



Effect of Village Alive Development Initiative on the livelihood of its beneficiaries in some selected states of Nigeria

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Abstract

The study examined the effect of Village Alive Development Initiative (VADI) on the livelihood of its beneficiaries in some selected states of Nigeria. Data for the study were sourced primarily from 408 beneficiaries of the programme, while secondary sourced data were obtained from VADI reports. Data analyses were carried out using Descriptive Statistics and a five point likert type scale, household livelihood security index and t-test. Result of socioeconomic characteristics revealed a mean age of 46 ± 13 years, mean years of education of 8.6 ± 5.7 and household sizes of 7 ± 3.6 with 85.5% of them being married. Level of support derived from the programme indicated that 50.5% of the beneficiaries had enjoyed high level of support while 49.5% of them enjoyed low level of support. Result of household livelihood security index revealed that 65.2% of the beneficiaries were classified as low level of livelihood while 34.8% of them enjoyed high level of livelihood. Further analyses revealed a statistically significant mean difference between the high and low livelihood status which implies that the livelihood improvement did not come by accident, but as a result of the support enjoyed from the intervention. The need to replicate the programme in other states was advocated for.

Keywords: Village Alive Development Initiative; Livelihood; Household Livelihood Security Index; 5-Point Likert Type Scale

Introduction

Directly or indirectly, majority of the population in sub-Sahara Africa depends on agriculture as 52% of the employed people in the continent as at 2021 were active in Agriculture (UNCTAD 2022). With this assertion, the sector has been described as the engine for economic growth and improved livelihoods in the continent. Agricultural sector is identified as the most critical to the achievement of the elusive goal of a diversified economy (Agwu and

Kadiri, 2014). It has equally been observed as one of the most viable sectors in terms of its job creation or employment generation potentials, income generation and maintenance of sustainable livelihood. In both rural and urban communities, it lays the foundation for the development of stable human communities. It also provides environmental benefits such as, conservation, guaranteed sustainable management of renewable natural resources and preserved biodiversity (Preshstore,

2013). In addition, agriculture and rural development constitutes an important factor in alleviating poverty in any economy particularly in Nigeria where poverty is not just a rural phenomenon but a way of life.

The agricultural sector being one of the most viable sectors in terms of its job creation or employment generation potentials, income generation and maintenance of sustainable livelihood is expected to be a poverty and food insecurity alleviation strategy. Unfortunately, Nigeria's agricultural sector is bedeviled with several challenges such as inadequate access to markets and credits, low level of mechanization, inadequate post-harvest infrastructure (storage, processing, transport), low uptake of research findings by stakeholders and limited availability of improved technological packages especially planting materials and certified seeds (Ministry of Agriculture, 2007). This has made agriculture unattractive and non-lucrative resulting in decline in the number of youth participation in agriculture (Njeru, 2017).

In a bid to address the afore-mentioned and other associated challenges in some selected communities, Agricultural and Rural Management Training Institute (ARMTI) established Village Alive Development Initiative (VADI) with a baseline survey whose report revealed the following: more than 80% of the dwellers of the selected communities lived below poverty line; beneficiaries engaged mainly in rain-fed agriculture; use of traditional methods in processing of farm produce resulting into post-harvest losses and low output; low literacy level in the communities; low nutritional status of the food consumed by people which predispose them to health hazards and, the consequence is high mortality rate; inadequate access to credit sources for value addition in

agricultural activities, with no access to market; use of primitive tools and manual labour for land preparation (usage of animal traction, hand tillage); purchase of low-quality inputs (fertilizers, herbicides, pesticides, insecticides etc) from unaccredited sources; food processing with low quality processing equipment (mild steel); overuse and abuse of chemicals for spraying; and sales of farm produce at the open market (no value-added products and specialized markets) etc.

