

FINANCING AGRICULTURE AS A TOOL FOR REDUCTION OF YOUTH UNEMPLOYMENT IN PLATEAU STATE, NIGERIA

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Abstract

Agriculture has been the main stay of the Nigerian economy before the discovery of oil. The sector is crucial in providing food security, income, foreign exchange and employment, especially to the youth. With the dwindling oil price, there is need to revamp agriculture. The study examines the financing of agriculture as a tool for reduction of youth unemployment in Plateau State, Nigeria. The objective of the study is to assess how financing agriculture will attract youths into participation in agricultural activities to serve as sources of job creation. Primary and secondary data were used for the study. The validity and reliability tests were conducted after which, one hundred and seventy copies of Questionnaire were administered, ten each to the seventeen Local Government Areas of the state, out of which, fifteen were not useable. Secondary data were sourced from Central Bank of Nigeria (CBN), National Bureau of Statistics (NBS), World Bank, National Population Commission (NPC), Plateau Agricultural Development Programme (PADP), Agricultural Services Training Centre (ASTC), and academic Journals. The study employs the Statistical Package for Social Sciences (SPSS), for testing and analyzing of data. The findings show that there is positive relationship between financing agriculture and youth participation in agricultural activities in Plateau State. In addition, Plateau State Government has contributed to financing of agriculture to attract youths' participation, but was not enough. The study recommends for the following, in order to attract Plateau state youths into participation in agriculture, to serve as source of employment: Provision for inputs, modern agricultural machinery and equipment, capital, training, infrastructural facilities, improved seeds and seedlings, storage facilities, security against herdsmen and regulating the prices of agricultural products.

Keywords: Unemployment, Financing, Agriculture, Youths, Reduction

INTRODUCTION

One of the leading causes of poverty is the shortage of opportunities for gainful employment. Unemployment with its economic and social implication is one of the most pressing problems facing the Nigerian economy today; high rate of unemployment signals a deficiency in the labour market deepens poverty incidence and perpetuates indecent standards of living (World Bank, 1994)



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Nigeria has a Gross Domestic Product (GDP) of \$569.00 billion and per capita income of \$2,700. This placed her as the largest economy in Africa, followed by South Africa with GDP of \$353.00 billion, Per capita income of \$11,035 and Egypt with a GDP of \$292.00 billion, per capita income of \$4,282 (IMF World Economic Outlook Ranking, 2016).

As impressive as the figure may appear, youth unemployment has been one of the major problems facing Nigeria. A high level of unemployment and underemployment is one of the critical socio-economic problems facing Nigeria (Aiyedogbon & Ohwofasa, 2012).

Prior to the oil boom of 1970, the Nigerian economy was largely agrarian and over 70% of the working population were engaged in Agricultural activities in the rural areas.

According to Onwioduokit (2013) when the oil fortunes dwindled, the reality of unsustainable and over bloated public sector and a private sector that lacked capacity to absorb all the new entrants into the labour market became real. It was not until the late 1990s that the need for public-private partnership (PPP) became popular and some attention began to be paid to self-employment. However dwindling government revenue made the objective of economic diversification tricky. From the 2016 budget, it was estimated that oil will be sold at \$138 per barrel but ended up selling for as low as \$32 per barrel in the second quarter of 2016. This is why the study is focused on financing agriculture to reduce youth unemployment in Plateau State.

The following are the research questions that this study will employ.

- I. What is the extent of Government involvement in financing agriculture for reduction of youth unemployment in Plateau State?
- II. What is the role of financial institutions in financing agriculture towards reducing unemployment in Plateau State?
- II. What factors will encourage youths to be more active in the agricultural sector in Plateau State?

The objectives of this study are reduced into the following null hypotheses:

HO: There is no significant relationship between government level of agricultural financing and Youth unemployment in Plateau State.

HO: There is no significant relationship between agricultural financing by financial institutions and youth unemployment in Plateau State.

HO: There is no significant relationship between factors encouraging youths' participation in agriculture and youths unemployment in Plateau State.

REVIEW OF RELATED LITERATURE

Agriculture Financing in Nigeria has not developed as it ought to be for several factors. These include the distortions created by the serial oil booms since the 1970s and the consequent volatility of the Nigerian economy obvious neglect of the agricultural sector by the local, state and federal governments because of the alternative huge resources include the lending policy of Nigerian banks that are obviously not favourable to the real sector, the short



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duration of the available funds for loan and the structure of Nigerian farms that are poorly capitalized, small and fragmented (Agbola, 2014). This glory however declined over years hence Nigeria dominance in the export of groundnut was eclipsed by china, USA and Malaysia took over Palm oil, Cote Devoir and Ghana also became leading exporter of cocoa while Burkina Faso led cotton export (FAO, 2011).

