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**MERCENARIES AND MERCHANTS:  
THE DIALECTICS OF RURAL  
DEVELOPMENT IN NIGERIA**

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**MERCENARIES AND MERCHANTS:  
THE DIALECTICS OF RURAL  
DEVELOPMENT IN NIGERIA**

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#### **1.0 INTRODUCTION**

I stand before you today as the 52<sup>nd</sup> Inaugural Lecturer of the Federal University of Agriculture Abeokuta and I urge you to join me in this exploration of the foundations of rural development, taking a course through intellectual underpinnings of the discourses that have moulded this concept over time and offer it structure and shape, that is often intentionally misrepresented today by those who want to stick to its exploitative origins (mercenaries) as well as those who want to keep its more refined antecedent (merchants). I shall then explore this dialectics to produce an antithesis of the discourse beyond these opposing tensions.

Mr. Vice Chancellor Sir, distinguished Ladies and Gentlemen, this inaugural lecture is the fifth in the College of Agricultural Management and Rural Development (COLAMRUD). The first was presented by my supervisor, Professor Akinwunmi Moses Omotayo. He brought to our collective minds the story of the elusive crown of Nigerian farmers (Omotayo, 2010).

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We were treated to a dose of the missing link between the farmer and his/her crown and how we should best bridge the gap.

The College's second inaugural lecture was delivered by the current Dean and my teacher at undergraduate level, Professor Bolanle Idowu Akeredolu-Ale who took us on an historical journey of the Queen's English in Nigeria (Akeredolu-Ale, 2012). She reminded us of the transformative role of language in the formation of the human mind and how Nigeria had fared through the lens of its adopted tongue.

The third rendition of an inaugural lecture from COLAMRUD was delivered by Professor Michael Tunde Ajayi who reminded us of the fatal oversight in Nigeria's agricultural development quest – the human resource (Ajayi, 2013). He concluded that even though the implications of this oversight had been grave for the development of the nation's agriculture, the earlier we effectively commence nurturing the human mind as the fulcrum of agricultural development, the earlier the nation's agricultural fortunes will change for better.

The fourth inaugural lecture from COLAMRUD did not deviate from the foregoing trend of calling the nation's attention to the need for effective mobilisation and productive engagement of the human and social capital. Professor Carolyn

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Afolake Afolami, another of my teachers at undergraduate level pointed to the ubiquitous nature of poverty and the need to adopt a multi-dimensional approach to poverty alleviation as a pre-condition for national development (Afolami, 2014).

The foregoing shows the concern in COLAMRUD for the man behind the hoe (or at some time in the future behind the plough). The development of a nation is contingent on the quality of its people, the effective and efficient utilisation of their collective brain-power and the harnessing and channelling of these unlimited potentials to transform the fortunes of the nation. A complacent, corruption-ridden, *bamu bamu layo* (selfish and egocentric) nation cannot evolve beyond the limit of its myopic visions. A Yoruba proverb states that: *omo ta'a ko, lo ma gbe ile t'ako ta* (the untrained child is the herald of misfortune into his parents' house).

By now, some in this audience may have deduced that this is the second inaugural lecture from the Department of Agricultural Extension and Rural Development (AERD). A few may have also noted that this is the first ever inaugural lecture by a PhD graduate of the Federal University of Agriculture Abeokuta. This is befitting as I am the first ever person to hold a first, second and third degree of this university.

I therefore carry this sense of history, following so close on

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the heels of my tutors to present this inaugural lecture of the Federal University of Agriculture Abeokuta. I am humbled by this opportunity as I am happy to be the source of joy and happiness for several of my lecturers and mentors who are present today and those unavoidably absent. I hope that my students and their colleagues and those after them will learn from this that: "*bi omode ba mo owo we, a ba'gba jeun* (the brilliant child is the pride of the elders)".

I shall endeavour to take you through a course to attain a mutual understanding of rural development and build a case in history for the mercenaristic foundations of rural development. Then we shall jointly examine the emergence and rise of the rural development merchants through the lens of one who strives for sustainable funding of the rural development business. In the final analysis, we shall seek enlightenment beyond the dialectics. We shall propose an evidence-based course for rural development in Nigeria.

## **2.0 THE CONCEPT OF RURAL DEVELOPMENT**

The term 'rural area' has a negative connotation in uninformed minds. Even amongst literate persons, it sometimes connotes backwardness. But rural sociologists in developed countries have looked at rural areas as those geographical locations with low population and closer to nature in outlook often unspoiled by human exploitative interventions. In devel-

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oping countries, rural areas have been defined in terms of low levels of access to social amenities such as electricity, water, good roads, schools, modern health care facilities and so on.

An erudite Nigerian rural sociologist, Late Professor S. F. Adedoyin has provided a more lucid description of rural areas in the African context. He posited that: "if you drive through an area and you had to stop for the local goats and other domestic animals to quit the road before moving on, you are in a rural area".

Development on the other hand, has a positive connotation. It is a multifaceted and normative concept meaning different things to different people. Easterlin (1968) considered development simply as a rapid and sustained rise in real output per head and an attendant shift in technological, economic and demographic characteristics in a society. Seers (1968) defined it as involving not only economic growth, but also conditions in which people in a country have adequate food and jobs and income inequality among them is greatly reduced. However, development embodies a rise in productivity, social and economic equalization, modern knowledge, improved institutions and attitudes and a rationally coordinated system of policy measures that can remove the host of undesirable conditions in the social system that have perpetuated a state of underdevelopment.

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The foregoing suggests that people's understanding of rural development varies from one point of view to the other. The definition of rural development may be centred on the income criterion in which the concept is applied to addressing the problem of rural poverty. Or it may be defined as a sociological concept in which the rural people represents a reservoir of untapped talent, a target group that should be given the opportunity to contribute to national progress through improved education, health and nutrition. Rural development may also be seen as an ideology and a practice. It may mean planned change by public agencies based outside the rural areas such as the national government and international organizations. It may also mean self-initiated efforts to acquire and retain assets that make life in the rural areas more comfortable.

The import of all these, is the strong emphasis on a change or shift from a condition that is no longer desirable to a better one. Thus, development, though seen from different angles, means one thing to most people. That is, a change for the better on both socio-cultural and economic conditions of the individual as well as society.

#### **2.1 Rural Development versus Agricultural Development**

Rural development can be distinguished from agricultural development which it entails and transcends (Okuenye and Ade-

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bayo, 2005). Rural development is measured by broad indicators such as availability and functionality of infrastructures, suitability of available housing to decent human habitation, level and functionality of education as well as socio-economic indices. On the other hand, agricultural development is measured by more specific indices including farm yields, efficiency of use of farm resources, price trends, and competitiveness of farm businesses as well as levels of value addition to primary products (Plate 1).

A nation can attain agricultural development without rural development, but it is difficult to achieve rural development



**Plate 1. Rural development includes agricultural development but not vice-versa**

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In essence, rural development imply a broad based re-organization and mobilization of rural people in order to enhance their capacity to cope effectively with the daily task of their lives and with changes consequent upon this. It recognizes that improved food supplies and nutrition, together with basic services, such as health and education, not only directly improve the physical well-being and quality of life of the rural people, but can also indirectly enhance their productivity and their ability to contribute to the national economy.

Rural development ensures the modernization of the rural society and the transition from its traditional isolation to integration with the national economy. It is concerned with increased agricultural production for urban and international markets. This is essential so as to generate foreign exchange, and to attract revenue to finance public and private consumption and investment. In order to encourage increased agricultural production, rural development efforts may offer a package of inputs and welfare services for the rural people. Such inputs and welfare services include physical inputs (such as the provision of feeder roads, water and electricity), social inputs—(namely health and educational facilities) and institutional inputs such as credit facilities, agricultural research facilities, rural expansion services among others.