ARMTI initiated VADI, action-oriented research; which took off in 1995 as Village Alive Women Association (VAWA). The intervention aimed at reducing the challenges of women in the areas of food processing, value addition and other farming enterprises consequent upon a socioeconomic survey conducted that showed that more than 80% of the women were often idle during the dry season and experienced severe food shortage. Their productivity level was low, these largely accounted for low income and the quality of the food consumed by them. Hence, they were usually prone to health hazards. The intervention aims at increasing the productivity of community members due to improved access to modern farm inputs, extension services and a reduction in post-harvest losses. Along the line, the intervention became inactive due to inadequate funding (ARMTI, 2020). ARMTI Management resuscitated the programme as VADI in 2011 to include men, women and youths as beneficiaries of the programme. VADI aims to create a sustainable and self-reliant community-based organization for rural dwellers through the implementation of the programme that will improve the standard of living and socioeconomic status of the inhabitants. The nine pilot communities were: Jimba-Oja, Elerinjare, Falokun-Oja, Igbo-Owu and Amoyo in

Ifelodun LGA; Fufu, Apa-Ola, Ilota and Omomere-Oja in Ilorin South LGA of Kwara State. These communities were selected because of their farming system (rain-fed) and poor access to basic rural infrastructure to enhance livelihood opportunities when compared to what is obtainable in urban areas. The programme has been extended to Osi and Ira in Ekiti LGA of Kwara State; Modeke, Igbope, Oseke and Obaago in Oorelope LGA of Oyo State; Otukpa, Orokam and Owukpa in Ogbadibo LGA of Benue State; Umaisha in Toto LGA, Bassa and Agwada in Kokona LGA of Nasarawa State (ARMTI, 2020).

The term livelihood is viewed as the sustainable access to resources to meet basic needs including adequate access to food, portable water, health facilities, educational opportunities, housing, time for community participation and social integration (Frankenberger and McCaston, 1998).

In the light of the above, the study attempted to provide answers to the following research questions:

- what is the livelihood status of the beneficiaries?
- how does the support from the programme affect the livelihood of the beneficiaries?

Proffering answers to the above research questions translate into the research objectives

The main objective of the study is to examine the effect of VADI programme on livelihood of its beneficiaries.

The specific objectives of the study are to:

- determine the livelihood status of the beneficiaries; and
- examine the effect of the programme support on the livelihood of the

beneficiaries.

The study is therefore essential to ensure that the scarce resources committed to the intervention are appropriately allocated in a manner that ensures optimum returns. The result of this study when completed will also be found most invaluable by other practitioners in the agriculture and rural development sector. The output of this study, apart from contributing to the literature, will guide in the planning of the next phase(s) of the implementation of the programme which is expected to scale up activities.

Materials and Methods

Study Area

The study covers the four (4) states (Benue, Kwara, Nassarawa and Oyo) in Nigeria where Village Alive Development Initiative programme has been implemented. Benue State is one of the North-Central States of Nigeria with a population of 4,253,641 (NPC, 2006) and has an area of 34,059km². The State is a rich agricultural region, popularly grown crops include orange, mango, sweet potato, cassava, soybean, yam, rice, groundnuts and palm tree.

Kwara State is also a state in the North-Central Nigeria. Its capital is the city of Ilorin and the State has sixteen (16) local government areas. It has a population of 2,365,353 (NPC, 2006) and an area of 36,826km². Kwara State is split between the west Sudanian Savannah and the Guinea Forest-Savannah mosaic eco-region in the rest of the state. Economically, the State is largely based around agriculture; mainly yam, cassava, maize, rice sorghum and cashew.

Nasarawa State is another state in the North-Central region of Nigeria with a

population of 2,886,000 according to 2006 population census and an area of 26,256km². The State has thirteen (13) local government areas and its capital; Lafia, located in the east of the state while a key economic centre of the state is Karu urban area (suburb of Abuja). Economically, Nasarawa State is largely based around agricultural production majorly sesame, soybean, groundnut, millet, maize and yam.

Oyo State is an inland state in the South western region, its capital is Ibadan, the third most populous city in the country and formerly the second most populous city in Africa with an estimated population of 5,580,894 (NPC, 2006) and an area of 28,454km². The State's economy remains largely agrarian, with the western city of Saki being described as the state's food basket. Cassava, cocoa and tobacco are among the most important crops to Oyo State's economy.

Population of the Study

The population for this study comprised all the beneficiaries of VADI in the four states, where the programme has been implemented for more than five years.

Instrument of Data Collection

Both qualitative and quantitative methods were used for data collection for the study. The qualitative method involved the use of In-depth interview and Focus Group Discussion (FGD) with selected beneficiaries of VADI programme. The quantitative method employed the use of structured questionnaire to source data primarily for the study, and it was administered to the beneficiaries using computer-assisted personal interview on

the Kobotoolbox App. Secondary sources of data collected include information from official documents, past VADI reports, published materials and other relevant documents.