Conceptual Framework

The Agreement of African Union in 2003, in Maputo brought a normative standard of budgetary allocation to agriculture through a known programme, Comprehensive African Agriculture Development (AADP) stating that all government of member countries of African Union should at least commit 10% of their national budget to finance agricultural sector to enable the sector to grow at 6% per annum in the year 2015. Most countries, such as Niger, Mali, Tanzania, Kenya etc all exceeded the 10% but Nigeria could not reach the minimum target of 10% (Agbola, 2014).

Agriculture: This is the production of food, feed, fibre and other goods by systematic growing and harvesting of plants and animals. It is science of applying land to get plants and animals for human consumption. Agriculture is the simplification of nature food webs and the rechanneling of energy for human planting and animals consumption (Akinboyo ,2014)

Youth: The united Nation defines the youth as persons aged between 15 and 24 years (UN, 2011). On the other hand the African Youth Charter defines the Youth as a person aged between 15 and 35 years (Africa Youth Charter, Cited by Charles 2014). However, the youth Charter went further to explain that it includes young people from age 25 to 35 years. For the purpose of this study, the operational age for youth shall consider age 15 to 49. This is so because people from age 49 are still very strong and active in economic activities.

Financing or credit or Lending: Finance is the provision of funds needed for any economic endeavour. Kierian et al (2008) explained that finance is mainly concerned with the way in which funds for the business is raised and invested. All businesses generate funds from two major sources; equity and debts. These funds will be used into the business as investments.

Unemployment: Unemployment is referred to as people who are without jobs and they have actively looked for work within a period of five weeks. The definition of International Labour Organization(ILO, 2012), unemployment is the population of persons aged 15 to 64, who, during the reference period, were available for work, actively seeking for work, but were unable to find work. National Bureau of Statistics (NBS, 2012) describes unemployment as the Nigerian population who were unemployed, though were actively seeking for work but could either not find work, absolutely nothing at all for at least 20 hours, or did something but not for up to 20 hours in a week during the reference period.

Various agricultural Financing initiatives that are available in plateau states:

Some various agricultural financing initiatives in Plateau State are;



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Plateau State Agricultural Development Programme (PADP): Plateau Agricultural Development Programme (PADP) is one of the first multi-state Agricultural Development projects (MSADP-1) since the bifurcation with Nasarawa State ADP, it has been benefiting from the National Fadama Development/Technology Facility (NFDP), National Agricultural Support Facility (NASF), and the sustainability fund from both state and Federal Government. When Nasarawa State was created in 1996, Plateau State got its state Agricultural Development Programme established.

Agricultural Services and Training Centres (ASTCs): Agriculture plays important role in supporting growth, job creation/employment generation, food security and reducing of poverty (Plateau ICT agency, 2016). It is on this premise that on assumption of office by the then Governor of Plateau State, Da Dr. Jonah D. Jang came up with a vision for the development of the agriculture sector into a self/sustaining economy. This vision was encapsulated in the 10-point Agenda, number five (No. 5) which is modernized Agriculture, Water Resources and Rural Development.

To actualize this vision, the state Government signed a Joint Venture agreement with SEC Equipment and Communication Limited, an Israeli company, for the establishment of the Agriculture Services and Training Centres (ASTCs) in the state in 2008.

Bank of Agriculture (BOA): In his book, Agbola (2014) asserts that Bank of Agriculture (BOA) is Nigeria's apex Agricultural and Rural Development Finance Institution. It is owned by the Central Bank of Nigeria (CBN), and the Federal Ministry of Finance (FMF) in the ratio of 40% and 60% respectively. The supervision of the Bank however is the responsibility of the Federal Ministry of Agriculture and Rural Development (FMARD). The Bank was established in 1973. The registration number is RC 10874 with its Headquarters at No 1, Yakubu Gowon Way, Kaduna, and Kaduna State. The estimated number of employees is about 5000. The major purpose of establishing Bank of Agriculture is to cater for financing agricultural activities across the country (Tunkuda, 2014).

Bank of Agriculture (BOA) is the largest Nigeria Development finance Institution operating in each of the six geopolitical zones of the federation, with 201 network branch offices nationwide (<http://www.boa.com>, retrieved 12/12/2016). The Bank is positioned to provide financial support for all agricultural activities and along all segments of the agricultural value chain in addition to rural micro enterprise financing.