**2.2 Why Nigeria Should Focus on Rural Development**

The conception of rural development in Africa in general has dragged along the same path as the original conception of and implementation of the idea in the colonial days. Then, rural development specifically meant increasing productivity of the export cash crop sector. It also entailed maintaining a watch-dog attention on the problems of the rural economy in food production as well as dealing with the problems of increasing population, decreasing carrying capacity of land, land tenure problems, over stocking, soil erosion and other social constraints including labour mobility, apparent target income orientation of rural peasants and rural-urban migration. Consequently, many rural areas have undergone changes as their economies and social processes restructure, particularly at least in response to several technical and socio economic interventions.

However, with the attainment of political independence, the need to reconsider the ideals of rural development was argued by several scholars (Adedipe, 1999; Ekong, 2003, Okuneye and Adebayo, 2005). In an ideal situation, rural development should be a process by which a set of technical, social, cultural and institutional measures are implemented with and for the inhabitants of rural areas with the aim of improving their socio economic conditions in order to achieve harmony and balance both in regional and national development. Rural de-

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development means a comprehensive development of the rural areas and it involves the transformation of the rural community into a socially, economically, politically, educationally orderly and materially desirable condition, with the purpose of improving the quality of life of the rural population.

Available statistics show that there has been a steady decline in rural population and a steady rise in urban populations in Nigeria since 1961 (Figure 1). This may mean that many more rural Nigerians have been moving to the urban centres or that death rates are higher in rural than urban Nigeria. These data tend to show that rural Nigeria does not provide the kind of environment that people would proudly want to live in. In other words, the rural economy in Nigeria is not buoyant enough to sustain its human component.

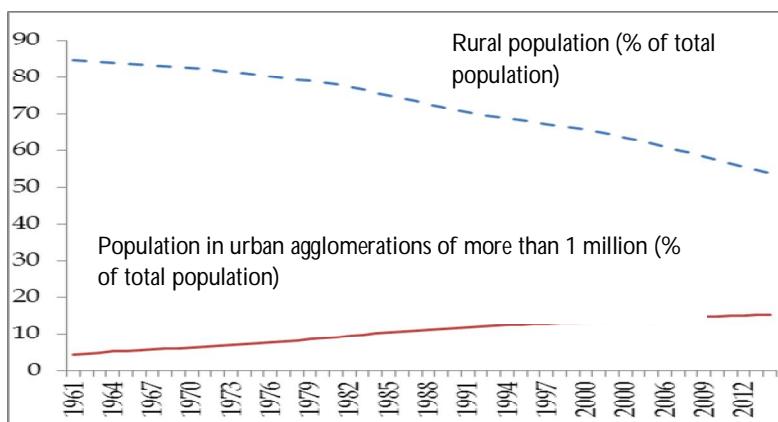


Figure 1. Proportion of rural and city populations in Nigeria (1961-2014)  
Data Source: [www.data.worldbank.org/nigeria](http://www.data.worldbank.org/nigeria)

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If the trend is not reversed, two scenarios, already rearing their heads, will play out with time. First, an implosion will occur in urban areas, placing a heavy toll on urban infrastructure and exacerbating the prevalence of urban slums. Second, rural life will gradually die out starting with an ageing rural population, increasing rural dependence on urban incomes and creating a need to supplement national food and fibre supply with imports received on credit and perpetuating a spiral of poverty.

On the positive side, one of the indices of rural development is access to improved water source. As shown in Figure 2, from 1991, access to potable water has been on the increase in rural Nigeria. This is due partly to increased awareness of the hazards of water-borne diseases and partly due to concerted efforts at, individual, governmental and non-governmental levels to address the problems of access to potable water in rural areas. In the same time period, even though more epileptically, access to electricity has improved. The result of these positive developments is that life expectancy in the country began to rise from 46.6 years in 2001 to 52.1 years in 2013.

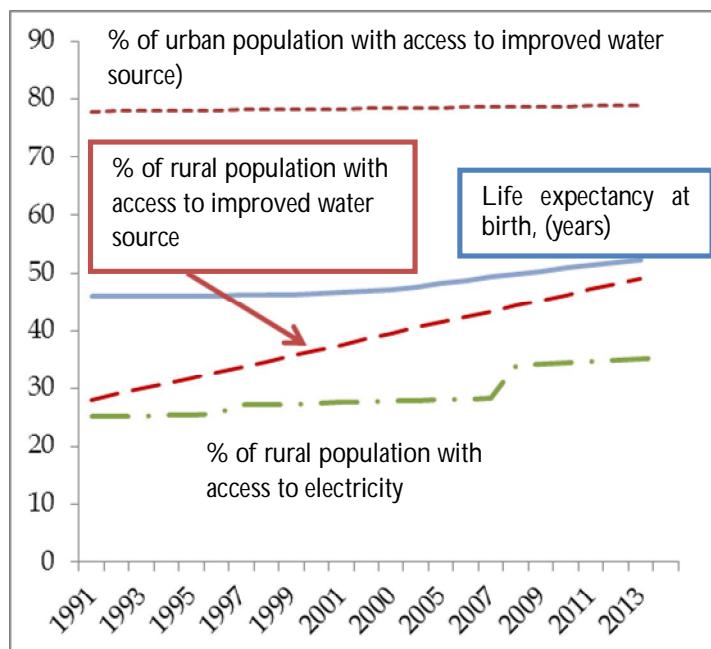
([www.data.worldbank.org/nigeria](http://www.data.worldbank.org/nigeria))

The positive correlation between the provision of basic amenities (such as water, electricity, improved sanitation, hospitals and schools) and life expectancy in Nigeria is the undisputable reason for developing rural areas in Nigeria.

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**Figure 2. Some indices of rural and urban poverty in Nigeria**

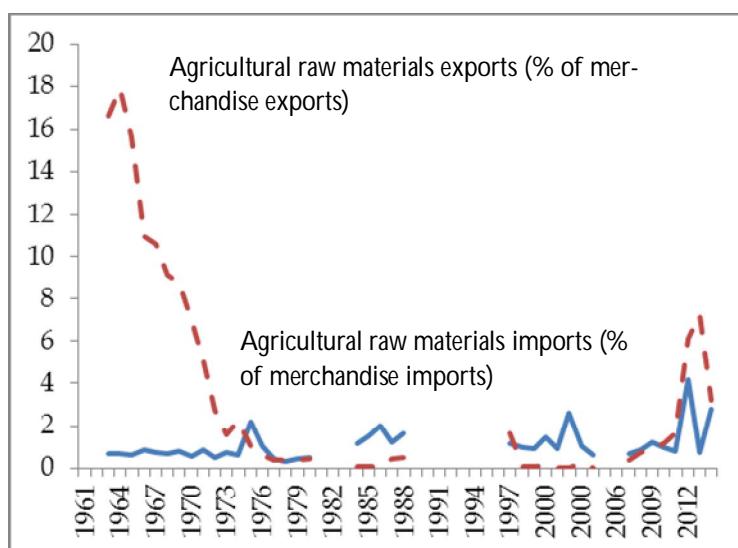
Data Source: [www.data.worldbank.org/nigeria](http://www.data.worldbank.org/nigeria)

The third reason that Nigeria should focus on rural development is the disparity between agricultural imports and exports. As rural populations diminished (Figure 1) and concurrent replacement of lost labour with capital and technology did not occur, the productive base of the nation is been gradually eroded. The agricultural trade surplus in favour of Nigeria also began to dwindle (Figure 3).

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**Figure 3. Agricultural raw materials imports and exports as % of international merchandise trade in Nigeria (1963-2014)**

Data Source: [www.data.worldbank.org/nigeria](http://www.data.worldbank.org/nigeria)

The acquisition of a preference for foreign foods by the newly rich elites of the military hegemony preceding the Second Republic in 1979 further worsened the situation. To reverse the trend, the rural areas need to be made more suitable for habitation by educated, younger farmers who could mobilise the needed capital and adopt necessary improved technologies to produce more in the face of a dwindling and ageing rural human resources. Figure 3 shows the limited impact of the Agri-

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cultural Transformation Agenda on the 2011-2015 periods. Should this trend continue, then Nigeria will be on the way to correcting the balance of trade particularly for agricultural raw materials.