Sampling Procedure

A four-stage sampling procedure was used to draw sample for this study. The first stage involved a purposive selection of the four states where VADI programme is being implemented. The states were selected based on their level of involvement in the programme. The selected states were Benue, Kwara, Nasarawa and Oyo. The second stage involved the purposive selection of all participating local governments in the selected states. The third stage involved the random selection of 50% of all participating communities. In the fourth stage, the Yamane (1967) formula (using 95% confidence level) was employed to determine the number of selected beneficiaries. Following this, a total of 412 beneficiaries were selected with the number of beneficiaries per group being determined using the equal allocation technique. Hence, four beneficiaries were randomly selected as shown in Table 1. However, 408 beneficiaries were made available for the exercise and their responses used for the analysis. The Yamane (1967) formula is given as:

$$n = \frac{N}{1 + N(e)^2} \dots \dots \dots (1)$$

Where n is the sample size i.e. the number of beneficiaries required for this study, N is the population size of VADI beneficiaries, and e is the level of precision $\pm 5\%$ ($e=0.05$) and using 95% confidence level.

Table 1: Sampling Procedure Outlay for the Study

State	LGA	Community	No. of Groups	No. of Respondents	Total
Kwara	Ifelodun	Jimba-Oja	14	14 x 4 = 56	96
		Falokun-Oja	5	5 x 4 = 20	
		Igbo-Owu	5	5 x 4 = 20	
	Ilorin South	Fufu	9	9 x 4 = 36	64
		Apa-Ola	6	6 x 4 = 24	
		Ilota	4	1 x 4 = 4	
Oyo	Oorelope	Igbope	29	29 x 4 = 116	204
		Oseke	22	22 x 4 = 88	
Benue	Ogbadibo	Otukpa	8	8 x 4 = 32	32
Nasarawa	Toto	Umuaisha	4	4 x 4 = 16	16
					412

Source: Field Survey, 2023

Method of Data Analyses

Descriptive and inferential statistical methods were used to analyze the data collected. Descriptive statistics was employed to summarize the data, while inferential statistics was used to test hypotheses and draw inference about the relationship between support from programme participation and the livelihood of the beneficiaries.

Descriptive Statistics

Socioeconomic characteristics of the beneficiaries were captured using descriptive statistics such as frequency, percentage and mean.

Likert type Scale

A 5-point Likert type scale was used to measure the extent of support derived by the beneficiaries. Beneficiaries were asked to rate the level of support derived under the VADI programme on a five-point numerical rating scale of: to a larger extent= 5, to a moderate extent=4, unsure=3, to a lesser extent=2, and not benefited all=1. Mean of each support items was calculated and used to rank the supports in order of most supports derived. The supports such as training, advisory

services, access to improved seeds, access to fertilizer, subsidized mechanization, linkage to the market, modern processing and packaging techniques as well as irrigation facilities.

Household Livelihood Security Index (HLSI)

Household livelihood security index was used to examine the livelihood status of the respondents. The indicators that was used to compute the HLSI were grouped into five security domains which are economic, food, health, education and empowerment.

Economic Security Indicator

The indicator that was used to estimate the economic security index of households:

- Household per capita expenditure =
$$\frac{\text{Total household expenditure}}{\text{household size}}$$

Food Security Indicator

The indicators that were used to estimate the food security index of households were:

- Household dietary diversity score (No. of food groups per day)

- Household per capita monthly food expenditure (Naira per month)

Health Security Indicator

The indicators that were used to estimate the health security index of households were:

- Number of days unable to work due to sickness in the last 30 days
- Household per capita monthly health expenditure (Naira per month)
- Frequency of visiting the hospital in the last 30 days

Education Security Indicator

The indicators that were used to estimate the education security index of households were:

- Years of schooling of household (years)
- Number of household members with formal education

Empowerment Security Indicator

- Membership of community societies (No. of societies belonging to)
- Proportion of household members in society
- Leadership role in society

$$\frac{\text{Economic security indicator} + \text{food security indicator} + \dots + \text{empowerment security indicator}}{n}$$

The household livelihood Security (HLS) of rural household was classified into Low HLS and High HLS by using the Household Livelihood Security Index average.