National Directorate of Employment (NDE): In her book, Emmanuel (2015) narrates that The National Directorate of Employment (NDE) was established as a panacea to the world economic depression of the early 1980s (which really caused a rapid deterioration in Nigeria's economy). As a result this, industrial output shrank to an all-time low and commercial activities were consequently reduced, leading to the loss of employment opportunities for millions of Nigerians (Emmanuel, 2015). It was based on this that a committee was appointed under the auspices of the Federal Ministry of Employment, Labour and productivity to deliberate on strategies for dealing with mass unemployment. Based on



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the recommendation of the committee, NDE was established on 22nd November, 1986, and began operation fully in January 1987.

The singular reason of establishing NDE is to create employment with emphasis on self-reliance economically. In this case engaging in agriculture is core. In order to access finance, there are minimum conditions that must be made.

Plateau State Ministry of Youth and Sport: Plateau State Ministry of Youth and Sport exists to cater for the welfare and the development of Plateau State youths. The mission statement captures it well. In this regard, more attention will be focused on the agricultural activities involving youths of Plateau state, in line with the study.

The ministry of youth and sport has been involved in engaging youths into different activities. Included in the activities is agriculture. The youth with the period of study had gone to kano, Nasarawa and Ogun State to receive agricultural training.

Fadama III Development Project (Third Fadama Project): Fadama III project is a World Bank Funded initiative to boost agricultural productivity in Nigeria. Fadama I and II were carried out in 1993.

Fadama III started from 2009 to 2013, which is for a period of five years. The third National Fadama Development Project (Fadama III) took off in Plateau state in May, 2009 as a follow up to the success recorded in Fadama I and II projects with the establishment of State Fadama Coordinating Office (SFCO) headed by State Project Coordinator (SPC) and being assisted by nine Component Heads (Third National Dev. Project IMR Report, 2011)

Plateau State Ministry of Agriculture: Plateau State Ministry of Agriculture is the Ministry that is concern with all matters relating to agriculture in the state. The Ministry is saddled with crucial responsibility that has to do with agricultural activities. Youths in this regard are key factor as they form the major source of labour. (Plateau State Ministry of Agriculture, 2016).

Theoretical Framework

The theoretical framework includes different theories in the subject matter that forms the basis for the study. Credit or finance plays a vital role in the transformation of traditional agriculture into a modern-improved-scale commercial outfits which will definitely improves agricultural development. Some of the theories are;

Theory of change: Theory of change represents an emerging understanding of how improvement in access to finance, technical assistance, markets for (agricultural) products and country level infrastructure can unlock a virtuous cycle of productivity, improved resilience and reduced risk that in turn will bring about positive impact on rural families, communities and ecosystems, with many participants in the smallholder support community working at different levels of the agricultural value chain .This theory helps in creating a shared vision how these efforts combine to promote smallholders progress and environmental stewardship and recognizes that trust and shared values among the value chain participants is important to ecosystem development.



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Agricultural Value-Chain finance theory: Agbola (2014) explains this theory that value-chain finance is the flow of financing within a sub sector of the economy and among value-chain members for the purpose of getting products from raw materials to the market. A relationship and exchange among value-chain members is required for value chain financing to be effective. This is in contrast to financing to a value-chain member of a subsector where access to financial services by one member is independent of other chain member of the subsector. Value chain financing in a holistic approach includes the following; inputs supply, post-harvest processing, transport, packaging and marketing.

Empirical Review/Framework

Ayinde, Ojehomun & Memudu (2007) analyzed the linkage of agricultural growth and the rate of unemployment. Their work was on empirical analysis of agricultural growth and unemployment in Nigeria. The findings revealed that there was an adverse relationship between agricultural growth and unemployment rate, using Time series data analysis with the aid of T-Test, Duncan Multiple Range test, Granger Causality test and Regression analysis. The study made a recommendation for an increase in agricultural growth in order to reduce the rate of unemployment.

Nnadi & Akwiwu (2008) studied the determinants of youth's participation in rural agriculture in Imo State of Nigeria. The authors administered a questionnaire and conducted personal interviews, analyzed using a log regression model at a 0.05 level of significance. The study realized that the determinants for youth's participation in agricultural activities include age, education, marital status, parents' income, parents' occupation, household size and youth dependency status. The recommendation of the study was that agricultural activities be extended to youth through different initiatives and interventions.

Aiyedogbon & Ohwofasa (2012) in their work on poverty and Youth unemployment in Nigeria, used the incidence of poverty as a function of unemployment, agricultural, manufacturing and services, population and inflation rate in which the growth rate is modeled. The finding of the study was that unemployment, agriculture and services contributions to real Gross Domestic Product as well as population have a positive determining influence on poverty level in Nigeria, with only the agriculture sector statistically insignificant. Creation of jobs through agriculture to arrest the ugly problem of unemployment was the recommendation of the study.