### **3.0 MERCENARIST ORIGINS OF RURAL DEVELOPMENT**

A mercenary is a soldier of fortune. He or she traverses the earth in search of its treasures and greedily accumulates as much as he/she can through whatever means possible ([www.wikipedia.org/wiki/merchant](http://www.wikipedia.org/wiki/merchant)). In doing so, if there be any unexpected good, he/she claims the glory for providing that, but cares less that someone is or may be injured in his or her quest to amass wealth.

Mr. Vice Chancellor, every time I peruse the history of the foundations of the practice of rural development, this is the image that is summoned into my subconscious.

In this section, I will trace the history of efforts to develop rural areas through to its more modern incarnations and demonstrate how much of this practice is anchored by mercenaries.

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#### **3.1 Colonial Exploitative Interests in Africa, Asia, America and the Pacific**

The story of colonisation has been very well documented (Stuchtey, 2011; Aldrich, 2005; Cain and Hopkins, 2001; Ferguson, 2003; Korman, 1996). The rural development that took place under colonial administrations all over the world was either accidental or designed to explore and exploit the resources of the rural areas primarily for the benefit of others. Thus, the European conquest of North and South America in the 16<sup>th</sup> and 17<sup>th</sup> centuries or of India, Asian, African and the Pacific regions was primarily for the development of Europe and some have argued that it further under-developed the colonies.

Resources were taken by deception or by force from the colonies to Europe. Natural environment protected for centuries by popular taboos were demystified, whole populations were decimated. In short, the world was never the same after this experience. Europe and everything European became developed nations, the rest of the world became Second or Third World and many such aliases as Europe and its allies wish to foster on our consciousness.

#### **3.2 Evolution of Post-Colonial Rural Development Interests**

Political independence did not end the era of mercenaries' en-

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gagement in rural development. In all the former colonies, the emerging political elites continued exploiting the rural areas for the commodities that the Colonial Powers wanted. Any developmental intervention was tied to the availability of resources to exploit rather than long term human development of the rural communities.

In Nigeria, this era was replaced by the military that used the evident discontent and dissatisfaction of the people with the ruling elite as excuse for imposing a new cadre of mercenaries (Forsyth, 2013). Rural development did not fare any better as one military regime replaced another. The fabric of development intervention became guided by cronyism. Misapplication of national wealth for personal gains became the order of the day and rural development took a backseat for the return of popular democracy. A recurrent denominator during this era and beyond was the adoption of artificial pricing mechanism for locally produced raw materials.

### **3.3 Political Mercenaries at Work in Rural Nigeria**

From the days of political inclusion of Nigerians preparatory to self-determination, the political elites have adopted the mercinairist approach to rural development. Electioneering campaigns are awash with promises to provide road, water, health centre and schools as if these are not the responsibilities of government. The modern celebrities in the jungle of

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political mercenarism have even developed new coinages such as 'stomach infrastructure' to perpetuate the contemptible acts of ego-centric interventionism.

The good news is that the days of this ideology and its protagonists are numbered. Some sceptics may not agree, but it shall happen in my lifetime, in sha Allah!

Mr. Vice Chancellor Sir, distinguished ladies and gentlemen, the foregoing is an exposition of the non-altruistic foundations upon which the practice of rural development is based. While the mercenaries who perpetuated rural development over many centuries can claim glory for the unintended or accidental positive consequences of their efforts, the shape and tune of the notion of rural development that followed is the other side of this dialectic elucidation.

#### **4.0 EVOLUTION OF RURAL DEVELOPMENT MERCHANTS**

A merchant is a business person who trade in commodities produced by others in order to earn a profit ([www.wikipedia.org/wiki/merchant](http://www.wikipedia.org/wiki/merchant)). The status of the merchant has varied during different periods of history and amongst different societies. In this lecture, the term 'merchant' is operationalised by bearing in mind the profit motive as the main driver of a merchant's intervention in any business or activity. The merchant is conscious of the need to

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preserve, when he or she can, the series of activities and event that precedes or are subsequent to his/her mercantile interests. In my reflections, I have surmised that even though most development experts want to present a philanthropic face to their work, the profit motif is often not far from the surface when probed.

By the turn of the 20<sup>th</sup> Century, the commercial interests in rural development had become so obvious that the era of the mercenaries had become quite unpopular. Analysis of the lessons derived from the colonial trade in slaves and “cash” crops have become quite compelling. A new class of front runners in rural development transactions has started to propound the theory of commercial gains from rural development efforts. This commercial motivation gave birth to the rise of rural development merchants. Nelson (2013) provided a description of these merchants and their roles in rural and international development for the Congress of the United States in November, 2013. The leading agent in this group is the International Bank for Reconstruction and Development (IBRD) popularly called the World Bank and its close ally, the International Monetary Fund (IMF).

Nelson (2013) described them as Multilateral Development Banks (MDBs). They are international institutions that provide ‘financial assistance’, typically in the form of loans and grants,

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to developing countries to promote economic and social development. The term MDBs typically refers to the World Bank and four smaller regional development banks:

1. African Development Bank (AfDB);
2. Asian Development Bank (AsDB);
3. European Bank for Reconstruction and Development (EBRD); and
4. Inter-American Development Bank (IDB).

#### **4.1 The World Bank, Debt Crises and Rural Underdevelopment**

The World Bank is the oldest and largest of the MDBs. The International Bank for Reconstruction and Development was created in 1944 to help Europe rebuild after World War II. IBRD is owned by the governments of its 188 member countries, which are represented by a 25-member board of 5 appointed and 20 elected Executive Directors (Nelson, 2013).

The World Bank Group comprises three sub-institutions that make loans and grants to developing countries: the International Bank for Reconstruction and Development (IBRD), the International Development Association (IDA), and the International Finance Corporation (IFC).

The World Bank and the International Monetary Fund (IMF)

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are the two largest sources of foreign currency loans for poverty alleviation in the poorest countries of the world. At the same time, the poorest countries of the world owe more money to these two institutions than they do any other private or government institutions because most of these loans were so poorly designed that the borrowing countries have not reaped enough income to pay them back. In other cases, government officials and private contractors have siphoned off the funds into private bank accounts. This international debt problem has become such a crisis that many poor countries pay more money to the World Bank and the IMF each year than they receive in loans (Soubbotina, 2004).

The debt owed to the World Bank and the IMF is the most difficult to deal with for many developing nations because unlike private lenders and government aid agencies, the World Bank and IMF refuse to cancel debts because these two institutions say that their bylaws prohibit them from doing this (Nelson, 2013). Table 1 provides an overview of the funding commitments of MDBs in the 2012-2013 financial years (FY).

Additionally, governments have special incentive to stay current with their multilateral debts, since the IMF determines the creditworthiness of countries: i.e. until the IMF gives its stamp of approval (which usually requires adherence to the economic policies it recommends), poor countries generally cannot get credit or capital from other sources.

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In the last two decades, the World Bank and the IMF have agreed to help countries that are suffering heavily from major debt burdens by creating the Heavily Indebted Poor Countries (HIPC) Initiative of 1996. But to qualify for HIPC, a country must complete three years under an IMF-designed Structural Adjustment Programme (SAP). Even after that hurdle, the country must fulfill a further three years, bound by another SAP before relief on multilateral debt is granted ([www.whirledbank.org/developement/sap.htm](http://www.whirledbank.org/developement/sap.htm)). The cruel paradox here is that the SAPs require them to cut spending on health care, food subsidies, and education.

