICS OF PUBLIC EXTENSION AGENTS (n=42)**

Socio-economic characteristics	Frequency	Percentage
<b>Age (years)</b>		
41 – 50	8	19.1
51 – 60	31	73.8
61 – 70	3	7.1
<b>Total</b>	<b>42</b>	<b>100</b>
<b>Sex</b>		
Male	42	100
Female	-	-
<b>Total</b>	<b>42</b>	<b>100</b>
<b>Level of education (years)</b>		
Secondary	9	21.4
OND/HND	24	57.1
First Degree	7	16.7
Postgraduate		
Diploma	2	4.8
<b>Total</b>	<b>42</b>	<b>100</b>
<b>Marital Status</b>		
Married	42	100
Separated/Divorced	-	-
Widowed	-	-
<b>Total</b>	<b>42</b>	<b>100</b>
<b>Household size (numbers)</b>		
1 – 5	26	61.9
6 – 10	16	38.1

<b>Total</b>	<b>42</b>	<b>100</b>
<b>Work experience (years)</b>		
1 – 5	2	4.7
6 – 10	11	26.2
11 – 15	1	70
16 – 20	26	2.4
Above 20	2	4.7
<b>Total</b>	<b>42</b>	<b>100</b>
<b>Occupation</b>		
Civil service	42	100
<b>Total</b>	<b>42</b>	<b>100</b>
<b>Estimated annual income (₦)</b>		
≤300,000	1	2.4
300,001- 600, 000	31	73.8
600,001- 1, 200, 000	7	16.7
Above 1, 200, 000	3	7.1
<b>Total</b>	<b>42</b>	<b>100</b>

### Level of awareness and understanding of cost-sharing practices among farmers and public extension agents

Data in Table 3 revealed that 56.3% of the farmers had high level of awareness of cost sharing, about 30% had moderate level of awareness, while on the part of the public extension agents, 55.8% had high level of awareness of cost sharing, among others. This result agrees with Ejembi (2009) who observed that as people mingle with one another in different localities, the level of experience is broadened through cross fertilization of ideas which releases the individual from some form of traditional opinions.

This suggests that cost-sharing is not a strange concept in the study area. It also points to the possibility that if cost-sharing policy is institutionalized, agricultural extension stakeholders would be useful in advocacy programme as most of them are already aware and would therefore, promote the idea on the basis of agents' responsibility in the adoption of innovations. This level of awareness would have positive effect on adoption process as Obinne (1994), stated that for any effective adoption decision, the individual had to be aware of the innovation and also that effective extension service delivery is guaranteed by good understanding of the subject matter.

**TABLE 3: DISTRIBUTION OF RESPONDENTS BASED ON LEVEL OF AWARENESS OF COST-SHARING**

Level of awareness	Farmers (n = 174)		PEAs (n=42)	
	Frequency	Percentage	Frequency	Percentage
High	98	56.3	24	55.8
Moderate	52	29.9	13	30.2



Low	24	13.8	6	14
<b>Total</b>	<b>174</b>	<b>100</b>	<b>43</b>	<b>100</b>

### Farmers' and public extension agents' understanding of cost-sharing practices

To further establish a good understanding of cost-sharing as a concept, farmers and public extension agents were examined based on their opinions. Results in Table 4 indicate that most (43.0%) of the farmers were of the opinion that cost-sharing is when all stakeholders contribute to facilitate the activities, while 35.9% maintained that it is when benefitting farmers and government pay for extension services. Also, 42.9% of PEAs indicated that cost-sharing is when all stakeholders contribute to facilitate the activities, while 35.7% indicated that cost sharing is when benefitting farmers and government pay for extension services, among others.

This is in agreement with the finding of Ejembi, Abah and Attah (2014) who stated that the attainment of educational training makes it possible for individuals to understand the values and or importance of innovations. It is noteworthy that both farmers and public extension agents understood that government's effort should be complemented as well as render appropriate assistance as stakeholders in extension work. This probably may be due to the fact that farmers become more favourably disposed to innovative or scientific farming, as communities gain high scales in terms of population and consequent reduction in land and the need to feed more people arises.