Charles (2014) conducted a study on the assessment of the youths in an agriculture programme in Ejura-Sekyedamase District of Ghana. Purposive and convenient sampling techniques were used to select beneficiaries, using descriptive statistics. Findings of the study showed that provision of land and agricultural inputs, agricultural extension services and agribusiness training are the motivating factors to the beneficiaries. Further, those who benefited after exiting the youths in agriculture programme generated reasonable income. The recommendation of this study was that Government should embark on intensive sensitization and convening of workshops and conferences to create awareness to enable youth consider



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agriculture as a career. Supply of agricultural inputs must be encouraged on the side of government for better yield.

Etim & Benson (2015) examined the financial sector reforms and agricultural development in Nigeria. The study aimed at examining the reforms in financial sector in relation to agricultural development in Nigeria. There was a various review of financial sector reforms and the effect on agricultural development in the country. The findings of the study affirmed that reforms provided the intermediation that pooled funds from savers to investors and payment system that facilitated agricultural trade and exchange which impact agricultural production positively. Recommendations given for the study include: the financial sector has to be motivated to provide the needed funds for agricultural development and government on their part, to create the enabling environment that will be conducive for agricultural activities as business by waiving and concessionary interest rates and tax-free or reduction and also reduction in duty to encourage agricultural participation in Nigeria, especially by youths.

METHODOLOGY

The study used primary source of data. Open-ended structured questionnaire was designed for one hundred and seventy (170) respondents comprise ten (10) each of the seventeen Local Government Areas of Plateau State. The questionnaire which is targeted at youth population was administered in a random sampling fashion, with the help of Research Assistants. Respondents collected were coded and analyzed using the Statistical Package for Social Sciences (SPSS). Descriptive Statistics such as Bar charts, tables, regression and Chi square were used for presentation and analysis of the work.

DATA ANALYSIS, RESULTS AND DISCUSSIONS

This section presents the descriptive analysis of the variables of the study. The mean is otherwise known as the arithmetic mean. The standard deviation is used to measure the spread around the mean. Minimum value is the smallest number in a set of data while maximum value which is the highest number in a set of data. Skew which shows the degree of asymmetry of the distribution and this could be negatively or positively skewed. Kurtosis measures the degree to which the frequency distribution of an observation is focused about its mean or the peak of the distribution and it could be mesokurtic (when the kurtosis coefficient is = 0), platykurtic (when the kurtosis coefficient is < 0) and leptokurtic (when the kurtosis coefficient is > 0).

Table 1: Descriptive Analysis

Descriptive Statistics						
	N	Minimum	Maximum	Sum	Mean	Std. Deviation
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic
Age	155	1.00	4.00	310.00	2.0000	.85280
Sex	155	1.00	2.00	210.00	1.3548	.48002
Local Government	155	1.00	17.00	1399.0	9.0258	5.06445



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Area				0		
Place of Residence	155	1.00	1.00	155.00	1.0000	.00000
Marital Status	155	1.00	4.00	245.00	1.5806	.64336
Level of Education	155	1.00	7.00	683.00	4.4065	1.37083
Occupation	155	1.00	4.00	332.00	2.1419	1.35051
Government Encouraged Y in Agric	155	1.00	5.00	467.00	3.0129	1.11067
Plateau State` Providing Counter-part Funding	155	1.00	5.00	502.00	3.2387	1.06347
provision of Training for youth	155	1.00	5.00	497.00	3.2065	1.09127
Interest charged on Loans are Commensurate	155	1	5	404	2.61	1.137
Loan Repayment have longer Duration of Payment	155	1.00	5.00	461.00	2.9742	1.12208
Income Level Enough to Sustain Family	155	1.00	5.00	419.00	2.7032	1.26478
High land Rent not too high to discourage Y Participation	155	1.00	5.00	503.00	3.2452	1.10101
Mechanized Farming	155	1.00	5.00	426.00	2.7484	1.21993
Youth Don't Participate in Agric Because they perceive its Dirty	155	1.00	5.00	474.00	3.0581	1.41531
Youth Don't Participate in Agric Because they lack land to use	155	1.00	5.00	434.00	2.8000	1.32116
Plateau Youth are Engaged in other Parts of the Economy Than Agric	155	1.00	5.00	405.00	2.6129	1.34061
Corruption Serves as Hindrance to Youth Participation in Agric	155	1.00	5.00	658.00	4.2452	1.19708
Lack of Market for Agric Product Discourages Youths	155	1.00	5.00	572.00	3.6903	1.21446