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Table 1. Overview of MDB lending windows

MDB	Type of finance	Type pf Borrower	Year Found ed	New Com-mitments 2012 or YR 2013 (\$ billion)
<b>World Bank Group</b>				
International Bank for Reconstruction and Development (IBRD)	Non-concessional loans and loan guarantees	Primarily middle-income governments, also some creditworthy low-income countries	1944	15.25
International Development Association (IDA)	Concessional loans and grants	Low-income governments	1960	16.30
International Finance Corporation (IFC)	Non-concessional loans, equity investments, and loan guarantees	Private sector firms in developing countries (middle- and low-income countries)	1956	18.3
African Development Bank (AfDB)	<b>Non-concessional loans, equity investments, and loan guarantees</b>	<b>Middle-income governments, some creditworthy low income governments, and private sector firms in the region</b>	<b>1964</b>	<b>3.2</b>
African Development Fund (AfDF)	Concessional loans and grants	Low-income governments in the region	1972	2.9
Asian Development Bank (AsDB)	<b>Non-concessional loans, equity investments, and loan guarantees</b>	<b>Middle-income governments, some creditworthy low income governments, and private sector firms in the region</b>	<b>1966</b>	<b>10.1</b>
Asian Development Fund (AsDF)	Concessional loans and grants	Low-income governments in the region	1973	3.0
European Bank for Reconstruction and Development (EBRD)	<b>Non-concessional loans equity investments, and loan guarantees</b>	<b>Primarily private sector firms in developing countries in the region, also developing country governments in the region</b>	<b>1991</b>	<b>11.8</b>
Inter-American Development Bank (IDB)	<b>Non-concessional loans and loan guarantees</b>	<b>Middle-income governments, some creditworthy low income governments, and private sector firms in the region</b>	<b>1959</b>	<b>10.80</b>
Fund for Special Operations (FSO)	Concessional loans	Low-income governments in the region	1959	0.32

Source: MDB Annual Reports. World Bank data is for FY2013 (July – June). Regional development bank data is for 2012 (calendar year).

Most of the MDBs also have additional funds that they administer, typically funded by a specific donor and/or targeted towards narrowly defined projects. These special funds tend to be small in value and are not included in this table.

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Since the HIPC Initiative was adopted in 1996, only five countries-Uganda, Bolivia, Guyana, Mozambique, and Mali have received any relief as at year 2000. These countries have found HIPC relief to be worth relatively little. Uganda began to receive debt relief worth US\$350 million in April 1998, but as a consequence lost access to other debt relief mechanisms. With a drop in the international price of coffee, its chief export, Uganda found itself by April 1999 once again saddled with an officially "unsustainable" debt burden (Nelson, 2013). An internal World Bank/IMF report indicates that Mali and Burkina Faso (slated for HIPC relief in early 2000) will actually pay more on their debt after graduating from HIPC. For up-to-date information on the debt crisis, see the Jubilee Research web site or their report, "The Unbreakable Link - Debt Relief and the Millennium Development Goals" on: ([www.jubileeplus.org/analysis/reports/unbreakable\\_link.pdf](http://www.jubileeplus.org/analysis/reports/unbreakable_link.pdf))

IBRD raises most of its funds in the world's financial markets. In fact, in these markets, IBRD is known simply as the World Bank. This practice has allowed IBRD to provide more than \$500 billion in loans to alleviate poverty around the world since 1946, with its shareholder governments paying in about \$14 billion in capital (World Bank Group, 2014). The bank earns income every year from the return on its equity and from the small margin it makes on lending. This pays for IBRD's operating expenses, goes into reserves to strengthen

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the balance sheet, and provides an annual transfer of funds to IDA, the fund for the poorest countries. By 2014, the World Bank Group provides loans and other assistance primarily to middle income countries (Table 2).

Table 2. World Bank Group top borrowers (FY 2013 commitments - \$ million)

IBRD		IDA		IFC	
Brazil	3,076	Vietnam	1,982	Brazil	1,467
Indonesia	1,721	Bangladesh	1,567	Mexico	1,328
China	1,540	Africa (regional)	1,470	World Region	1,276
Poland	1,308	Ethiopia	1,115	China	1,050
Turkey	1,301	Nigeria	1,015	Turkey	985
Colombia	600	India	948	Nigeria	974
Morocco	593	Pakistan	744	India	943
Egypt	585	Kenya	615	Russia	819
Tunisia	500	Tanzania	607	Vietnam	805
Ukraine	460	Dem. Rep. of Congo	532	Bangla- desh	573

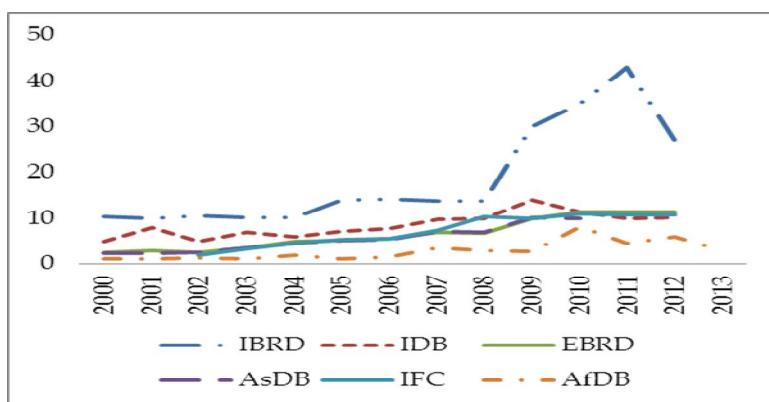
Source: World Bank Group Annual Reports

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Figure 4 shows non-concessional MDB financial commitments to developing countries since 2000. As a whole, non-concessional MDB financial assistance was relatively stable in nominal terms until the global financial crisis prompted major member countries to press for increased financial assistance. In response to the financial crisis and at the urging of its major member countries, the IBRD dramatically increased lending FY2008 and FY2009. Regional development banks also had substantial upticks in lending between 2008 and 2009. MDB non-concessional assistance, particularly by the IBRD, has started to fall to pre-crisis levels as the financial crisis has stabilized.



**Figure 4. MDB Non-Concessional Financial Assistance, 2000-2013 (\$ billions)**

Source: MDB Annual Reports.

Notes: AsDB data is loans only (does not include other financial assistance such as equity investments or credit guarantees funded out of ordinary capital resources).

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The import of the foregoing, Mr. Vice Chancellor is that the purported development goal of the World Bank is designed to make profit for its shareholders, lenders and Directors. In April, 2014, the World Bank Group Scorecard shows total revenue of \$5.4 billion (The World Bank, 2014). When a country takes a loan from the World Bank, it better use it for an income making venture, because the Bank expects a return in its investments. Unfortunately, when nations, like Nigeria take a World Bank loan and its leaders stash away huge portions of it in Swiss accounts; they have simply mortgaged the future of the country.

The MDBs use money contributed or “subscribed” by their member countries to support their assistance programs. They fund their operating costs from money earned on non-concessional loans to borrower countries. Some of the MDBs transfer a portion of their surplus net income annually to help fund their concessional aid programs. Due to the financial backing of their member country governments, the MDBs are able to borrow money in world capital markets at the lowest available market rates, generally the same rates at which developed country governments borrow funds inside their own borders. The banks are able to relend this money to their borrowers at much lower interest rates than the borrowers would generally have to pay for commercial loans, if, indeed, such loans were available to them. As such, the MDBs’ non-

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concessional lending windows are self-financing and even generate net income.

Currently, the largest U.S. share of subscribed MDB capital is with the IDB at nearly 30% while its smallest share among the MDBs is with the AsDB at just above 6% (Nelson, 2013). Other top donor States include Western European countries, Japan, and Canada. Additionally, several regional members have large financial stakes in the regional banks. For example, among the regional members, China and India are large contributors to the AsDB; Nigeria, Egypt, and South Africa are large contributors to the AfDB; Argentina, Brazil, and Venezuela are large contributors to the IDB; and Russia is a large contributor to the EBRD.

Collectively, these merchants invest huge amounts in rural development. Mr. Vice Chancellor, Ladies and Gentlemen, these investments are not in vain. They make stupendous profit from the investment. In addition, their mercantilism also gives them huge control of several national governments as well as the power to direct the course of rural development.

To be an equal partner and a net beneficiary with other merchants in the rural development business, Nigeria needs to:

1. let its investments earn more than it borrows
2. use borrowed funds to create more wealth for the nation

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and

3. be firm in handling cases of people who stash away borrowed funds in private accounts for their personal, rather than our collective uses.