**TABLE 4: DISTRIBUTION OF RESPONDENTS BASED ON UNDERSTANDING OF COST-SHARING PRACTICES**

Level of understanding	Farmers (n = 174)		PEAs (n = 42)	
	Frequency	Percentage	Frequency	Percentage
When all stakeholders contribute to facilitate the activities	122	43.0	30	42.9
When benefitting farmers and government pay for extension services	102	35.9	25	35.7
When only farmers pay for extension services	60	21.1	15	21.4
<b>Total</b>	<b>284*</b>	<b>100</b>	<b>70*</b>	<b>100</b>

\*Multiple responses

### Farmers' and public extension agents' perception of cost-sharing of extension service delivery

Table 5 reveals that majority (82.8%) of the farmers perceived a positive impact of cost-sharing on agricultural extension service delivery if adopted, while 61.9% of PEAs were indifferent, among others. It shows that there is a potential conducive environment for dissemination of the innovation and, therefore, suggested that people would be willing to embrace it. The finding agrees with Banmeke and Ajayi (2005) who noted that when a perceptual threshold is reached, positive action will be elicited. It therefore indicated that adoption of innovation is not necessarily constrained by material resources but more by psychological disposition like perception which can create internal impetus for sustainable actions.

**TABLE 5: DISTRIBUTION OF RESPONDENTS ACCORDING TO PERCEPTIONS OF IMPACT OF COST-SHARING IMPLEMENTATION ON AGRICULTURAL EXTENSION SERVICE DELIVERY**

Impacts	Farmers (n = 174)		PEAs (n = 42)	
	Frequency	Percentage	Frequency	Percentage
Positive	144	82.8	15	35.7
Indifferent	24	13.8	26	61.9
Negative	6	3.4	1	2.4
<b>Total</b>	<b>174</b>	<b>100</b>	<b>42</b>	<b>100</b>

### Farmers' and public extension agents' preferences for areas of intervention in cost-sharing

Result in Table 6 shows that 53.4% of the farmers preferred that cost-sharing should be in the area of input provisions, while 77.5% of PEAs preferred advisory services as an area of intervention in the implementation of cost-sharing practices. This may be responsible for the impression of most stakeholders, especially farmers, who expect public extension agents to provide farm inputs for them, otherwise, whatever service they introduce would be rejected. This is critical in order to reduce adoption discontinuance (Ejembi *et al.*, 2005). It is therefore important to re-orientate farmers that the primary assignment of public extension agents is not the distribution of farm inputs.

**TABLE 6: DISTRIBUTION OF RESPONDENTS BASED ON PREFERRED AREAS OF INTERVENTION IN COST-SHARING IMPLEMENTATION**

Areas of Intervention	Farmers (n = 174)		PEAs (n = 42)	
	Frequency	Percentage	Frequency	Percentage
Farm input provision	157	53.4	14	13.7
Advisory services	99	33.7	79	77.5
Technical support	38	12.9	9	8.8
<b>Total</b>	<b>294*</b>	<b>100</b>	<b>102*</b>	<b>100</b>

\*Multiple responses

## CONCLUSION AND RECOMMENDATIONS

Majority of the respondents were males, married, middle aged and had a fairly large household size. Both the farmers and the PEAs had a high level of awareness on cost sharing. They were of the opinion that cost-sharing is when all stakeholders contribute to facilitate the activities and maintained that benefitting farmers and government should be involved in paying for extension services. Majority of the farmers perceived a positive impact of cost-sharing on agricultural extension service delivery if adopted, while most of the PEAs were indifferent about the impacts, among others. However, farmers also preferred that cost-sharing should be in the area of input provisions, while PEAs preferred advisory services as an area of intervention in the implementation of cost-sharing practices.

There should be a gradual commencement of the implementation of cost-sharing practice given the high interest demonstrated by farmers as this will help to achieve the objectives of agricultural extension service. Efforts are highly needed in the area of provision of advisory services to farmers in order to facilitate the adoption of cost-sharing practices.

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