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Risk involved in Agriculture Discourages Youth Participation	155	1.00	5.00	548.00	3.5355	1.27043
No significant Awareness of Funding Initiative	155	1.00	5.00	643.00	4.1484	.91021
Inadequate Training leads to low yields	155	1.00	5.00	608.00	3.9226	1.16516
Lack of improved seeds and seedlings discourages youth	155	1.00	5.00	607.00	3.9161	1.11632
Valid N (list wise)	155					

Source Authors Computation from SPSS-v20

The table above indicates the summary of all the variables the higher standard deviation indicate that the spread of response vary widely from the table they are relatively little outliers from the distribution of the questioners. The mean, maximum and minimum values are generally not too large.

Table 2: Descriptive Analysis

Descriptive Statistics				
	Skew		Kurtosis	
	Statistic	Std. Error	Statistic	Std. Error
Age	.382	.195	-.711	.387
Sex	.613	.195	-1.646	.387
Local Government Area	-.073	.195	-1.203	.387
Place of Residence
Marital Status	1.102	.195	2.056	.387
Level of Education	-.629	.195	-.160	.387
Occupation	.507	.195	-1.602	.387
Government Encourage youth in Agriculture	-.458	.195	-1.077	.387
Plateau State Providing Counterpart Funding	-.294	.195	-.872	.387
provision of Training for youth	-.390	.195	-.991	.387
Interest charged on Loans are Commensurate	.096	.195	-1.280	.387



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Loan Repayment have longer Duration of Payment	.275	.195	-1.086	.387
Income Level Enough to Sustain Family	.460	.195	-1.011	.387
High land Rent not too high to discourage Y Participation	-.412	.195	-.826	.387
Mechanized Farming	.494	.195	-.936	.387
Youth Don't Participate in Agriculture Because they perceive its Dirty	.008	.195	-1.461	.387
Youth Don't Participate in Agriculture Because they lack land to use	.427	.195	-1.185	.387
Plateau Youth are Engaged in other Parts of the Economy Than Agriculture	.362	.195	-1.202	.387
Corruption Serves as Hindrance to Youth Participation in Agriculture	-1.751	.195	2.022	.387
Lack of Market for Agriculture Product Discourages Youths	-.861	.195	-.305	.387
Risk involved in Agriculture Discourages Youth Participation	-.629	.195	-.860	.387
No significant Awareness of Funding Initiative	-1.398	.195	2.186	.387
Inadequate Training leads to low yields	-1.270	.195	.809	.387
Lack of improved seeds and seedlings discourages youth	-.996	.195	-.006	.387
Valid N (list wise)				

Sources Authors Computation via SPSS-v20

The table above shows the skew/kurtosis and standard errors of the variable distribution. Some values are less than one indicating that they are leptokurtic and skewed to the left or

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right depending on the sign obtained similarly some are partly kurtosis. Inferring from the above it implies that the distribution is not free from skewing

Frequency Tables

The frequency tables represent the data entry or the response of the target audience. This gives information about the opinions of individuals as regards various questions ask. The below are selected frequencies, this was necessary as presenting all would make the work too cumbersome.

Table 3. Age Distribution

Age	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 18-25	50	32.3	32.3	32.3
26-35	61	39.4	39.4	71.6
36-45	38	24.5	24.5	96.1
46 above	6	3.9	3.9	100.0
Total	155	100.0	100.0	

Source: Authors Computation via SPSS-v20

From the above bio data this shows the age distributions of the correspondence, the highest number from the frequency table is from age 26-35 having about 39% and 18-25 is about 32%. From implication the questionnaire were targeted to the right audience, on the other hand he cumulative indicate that 96% was from the age of 36-45. Theses age range is assumed to be a period high productive capacity.

Table.4 Sex Distribution

Sex	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Male	100	64.5	64.5	64.5
Female	55	35.5	35.5	100.0
Total	155	100.0	100.0	

Source: Authors Computation via SPSS-v20

From the above bio data this shows the age distributions of the correspondence gender distribution in the area covered the highest number from the frequency table is from the male gender with a valid percentage of about 64.5% and that of the female was 35.5%. The disparity in difference was however much. Notwithstanding the questioners were randomly distributed. This is suggestive that the target population was more dominated by male than the female.