#### **4.2 World Bank Supported Agricultural Development Programmes (ADPs) in Nigeria**

One of the most visible IBRD investments in Nigeria's rural development effort is the Agricultural Development Programmes (ADPs). The basis for the ADPs was laid in 1953 when the World Bank sent its first country mission to Nigeria (The World Bank 1995). At that time, agriculture was the mainstay of the nation's economy. Nigeria's use of The World Bank's assistance began in earnest with a series of enclave ADPs in Gombe, Gusau and Funtua in 1974/75. The ADPs were experimented with as Integrated Rural Development Programmes (IRDP). ADPs were designed to rely on small-holder farmers to increase food production in the country (The World Bank, 1988).

On a national scale, the ADPs were jointly funded by the World Bank (63.2%), the Federal Government (6.8%) and the respective State Government (30%). The main aim was to revitalize and reorganize the erstwhile moribund extension services and thereby enhance productivity of small-scale farmers who constitute over 80% of the Nigerian farming populace

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(Adebayo, 1998). In 1986, Nigeria initiated its first Multi-State ADPs and by 1989, two more phases had been put in place (Table 3).

Between June 1987 and March 1995, about \$508.1 million World Bank loan was invested in agricultural and environmental projects in Nigeria (The World Bank, 1995). Yet, the rural areas where agriculture is practiced have neither reflected this level of investment nor produced returns to investment indicative of its potentials.

The ADPs employed the Training & Visit (T&V) system of agricultural extension developed by a World Bank consultant – Daniel Benor. The originators of the T&V regard a clear political willingness to reform the existing extension service as a pre-condition for introducing the T&V. The organization, content of extension and selection of farmers have to be completely restructured according to the principles of unification, simplification, and creation of priorities (Benor *et al.*, 1984; Blackenburg von, 1982; Nagel, 1983; Adedipe *et. al.*, 1995; Adebayo, 1997).

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**Table 3. World Bank projects in agriculture and environment in Nigeria as at March 31, 1995 (\$ million)**

Name of Project	Agency/State Involved	Effective date	Cumulative disbursed	Balance yet to be disbursed
Livestock Department II	Federal	April, 1987	57.9	9.1
*Multi-State ADP I	Federal, Abia, Akwa-Ibom, Anambra, Benue, Cross River, Delta, Edo, Enugu, Imo, Ogun, Plateau	June, 1987	161.9	0.1
Forestry II	Federal, Bauchi, Borno, Jigawa, Kaduna, Kano, Adamawa, Kogi	September, 1987	63.1	7.1
*Multi-State ADP II	Kwara, Niger, Taraba	November, 1989	72.6	5.2
*Multi-State ADP III	Federal, Lagos, Ondo, Osun, Oyo, Rivers	March, 1990	88.7	14.1
National Seeds	Federal	December, 1990	8.9	5.1
Tree Crops	Federal, Abia, Akwa-Ibom	July, 1991	11.9	4.1
National Agricultural Research	Federal	June, 1992	15.6	4.1
*Fadama/ADP	Federal, Bauchi, Jigawa, Kano, Kebbi, Sokoto	February, 1993	17.5	10.0
Environment Management	Federal	March, 1993	0.9	28.3
Agricultural Support	Federal, Bauchi, Jigawa, Kano	June, 1993	9.1	8.1

Source: The World Bank (1995)

Note \* denotes ADP specific funds

Country-wide by 1995, the ADP system reached four-fifth of the rural population consisting of over 6 million farm families in 1992 (CBN, 1995). The system has some 8,000 Village Extension Agents (VEAs) and 1,200 Subject Matter Specialists

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(SMSs) (The World Bank, 1995). The system was responsible for 1,786.2km of rural roads, 4,066 boreholes, wells and earth dams and 1.8 million farm visits (CBN, 1994; Adebayo, 1998). It had also formed 4,000 women groups, yet it costs just \$2/person/year.

Among its successes are the facts that by 1993, 80% of Nigerian farmers used improved cassava and maize varieties in intercropping systems, 70% had access to soybeans and 35% had adopted the minisett yam technique (The World Bank, 1995).

Despite these achievements, the exit of the World Bank in the tripartite funding arrangement for the ADPs in 1995 signaled the commencement of its demise. Political ineptitude, lack of foresight, budgetary pressures and loss of high quality manpower has been identified as the reasons for these failings (Akinola *et. al.*, 2011; Adebayo and Idowu, 2000). It has been shown that in the aftermath of the expiration of World Bank funding, farmer's access to extension services, quality of extension officers' training and overall performance of the ADPs began to decline (Adebayo *et al*, 1999).

### **4.3 The Nigerian Development Merchants**

It has been argued that a critical factor for improving rural economies and achieving rural development through signifi-

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cant breakthrough in the productivity and living standards of Nigeria's rural population lies in improving the availability of credit and banking facilities in the rural areas (Teriba, 1983; Okwwoli *et al.*, 2013). It was further argued that institutional credit will enable rural dwellers acquire more productive assets to employ more labour and to expand their scale of production. Credit facilitates the adoption of those modern output enhancing technologies and inputs which enables them to break-out of the stranglehold of poverty.

Against this background, rural development merchants emerged in Nigeria in the modes of commercial banks compelled to operate in rural area, a specialized agricultural bank wholly funded by the Federal Government of Nigeria as well as in the form of community/micro-finance banks.

#### **4.3.1 The Rural Banking Decree**

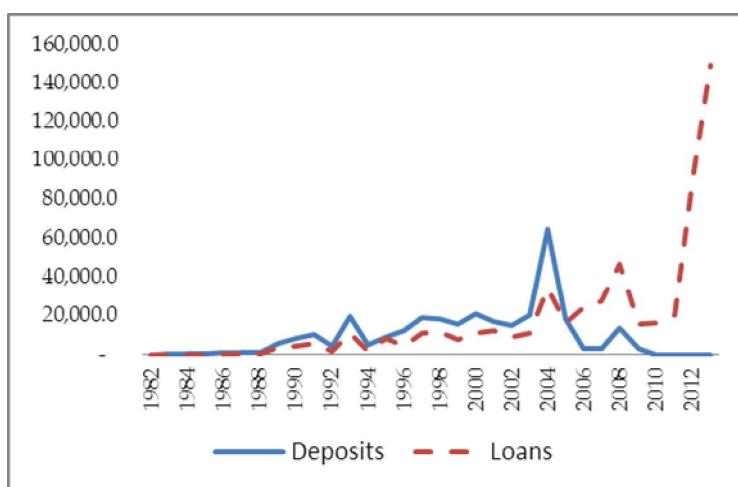
In realization of the important role that banks play in economic development, the Federal Government of Nigeria promulgated the rural banking programme decree in 1977. Through this decree, a mandate was issued to all commercial banks operating in the country to open branches in rural areas. The banks are to provide credit facilities to rural people for productive activities. It was only in the 1990s that significant amount in loans and advances arising from rural branches of commercial banks began to occur (Figure 5). Rather than provide credit, most of the rural banks mobilized more deposits

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from rural Nigeria until 2005 when two significant developments occurred in the Nigerian banking sector. First, disciplinary measures for non-compliance with the CBN guidelines on rural banking were meted out to erring banks and second the national framework for microfinance banking was published. The implication of this is that the desired transformation of the economy of rural Nigeria through the provision of suitable credit only happened when the willingness of the government to make it happen was manifested in coherent action.



**Figure 5. Deposits and Loans of Rural Branches of Commercial Banks (N' Million)**

Source: Central Bank of Nigeria

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#### **4.3.2 Bank of Agriculture**

The Bank of Agriculture (BoA) is Nigeria's premier agricultural and rural development finance institution, wholly owned by the federal government of Nigeria. The ownership structure is: Central Bank of Nigeria (CBN) 40% and Federal Ministry of Finance Incorporated 60%. Bank of Agriculture Limited is supervised by Federal Ministry of Agriculture.

The Bank was incorporated as Nigerian Agricultural Bank (NAB) in 1973 and in 1978, was renamed Nigerian Agricultural and Cooperative Bank (NACB). Subsequently in 2000, it was merged with the People's Bank of Nigeria (PBN) and took over the risk assets of Family Economic Advancement Programme (FEAP) to become Nigerian Agricultural Cooperative and Rural Development Bank Limited (NACRDB).