T-test

Student's t-test was used to determine the effect of extent of support derived from VADI on the livelihood status of the VADI beneficiaries.

The formula is given as:

How were the indicators calculated?

The quantitative approach was employed to measure the HLSI status of VADI beneficiary households. The indicators that were computed for the HLSI were economic, food, health, education and empowerment. Each indicator was measured on a different scale. Therefore, selected indicators were standardized following the approach adopted in measuring Life Expectancy in Human Development Reports as adopted by Hahn et al. (2009). Using the food security indicator as an example:

Household dietary diversity score (No. of food groups per day)

$$\text{Household dietary diversity score index} = \frac{\text{Indicator} - \text{Minimum value}}{\text{Maximum value} - \text{Minimum value}}$$

Indicator is the dietary diversity of the respondent

Minimum value of dietary diversity of the respondent

Maximum value of dietary diversity of the respondent

For the composite indicator, all the values of the indicators will be summed and divided by n, n=5.

$$t = \frac{\bar{X}_1 - \bar{X}_2}{S_{X_1 X_2} \sqrt{\frac{1}{n_1} + \frac{1}{n_2}}} \dots\dots\dots 2$$

$$S_{X_1 X_2} = \sqrt{\frac{(n_1 - 1)S_{X_1}^2 + (n_1 - 1)S_{X_2}^2}{n_1 + n_2 - 2}} \dots\dots\dots 3$$

$S_{X_1 X_2}$ is an estimator of the common standard deviation of the households' livelihood

Where n_1 = number of respondents with a high level of livelihood

n_2 = number of respondents with a low level of livelihood

$\bar{X}_1$ = mean of respondents with a high level of livelihood

$\bar{X}_2$ = mean of respondents with a low level of livelihood

Results and Discussion

Socioeconomic Characteristics of the VADI Beneficiaries

As shown in Table 2, majority (70.6%) of the VADI beneficiaries were within the age range of 31 to 60 years. The average age recorded among beneficiaries was 46 years which shows that they are still within their active and productive age during which they can fully and efficiently engage in all forms of enterprise. This also means that they could be effectively trained and involved in more productive activities that can enhance their productivity. It is expected that if these positive attributes of productive age are well utilized, the productivity of the beneficiaries will be improved. This is in line with the study of Onu and Echebiri (2019) who found mean age of Nigerian farmers to be 42 years.

Result as shown in Table 2 revealed that 61.0% of beneficiaries were females while 39.0% were males, implying that, females participated more in VADI programme than their males' counterpart. This is in line with the VADI evaluation study carried out by Deeds Education Service (2017) that reported 69% females and 31% males and an attestation to the fact that the programme started as Village Alive Women Association. With respect to marital status, the result showed that majority (85.5%) of the beneficiaries were married while 4.7% were single. This means that married people were more

involved in VADI programme and are likely to receive assistance from their spouses to carry out their enterprise activities. Result as reflected in Table 2 indicated that 32.1% of the VADI members had a household size of between 1 and 5 while 57.8% of them had a household size of between 6-10 members. The result further showed the mean household size of the beneficiaries to be 7 people, while the minimum household size was one (1) people and a maximum was 35. This implies that there was availability of family labour as a form of assistance in carrying out farming activities. It could also be inferred from the table that a large percentage (62.1%) of the beneficiaries had at least primary school education with mean years of education being 9. The level of education of the beneficiaries will enhance their adoption of new technology as they will also have more access to information on innovations. It is expected that higher education would enhance business ideas, skills, innovation and managerial ability for enterprise sustainability. As shown in the table, the result revealed that majority (50.5%) of the respondents had crop farming as their primary occupation while 19.9% and 14.7 % of them engaged in trading and processing, respectively as their primary occupation. This implies that a sizeable number of the beneficiaries engaged in trading and processing as their main sources of income probably due to a higher number of women participation in VADI programme.