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Table 5. Level of education Distribution

Level of education		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	None	5	3.2	3.2	3.2
	Primary School	13	8.4	8.4	11.6
	JSCE	18	11.6	11.6	23.2
	SSCE/NECO	33	21.3	21.3	44.5
	ND/NCE	53	34.2	34.2	78.7
	HND/BSC	30	19.4	19.4	98.1
	OTHERS	3	1.9	1.9	100.0
	Total	155	100.0	100.0	

Source: Authors Computation via SPSS-v20

Table 5 shows the frequency of educational level of the population under review, the above shows that National Diploma holder and National College of Education Holder were more followed by Higher National Diploma and B.Sc. Holders with 53 and 30 frequencies respectively furthermore the valid percentage holds higher for both. This indicates that the population has a level of educated youths.

Table 6. Government Encouragement to Youth in Agricultural Activities

Strength of agreement		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STRONGY	21	13.5	13.5	13.5
	DISAGREE	37	23.9	23.9	37.4
	DISAGREE	28	18.1	18.1	55.5
	NEUTRAL	69	44.5	44.5	100.0
	AGREE	155	100.0	100.0	
Total					

Source: Authors Computation via SPSS-v20

The above shows the frequency of government encouragement to youth engagement in agricultural activities. The response for the different options holds that strongly agree holds more percentage of 44.5% with a frequency of about 69, Disagree is 23.9% and a frequency of 37, Disagree was 37 and 23.9%. This shows that the correspondence agree to the fact that government plays a key role in encouraging the youth to engage in agricultural; activities.



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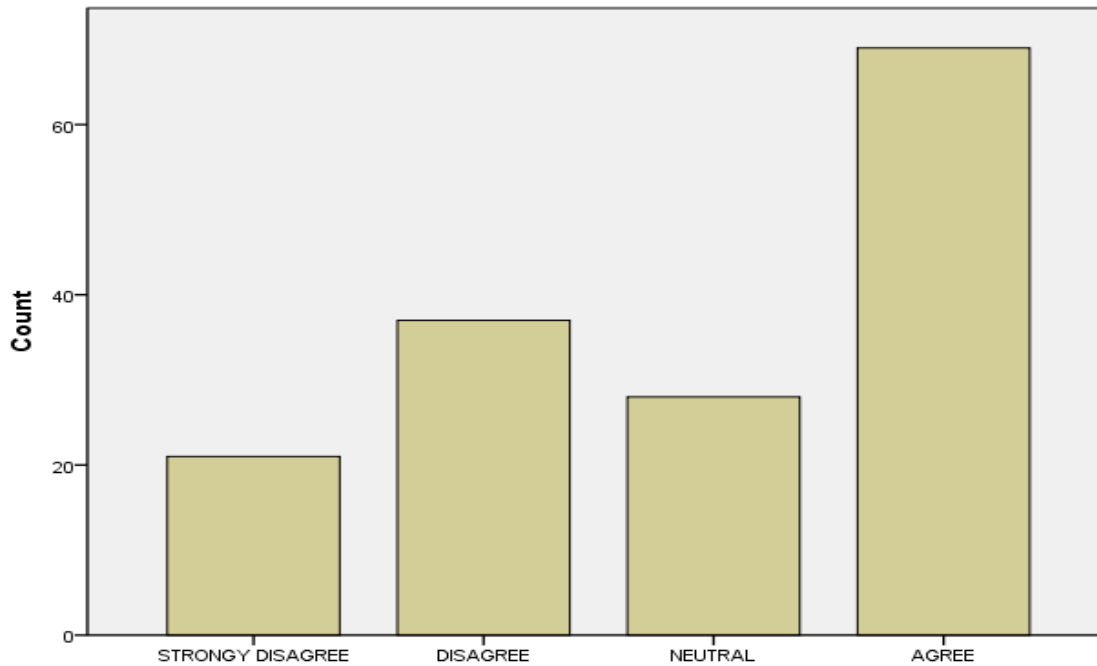


Figure1. Government Encourage Youth in Agricultural Activities

The above figure1 further substantiates the frequency table above, Agree stands highest also implying that the government makes good initiative to empower the youths. This goes a long way to reduce the level of poverty and unemployment.

Table 7. Government Provision of Training for Youth

Strength of agreement		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STRONGLY DISAGREE	9	5.8	5.8	5.8
	DISAGREE	42	27.1	27.1	32.9
	NEUTRAL	22	14.2	14.2	47.1
	AGREE	72	46.5	46.5	93.5
	STRONGLY AGREE	10	6.5	6.5	100.0
	Total	155	100.0	100.0	

Source: Authors Computation via SPSS-v20

Furthermore the frequency table above shows the responses of correspondence government initiative to provide training that help to improve agricultural activities thereby increasing participation in agricultural activities.