In 2010, it was renamed Bank of Agriculture (BoA) as part of a rebranding programme involving a new corporate identity and in line with the efforts to reposition the Bank as an effective and sustainable national agricultural and rural development finance institution. BoA activity in this area involves the direct making of loans and strengthening of local micro finance banks, which deliver credit at the local community level.

The Bank embarked on various initiatives to strengthen the cooperative credit structure at local and state government lev-

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els as well as rural micro finance banks. Since its establishment, the BoA has disbursed:

1. N41 billion to over 600 enterprises across Nigeria
2. N3 billion on-lending facilities to 12 States of the Federation
3. N4 billion to about 30,000 beneficiaries - The beneficiaries were sourced from collaboration with 30 institutions

The Bank has 1.8 million accountholders and has engaged in capacity building activities for about 2,000 executives selected from 600 cooperatives.

#### **4.3.3 Community/Microfinance Banks**

In 2005, the Central Bank of Nigeria produced a Microfinance Policy, Regulatory and Supervisory Framework for Nigeria (CBN, 2005). This document emerged on the premise that the latent capacity of the poor for entrepreneurship would be significantly enhanced through the provision of microfinance services to enable them engage in economic activities and be more self-reliant; increase employment opportunities, enhance household income, and create wealth.

The National Microfinance Policy Framework for Nigeria is targeted at enhancing the provision of diversified microfinance services on a long-term, sustainable basis for the poor and low income groups. It created a platform for the estab-

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lishment of microfinance banks; improve the CBN's regulatory/supervisory performance in ensuring monetary stability and liquidity management; and provided appropriate machinery for tracking the activities of development partners in the microfinance sub-sector in Nigeria.

Acha (2012) observed that microfinance banking in Nigeria faced enormous challenges in infrastructural inadequacies, social misconception, poor legal and regulatory framework, unbridled competition from other financial institutions, abandonment of core microfinance function and paucity of qualified manpower. Despite these plethora of challenges, the impact of microfinance banks in Nigeria is reflected in the volume of loans and advances that it has provided (Figure 6). The sectorial breakdown of its loans and advances shows that transport and commerce continue to dominate its lending portfolio. Agriculture and forestry, mining and quarrying as well as manufacturing and food processing that are the predominant occupation of rural Nigerians do not compete favourably with transport and commerce.

To enable microfinance banks in Nigeria and take advantage of the enormous market potentials, the following suggestions to mitigate the challenges they face are advanced:

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Figure 7. World population and number of people living in poverty (1981-2005)

Adapted from: United Nations Department of Economic and Social Affairs and World Bank Development Research Group (2009)

**Figure 6. Sectorial distribution of loans and advances offered by Community/Microfinance Banks (N' Million) from 1992-2013**  
Source: Central Bank of Nigeria

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1. The capacity building for the practitioners which the CBN and NDIC are undertaking should be extended to the Board of Directors of these banks. This will ensure that the Directors who craft the policies for microfinance banks are on the same page with their management staff. They need to understand the operational limits, modalities and objectives of microfinance banks. Particularly, they need to realize that microfinance banks are not mini commercial banks and that microfinance banks pursue social motives in addition to financial sustainability.
2. The government should pay particular attention to power supply as this constitutes a major cost to microfinance banks.
3. Since poor banking culture is one of the fundamental problems plaguing microfinance banking in Nigeria, it becomes expedient that these banks should train their clients in financial literacy before disbursing loans to them. The clients need to understand the intricacies of loan facilities, including repayment mode, interest charges and benefits of keeping to the terms of the credit contract.
4. There is need for microfinance banks especially those operating in the Northern part of the country to be proactive in product development. Since the religious precepts of many people in that part make them abhor interest on loans, the banks should provide them with interest free loans. Better still the regulators should encourage interest

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free microfinance banking by producing guidelines to ensure its success as they have done for the conventional banks.

#### **5.0 PROGRESS IN FIGTHING POVERTY**

Poverty is most often measured in monetary terms, captured by levels of income or consumption per capita or per household. The commitment made in the Millennium Development Goals (MDGs) to eradicate absolute poverty by halving the number of people living on less than US\$ 1.25 dollar a day represents the most publicized example of an income-focused approach to poverty. Based on this measure, the last 20 years have seen significant reductions in the depth and severity of extreme poverty in the developing world.

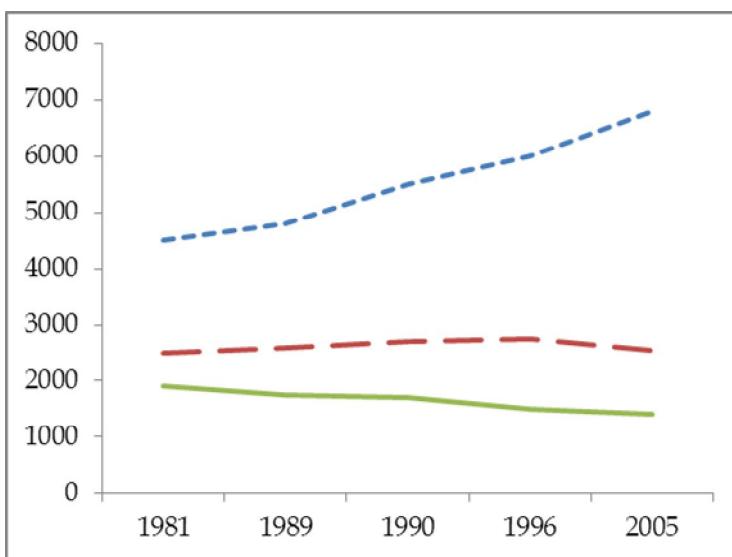
In absolute terms, extreme income poverty has fallen substantially, with the number of people living on less than \$1.25 a day having declined from a high of 1.9 billion in 1981 to a low of 1.4 billion in 2005. In relative terms, the proportion of people living in extreme poverty dropped from 52.0 to 25.7 per cent during this period (Chen and Ravallion, 2008)

Notwithstanding the continued growth in the world's population, the absolute number of people living in extreme poverty has fallen, regardless of whether the poverty-line income threshold is set at \$1.25 or raised to \$2 per day (Figure 7).

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**Figure 7. World population and number of people living in poverty (1981-2005)**

Adapted from: United Nations Department of Economic and Social Affairs and World Bank Development Research Group (2009)

This has occurred in the midst of an expanding global economy, which has resulted, on average, in higher per capita incomes in both developed and developing countries (Sachs, 2008; The World Bank, 1996). Since the 1960s, gross domestic product (GDP) in low-income countries has grown at an average of 4.1 per cent per annum, while GDP in middle-and high-income countries has grown at an average of 4.2 and 3.2 per cent per annum, respectively (Soubbotina, 2004).

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#### **5.1 The Millennium Development Goals (MDGs)**

The eight Millennium Development Goals (MDGs) – which range from halving extreme poverty rates to halting the spread of HIV/AIDS and providing universal primary education, all by the target date of 2015 – form a blueprint agreed to by the entire world and leading development institutions. One of the stunning achievements of the MDGs is that extreme poverty has been cut in half (Plate 2).

The task ahead is that of supporting the other half towards conditions by which they can also cross the poverty bridge. Table 4 depicts the proportion of population living on \$1.25/day in sub-Saharan Africa and the change needed to reach 2015 MDG targets. The awareness of the development interest of our world and the successes achieved towards achieving them have galvanized unprecedented efforts to meet the needs of the world's poorest. The United Nations (UN) has been working with governments, civil society and other partners to build on the momentum generated by the MDGs and carry on with an ambitious post-2015 development agenda.

#### **5.2 Beyond MDGs**

Preparatory to the target year of 2015 for the attainment of the MDGs, on 25 September 2013, the President of the UN General Assembly hosted a special event to follow up on efforts made towards achieving the Millennium Development

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Goals (MDGs).