Table 2: Socioeconomic Characteristics of VADI Beneficiaries

Characteristics	Category	Frequency	Percentage	Mean (SD)
Age	21-30	60	14.7	46(13.5)
	31-40	82	20.1	
	41-50	115	28.2	
	51-60	91	22.3	
	>60	60	14.7	
Sex	Male	159	39.0	61.0
	Female	249	61.0	
Marital status	Single	19	4.7	85.5
	Married	349	85.5	
	Divorced	1	0.2	
	Widowed	39	9.6	
Household size	1-5	131	32.1	7(3.6)
	6-10	236	57.8	
	11-15	28	6.9	
	16-20	10	2.5	
	>20	3	0.7	
Level of Education	None	88	30.9	8.6(5.7)
	Quranic	20	7.0	
	Primary	105	36.8	
	Secondary	62	21.8	
	Tertiary	10	3.5	
Primary Occupation	Crop farming	206	50.5	1.7
	Livestock	6	1.5	
	Processing	60	14.7	
	Trading	81	19.9	
	Civil servant	18	4.4	
	Artisan	30	7.3	
	Others	7	1.7	

Source: Field Survey, 2023.

The distribution of supports derived by beneficiaries of the VADI programme is shown in Table 3, mean scores are within 1.1 and 3.4 while the average mean score was 2.3. The supports with mean scores of less than 2.3 were considered as a low extent of supports derived from participation in VADI programme while the supports with mean values of equal to or greater than 2.3 were regarded as high extent of supports derived by VADI beneficiaries.

The result as shown in Table 3 revealed that 66.4% of the beneficiaries enjoyed moderate extent of support in the training organized for the beneficiaries. The extent of support in training had a mean score of 3.4. This shows that the majority of beneficiaries had attended one form of training organized for VADI beneficiaries or the other. This is expected to improve the knowledge, skills and attitude of beneficiaries in the area of agribusiness enterprises management thereby

enhancing their productivity and by extension their income translating to improved livelihood. With respect to access to loan, the result showed that 53.9% of respondents had enjoyed moderate extent of access to loan. A mean value of 3.0 which was above the average mean (2.3) implies that a sizeable number of respondents benefited from loan facility. It was also evident from the result that advisory services received by beneficiaries were high with a mean value of 2.9. The majority (52.0%) of respondents benefited from the advisory services provided by the programme. It is expected that the performance of beneficiaries will be enhanced.

The result revealed that an appreciable number of beneficiaries (43.4%) received improved seeds from the programme. The extent of support from improved seed had a mean value of 3.4 which is higher than the average mean score. It is expected that access to improved seeds from VADI will translate to higher yields and by extension high income which is expected to translate to improved livelihood. Access to fertilizer was one of the supports that were below the average mean value. A large percentage

(66.9%) of the respondents did not have access to the input under consideration. The implication is that the programme does not make fertilizer available to all the beneficiaries and is not affordable to most of them.

With respect to access to modern processing and packaging techniques, the result in Table 3 shows that the majority (67.4%) of respondents did not have access to the input under consideration. This implies that the programme does not make modern processing and packaging techniques available to all the respondents. Concerning subsidized mechanization, about 74.3% of respondents did not benefit from subsidized mechanization as it did not go round the states and was just implemented during COVID 19 pandemic when there was restriction of movement and farmers could not get human labour. The mean value of 1.7 showed that most of the beneficiaries have not benefited from subsidized mechanization. The study further revealed that access to irrigation facilities had a mean score of 1.1 with a large percentage (79.9%) of the respondents who did not benefit at all.

Table 3: Distribution of Supports Derived by Beneficiaries of the VADI Programme

Benefits	Large Extent	Moderate Extent	Unsure	Lesser Extent	Not at all benefitted	MS
Training	138 (33.8)	133(32.6)	5(1.2)	24(5.9)	108(26.5)	3.4
Loan Facility	112(27.4)	108(26.5)	9(2.2)	28(6.9)	151(37.0)	3.0
Advisory Services	60(14.7)	152(37.3)	26(6.4)	27(6.6)	143(35.0)	2.9
Improved Seeds	56(13.7)	97(23.8)	12(2.9)	24(5.9)	219(53.7)	2.4
Fertilizer	36 (8.8)	64(15.7)	10(2.5)	25(6.1)	273(66.9)	2.0
Modern Processing and Packaging Techniques	30(7.4)	56(13.7)	13(3.2)	34(8.3)	275(67.4)	1.9
Subsidized Mechanization	17(4.2)	49(12.0)	7(1.7)	32(7.8)	303(74.3)	1.7
Irrigation Facility	12(4.2)	34(11.9)	0	12(4.2)	227(79.7)	1.1

Source: Field Survey, 2023

MS – Mean Score.

Figures in parenthesis are percentages.