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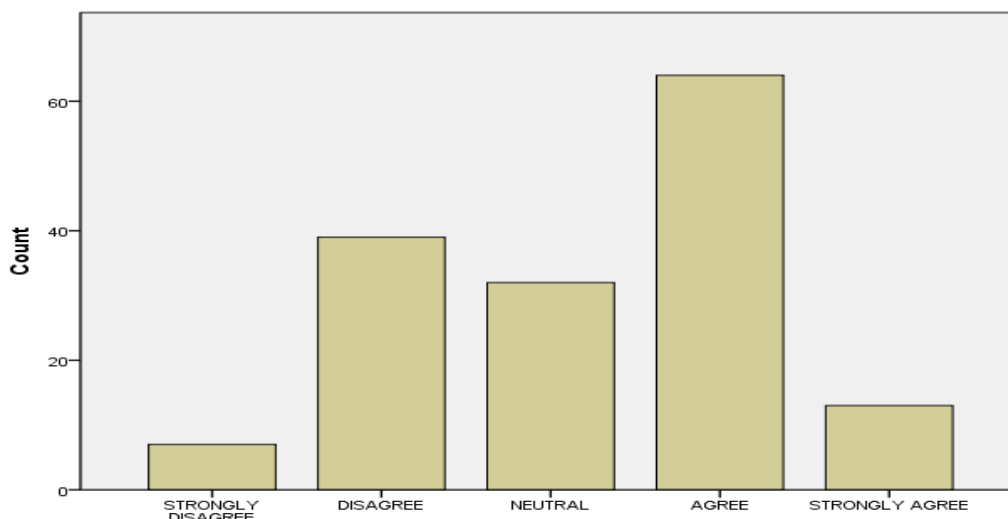


Figure 2 Government Providing Counterpart Funding to Support the Youth

The above chart (figure 2) shows the response of correspondence as it relates to the government providing counterpart funding to aid the youth in agricultural activities. As shown the responses indicate that in the area under review the people benefit from additional funding from government counterpart. This evidence indicates that the youths are gainfully involved agricultural activities.

Table 8. High land Rent not too High to Discourage Youth Participation

Strength of agreement		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STRONGLY DISAGREE	10	6.5	6.5	6.5
	DISAGREE	36	23.2	23.2	29.7
	NEUTRAL	28	18.1	18.1	47.7
	AGREE	68	43.9	43.9	91.6
	STRONGLY AGREE	13	8.4	8.4	100.0
	Total	155	100.0	100.0	

Source: Authors Computation via SPSS-v20

The response from table 8 shows that the cost and availability of land is a key factor of encouragement for agricultural activities. The responses indicate that Agree has a frequency of 68 and 43.9%. This in many fronts holds true because the land policy and tenure practice in most communities tend to result in hindrance to individual participation.



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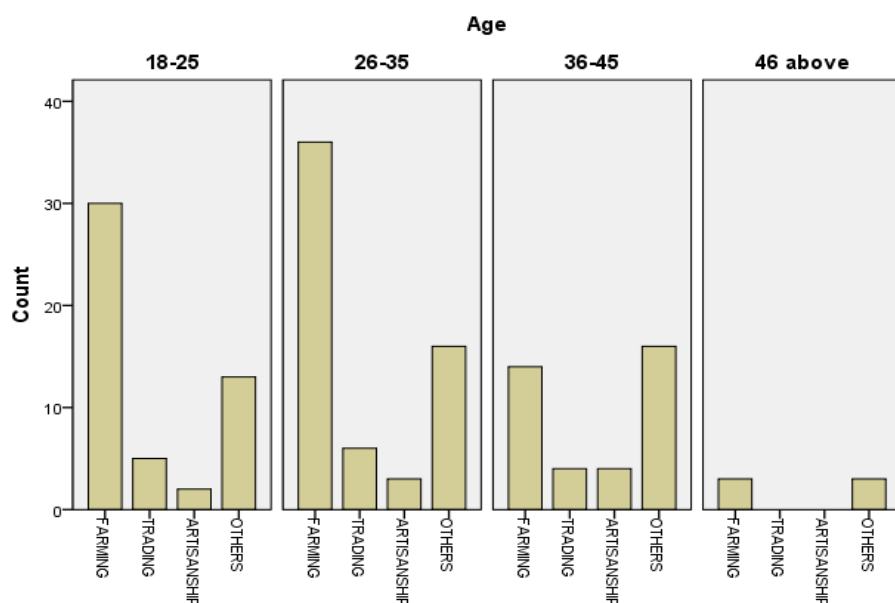


Figure 3. Occupation and Age Distribution

From the population under study taking the Occupation and various age groups it shows that from the above the Age group between 26-35 years engage more in agricultural activities more followed by 18-25 age group. This depicts that the choice of population was properly cite to help investigate any challenges most likely face and to check the level of engagement to avoid redundancy out of unemployment.