**Plate 2. Extreme poverty rates have been cut in half**

Source: <http://www.un.org/millenniumgoals/bkgd.shtml> (on 27 March 2015)

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**Table 4. Proportion of the population living on less than \$1.25 a day in countries of sub-Saharan Africa, 1981, 1990 and 2005, and the change needed to reach the 2015 target (%)**

Country	Proportion living on less than \$1.25 a day			2015 target	Annual rate of change (1990-2005)	Change needed to achieve the target (2005-2015)	Annual rate of change needed to achieve the target (2005-2015)
	1981	1990	2005				
<b>Countries with the proportion of the poor above 50 per cent in 2005</b>							
Liberia	74.5	83.2	86.1	41.6	0.2	-44.5	-7.3
United Republic of Tanzania	65.4	70.3	82.4	35.2	1.1	-47.2	-8.5
Burundi	85.2	84.5	81.3	42.3	-0.3	-39.0	-6.5
Rwanda	66.5	70.5	74.4	35.2	0.4	-39.2	-7.5
Malawi	85.3	90.5	73.9	45.2	-1.4	-28.7	-4.9
Guinea	86.6	92.6	69.8	46.3	-1.9	-23.5	-4.1
Mozambique	60.8	84.0	68.2	42.0	-1.4	-26.2	-4.8
Madagascar	85.9	68.4	67.8	34.2	-0.1	-33.6	-6.8
Niger	57.4	65.0	65.9	32.5	0.1	-33.4	-7.1
Central African Republic	79.5	80.8	64.4	40.4	-1.5	-24.0	-4.7
Zambia	53.6	62.8	64.3	31.4	0.2	-32.9	-7.2
Swaziland	89.9	83.7	62.4	41.8	-2.0	-20.6	-4.0
Nigeria	47.2	49.1	62.4	24.5	1.6	-37.9	-9.3
Democratic Republic of Congo	31.9	80.2	59.2	40.1	-2.0	-19.1	-3.9
Chad	61.1	55.9	58.7	27.9	0.3	-30.8	-7.4
Burkina Faso	73.0	61.9	55.0	30.9	-0.8	-24.1	-5.8
Congo, Republic of	61.9	66.3	54.1	33.2	-1.4	-20.9	-4.9
Uganda	66.2	68.7	51.5	34.3	-1.9	-17.2	-4.1
Mali	81.5	85.2	51.4	42.6	-3.4	-8.8	-1.9
<b>Countries with the proportion of the poor at or below 50 per cent in 2005</b>							
Benin	53.5	66.0	50.0	32.9	-1.9	-17.1	-4.2
Sierra Leone	59.4	63.1	49.9	31.6	-1.6	-18.3	-4.6
Comoros	53.3	51.4	46.1	25.7	-0.7	-20.4	-5.8
Namibia	45.4	43.3	43.8	21.6	0.1	-22.2	-7.1
Guinea-Bissau	31.2	41.3	42.5	20.7	0.2	-21.8	-7.2
Angola	63.6	47.3	42.5	23.7	-0.7	-18.8	-5.8

Source: United Nations Department of Economic and Social Affairs and World Bank Development Research Group (2009)

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At the Special Event towards achieving the MDGs, UN Secretary-General Ban Ki-moon presented to Member States his report entitled "A Life of Dignity for All". In the outcome document adopted by Member States, world leaders renewed their commitment to meet the MDG's targets and agreed to hold a high-level Summit in September 2015 to adopt a new set of Goals building on the achievements of the MDGs.

([www.un.org/millenniumgoals/pdf/sg\\_report\\_mdg\\_en.pdf](http://www.un.org/millenniumgoals/pdf/sg_report_mdg_en.pdf)).

### **5.3 Poverty in Nigeria**

There was some disparity in the prevalence of poverty between rural and urban Nigeria in the 1980s, but by 1985, poverty has become a common feature in both rural and urban areas (The World Bank, 1996; Aigbokan, 1998; FOS, 1999; Okojie *et al.*, 2000; Okuneye, 2001; Ogwumike, 2001). Urban poverty incidence was recorded as 38% in 1985. The incidence of rural poverty equally increased from 28% to 51% as poverty spread to urban areas (Figure 8).

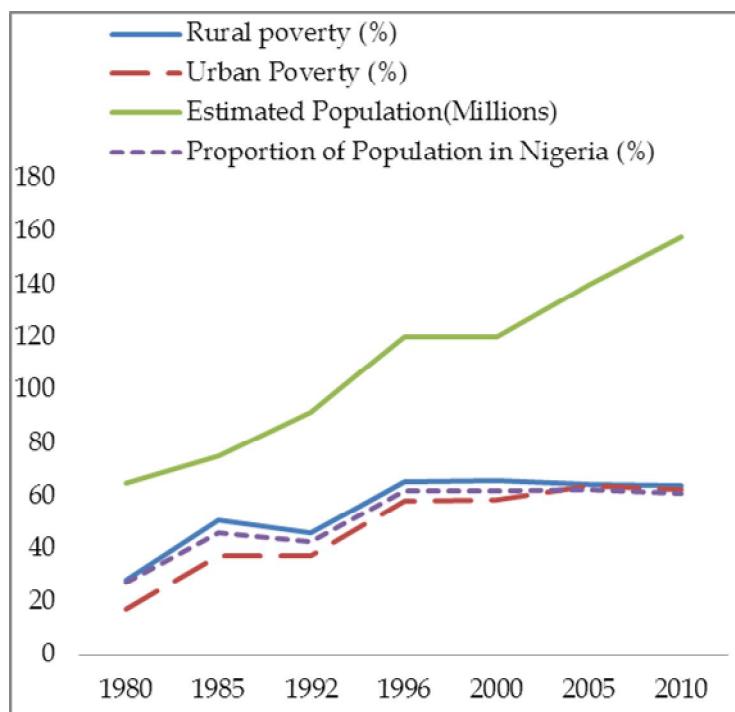
This high incidence of urban poverty has been attributed to rural-urban migration largely caused by the oil-boom of the 1970s and 1980s as well as inadequate agricultural and rural development policies of the 2<sup>nd</sup> Republic and subsequent military dictatorships. In 1992, urban poverty head count remained unchanged at 37.5% while rural poverty declined

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from 51% in 1985 to 46% in 1992 (Okuneye *et al.*, 2004). However, as shown in Figure 8, poverty in Nigeria was as high as 61% in 2010. Even so, both rural and urban poverty levels are appearing to congregate around two-thirds of population reflecting the hazards of unmitigated rural-urban migration as well as failure to develop rural Nigeria.



**Figure 8. Trend of poverty level in Nigeria (%)**

Source: National Consumer Survey (Various issues)

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#### **5.4 Optimal Level of Public Spending on Agriculture and Rural Development in Nigeria**

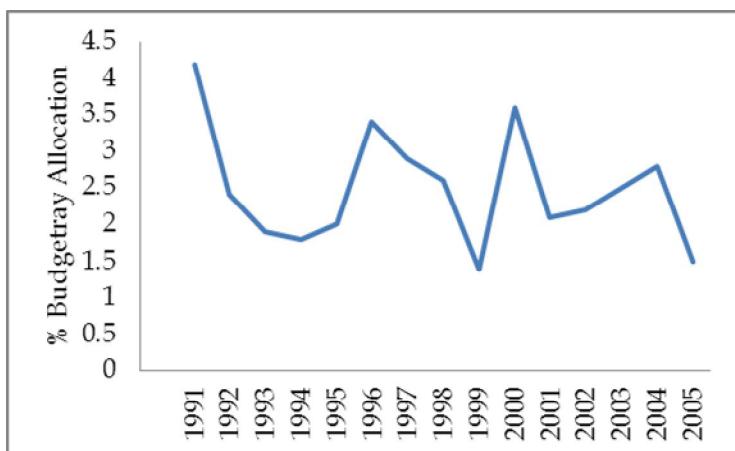
Determining an “optimal” level of spending on agriculture and rural development (for Nigeria or for any other country) requires a technically complex analysis of the returns to public spending on agriculture and rural development vis-à-vis the returns to public spending on other sectors. Such an analysis is beyond the scope of this lecture. At the same time, the contribution made by agricultural and rural development to growth and poverty reduction has been comprehensively documented through a large body of empirical work (World Bank, 2007). The proportion of Federal Government budgetary allocation for capital expenditures on agriculture and rural development in Nigeria from 1991 to 2005 is shown in Figure 9. Nigeria’s capital allocation to agriculture has hovered around 2.5% of its capital budget in this period.