Examine the Livelihood Security Status of VADI Beneficiaries

Table 4 revealed that the highest proportion (51%) of the beneficiary households were within the livelihood security indices of 0.2-0.29. Next to this were the beneficiary households within the range of 0.3-0.39 which constituted 35.3%, followed by this were the beneficiary households in the HLSI (0.4-0.49) which

constituted 9.8%. Close to this were 2.4% of the beneficiaries who were found to have their HLSI greater than 0.5, while the last and the least, (1.5 %) of the beneficiaries were found in the livelihood security index of 0.1-0.19. The fact that 51.5% of the beneficiary households were in the range of 0.29 and below implies that more than half of them were in the low livelihood security index.

Table 4: Distribution of Beneficiary Households by their Livelihood Security Index

Livelihood Security Index	Frequency	Percentage
0.1-0.19	6	1.5
0.2-0.29	208	51
0.3-0.39	144	35.3
0.4-0.49	40	9.8
>0.5	10	2.4
Total	408	100

Source: Field Survey, 2023

The household livelihood security index of respondents was classified into two: high and low livelihoods. The beneficiaries were classified using an estimated mean value of composite Household Livelihood Security Index (HLSI) which was 0.313, such that households below the mean value were classified as low livelihood security index while households equal and above the mean value were classified as belonging to high livelihood security index. The result in Table 5 shows that 34.8% of the respondents

were classified as “high livelihood security” while 65.2% of them were classified as “low livelihood security” with respect to the estimated sample mean composite HLSI. The result is in tandem with the finding of Ogunbiyi, (2023) who found out that the majority of farming households in Southern Guinea Savannah of Nigeria had a low livelihood security index. Gwandi and Adewuyi (2022) also reported low livelihood of farmers in the North Eastern region of Nigeria.

Table 5: Classification of Beneficiary Households’ Livelihood Security Index (n=408)

Classification	HLSI	Frequency	Percentage
Low livelihood status	< 0.313	266	65.2
High livelihood status	≥ 0.313	142	34.8
Total		408	100.0

Source: Field Survey, 2023

The Effect of the Level of Support on Household Livelihood Security Index among the Beneficiaries

An independent t-test was run on a sample of 408 households to determine if there is a significant difference in the mean household livelihood security index based on their level of support. High level of benefit recorded a mean value of 0.41 while low level of support recorded a mean value of 0.32 resulting in a mean

difference of 0.1. The result of t-test with a t-statistic value of 6.44 implies a statistically significant difference in the mean value of the household livelihood security index between beneficiaries with high and low levels of support. This implies that the improvement observed in the livelihood of the beneficiaries did not come or occur by accident but as a result of the support enjoyed from the programme.

Table 6. Effect of the Level of Support on Household Livelihood Security Index among the Beneficiaries

Outcome Variable	High level of support	Low level of support	Mean diff	t-value
Household livelihood Security Index	0.41	0.31	0.10	6.44

Source: Data analysis, 2023

Conclusion and Recommendations

The study concluded that VADI intervention has supported the beneficiaries with high level of support in the areas of training, loan facility, advisory services and access to improved seeds, while with low support in the areas of access to fertilizer, modern processing and packaging techniques, subsidized mechanization as well as irrigation facility. A higher proportion of them enjoyed a high level of supports. VADI intervention improved the livelihood of the beneficiaries, though majority of them were still at the low level of livelihood. This could be attributed to such intervening variables such as climate change, herdsmen/insecurity and removal of fuel subsidy.

Based on the findings of the study, the study recommends the following:

- Efforts should be made to improve beneficiaries' access to irrigation facilities, access to fertilizer, subsidized

mechanization as well as modern processing and packaging technology since the low level of support was recorded in them. In this regard, the beneficiaries could be linked to reliable agro-dealers and subsidize the inputs/assets, this will increase the number of beneficiaries compared to when it was distributed free.

- Livelihood of the beneficiaries has improved as a result of the intervention. This calls for improved funding of the programme so that it could be replicated in other geopolitical zones where the Institute has regional offices.
- Procurement of more tractors with at least two per state so that this will make subsidized mechanization available to the beneficiaries and this will help them prepare the land as at when due with subsequent reduction in labour cost and use of crude tools/ implement.

- Business advisory services should be provided for the beneficiaries to help with financial management, required leadership skills and marketing strategies.

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