Chi-Square Tests

As a way to test the hypothesis and haven established facts from the reliability test ascertaining that the scale measurement is very reliable, to this end a cross tabulation test was conducted to check the association between government provision of counterpart funds and the occupation of individual especially the youths in the area.

Table 9. Cross tabulation showing counterpart funding and Youth occupation

		Occupation		
		FARMING	TRADING	ARTISANSHIP
Plateau state Providing counterpart Funding	STRONGLY DISAGREE	4	0	0
	DISAGREE	26	5	2
	NEUTRAL	19	3	3
	AGREE	30	5	2
	STRONGLY AGREE	4	2	2



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Table 9. Cross tabulation showing counterpart funding and Youth occupation

	Occupation			
	FARMING	TRADING	ARTISANSHIP	
Plateau state Providing counterpart Funding	STRONGLY DISAGREE	4	0	0
	DISAGREE	26	5	2
	NEUTRAL	19	3	3
	AGREE	30	5	2
	STRONGLY AGREE	4	2	2
Total		83	15	9

Source: Authors computation Using SPSS -V20

From table 9 above, the Responses for the provision of addition fund as support was reported high with mostly farmers indicating Agree with 30 respondents, this disparity amongst the other occupation was wide and glaring. By implication most youths in this area indulge in farming because of funding by the Government which serves as incentive to encourage farming activities and thus create employment.

Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	16.066 ^a	7	.188
Likelihood Ratio	17.104	7	.146
Linear-by-Linear Association	6.304	1	.012
No. of Valid Cases	155		

a. 12 cells (60.0%) have expected count less than 5. The minimum expected count is .41.

Furthermore the chi-square test table indicates Pearson chi-square value of 16.066 and linear-by-linear association of 6.304.

Making assumptions and meeting test requirements

- ✚ Sampling is random
- ✚ Level of measurement is interval-ratio
- ✚ Sampling distribution is normal

Stating the null hypothesis

H₀: Government Agricultural funding has not contributed in reduction in youth unemployment

Sampling distribution = Z distribution



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Alpha = 0.05, two-tailed

Z(critical) = ± 1.96

Decision rule

$\chi_c^2 >$ Than the critical value reject H_0

If $<$ than the critical value Accept H_0

Therefore from the above the chi-square calculated is 21.066 and the critical value is 15.7361

In furtherance to this we reject H_0 and conclude that is an association between agricultural funding and youth unemployment reduction.

CONCLUSION AND RECOMMENDATIONS

Unemployment is a canker worm in any economy around the globe. The major source of income to most African countries, including Nigeria was from Agricultural sector. The trends continue until the discovery of oil in the 1970s. Nigeria Made huge income from it, but was not efficient enough in investing it into other sectors for the development of her economy. As time goes it was obvious that this mono-economy cannot sustain Nigeria. This is because the price of the oil is globally dwindling, therefore need to diversify to agriculture for creation of employment.

Having undertaken the study, the following shows the results of the Findings:

I. The result of the Chi square test of association between government counter-part funding of agriculture and Youth unemployment in Plateau State shows that there was a significant relationship, meaning Government financing agriculture has lead to reduction of youth unemployment in the state.

II. The analysis of data found that though Government have been supporting through the counter-part funding and many other initiatives, more were expected as many of the youth were still in dearth needs for agriculture financing.

III. There are many financial Institutions in Plateau state, not many youths were able to borrow from the financial institutions. This is not unconnected with terms, interest rates, delay in disbursement and collaterals demanded by the institutions.

IV. The study indicated that Plateau State youths are discourage about agricultural activities for such reasons as insufficient supply of inputs, especially fertilizers, politicizing the distribution of inputs, lack of feeders road and other infrastructural facilities, insecurity, insufficient mechanized agricultural machinery and equipment, land dispute.

V. The study discovered that financing by government, Training, provision good seeds and seedlings, Modern facilities for agriculture are factors motivating Plateau State youth from engaging in agricultural activities.

Policy Recommendations

Based on the findings of the study, the following are the policy recommendations.

I. Government has to review its policy on agricultural inputs distributions to alleviate corruption, politics and diversion. This is necessary to attracts youths into participation in agriculture

II. Government should provide infrastructural facilities and modern equipment and machinery to enhanced yield in agricultural productivity.



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III. Government should buy the excess supply of agricultural productivity when prices seems to drop. This will encourage youth as they will suffer no loss.

IV. Government of Plateau state should stand as guarantor for Plateau State youths when borrowing for agricultural purposes.

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