Mindful of the powerful relationship between agricultural and rural development on the one hand, growth and poverty reduction on the other; African leaders met in Maputo in 2003 and made a commitment to allocate at least 10 percent of public expenditure to agriculture and rural development.

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**Figure 9: Proportion of Federal Government budgetary allocation for capital expenditures in agriculture and rural development in Nigeria 1991-2005**

Sources: Central Bank of Nigeria Annual Reports of Respective Years (for 1991-2000 data); Mogues *et. al.*, 2008 for (2001-2005 data).

Although the 10 percent target endorsed in Maputo may not be appropriate for every country since the importance of the agricultural sector in the overall economy varies among countries, it serves as a reminder that public resource allocation to agriculture and rural development in Nigeria is very low when judged against the most widely cited international benchmark.

In 2000, Nigeria's agricultural public spending expressed as a share of total public spending was lower than that of all other African countries for which data were available, and it was also

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substantially lower than the regional averages for Asia and Latin America (Table 5). In prior decades, Nigeria's ranking was only somewhat better.

**Table 5. Agricultural spending as a percentage of total spending: Nigeria versus selected comparators**

Country/Region	1980	1990	2000
African countries			
Nigeria	2.80	2.91	0.74
Cote d'Ivoire	3.40	2.97	1.46
Ghana	12.23	4.10	2.57
Zimbabwe	7.03	11.18	1.70
Zambia	22.97	2.91	5.08
Morocco	6.46	4.98	3.29
Tunisia	14.52	8.00	5.76
Uganda	32.55	3.91	4.00
Kenya	8.42	6.03	4.82
Malawi	10.17	11.10	4.30
AFRICA	6.42	5.15	4.05
ASIA	14.80	12.23	9.11
LAC	8.04	2.02	2.53

Source: Fan *et al.* (2008)

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A similar pattern is also reflected in terms of agricultural spending as a percentage of agricultural GDP (Table 6) suggesting that in the periods preceding 2000, Nigeria's use of its income from agriculture have also not been used for further development of the sector.

**Table 6. Agricultural spending as a percentage of agricultural GDP: Nigeria versus selected countries**

Country/Region	1980	1990	2000
African countries			
Nigeria	1.80	2.20	1.14
Cote d'Ivoire	4.17	2.24	1.08
Ghana	2.30	1.21	2.00
Zimbabwe	13.01	20.60	5.36
Zambia	60.85	4.36	6.21
Morocco	11.59	8.11	7.87
Tunisia	32.42	17.61	15.02
Uganda	2.80	0.86	2.38
Kenya	7.65	6.64	7.05
Malawi	8.97	7.34	4.53
AFRICA	7.40	5.44	5.71
ASIA	9.44	8.51	9.54
LAC	19.51	6.79	11.10

Source: Fan *et al.* (2008).

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The average spending of agricultural GDP in the agricultural sector of Latin American and Asian nations averaged about 10% compared to 5% for African nations. Even within Africa, Nigeria's spending of agricultural GDP in its agricultural sector is an average of 1.5% within this period. Even though this situation altered favourably in both the Presidential Initiatives of the early 2000s and the Agricultural Transformation Agenda of later years, it is instructive that "the goose" laying the golden eggs needs to be fed a special diet to expect it to continue to do so.

### **6.0 DEVELOPING NIGERIA'S RURAL AREAS: BEYOND DIALECTICS**

Mr. Vice Chancellor, the preceding sections of this lecture has presented before you the dialectics of rural development. It has focused on Nigeria, but used the global encapsulation of the dialogue to drive home the message and position the meagre efforts that Nigeria had made within the universal understanding of rural development and the modest gains that had accrued commensurate to that effort.

In this section, we begin the "home run" to take a look beyond the dialectics. We shall clear the path for some reality check and "call to arm" our compatriots the battle and business of rural development.

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#### **6.1 Rural Development is not Urbanization**

The first paradigm that requires clarification in going forward is that rural development effort is not an attempt to convert a rural location to an urban one. It is simply the attempt to make the rural location more suitable to decent human living. In this century where working remotely is now enabled through e-platforms, this particular goal of making rural areas more desirable for human living is a bonus to national development. In fact, rural underdevelopment would signify national backwardness, if nationals and residents in the country cannot have the individual choice to live and work in a rural setting simply because they fear that the road, electricity, water, hospital, schools in these areas are substandard compared to those available in urban locations.

#### **6.2 Rural Development Planning based on Adequate Information**

According to Akyürek (1985), good project planning is a prerequisite for successful rural development. While a well-planned project may fail at the implementation stage, a badly planned project is doomed to failure before it even begins. Yet many rural development projects are prepared and planned with little detailed knowledge of the community to be assisted. Often the planners are usually experts from outside the Community, perhaps foreigners, who, while they are experienced in general development work, may be limited in local knowledge,

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nuances of culture and norms, historical antecedents and experiences that may influence the success of the plans.

#### **6.3 Decentralized Rural Development Planning is Desirable**

Nigeria is a complex mix of several nation states woven together by the twines of history. Differences in ethnic and cultural perceptions and perspectives still abide enough to recognize six geo-political zones even in 2015. It is important to acknowledge these differences in a positive manner and assimilate the gains of “unity in diversity”.

While “central” planning is a necessary function of large organizations such as governments, it has serious limitations when implementing projects at the local level. By its very nature it can take little or no consideration of the differing social and geographic needs of small communities, which can best be catered for by a series of small sub-projects implemented by independent development agencies. A major drawback in any developing country is the inflexible bureaucracy which acts irrespective of the local needs. It is recognized that, in a large centrally planned project, one cannot waste valuable time in seeking individual opinions, at the same time there must be adequate publicity of the aims of the project and an opportunity for representatives to make the community views known and incorporated into project design.

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In fact, the community, when confronted with the mass of officialdom, may lack the courage to make their real views known to the central government and meekly acquiesce to whatever fate awaits them! There is a “happy medium” in rural development work between the arbitrary imposition of an overall plan, and attention to every local, probably prejudiced, need and demand. It is essential to show tact, sympathy and understanding of their point of view, even if it is not possible to cater for it.

#### **6.4 Rural Development Aid is not Necessarily Desirable**

At the government level, much aid is given equally for political and humanitarian reasons. So in some countries of strategic importance, the actual giving of the aid is more important than the way it is used. Government bilateral or multilateral relations or development aids negotiations are not necessarily for the “good of the people”.

This gives rise to a situation where a government development agency may be less answerable to the people it proposes to serve. It may also give rise to the donor spelling out donor-focused rather than people-focused policies. It may be necessary for a local private or voluntary organization to better serve the needs of the local people. But even this “service” cannot be taken for granted as selfish or other non-developmental motives may also inspire misuse of develop-

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ment aid.

The desirable position is that of self-reliance, where rural people would have a “voice” in the development they desire and in the aid they receive.

**6.5 Improved Inter-Ministerial Communication** Most times, rural development efforts require inputs from ministries of health, education, works, national planning, environment and agriculture to be become meaningful and sustainable. In this case, there are inevitable communication problems. Sometimes hostility is rife where each is trying to be more successful than the other, for personal or financial reasons. There is lack of data-sharing and lack of coordinated planning, where there should be close cooperation.

Frequently the fault lies at the top, where personality problems emerge and where leaders seek to expand their own influence like rival commercial companies.

### **6.6 Adequate Motivation of Field Staff**

It is the men and women working at field level who ultimately hold the success or failure of rural development projects. Theirs is the task of gaining the confidence of the people they are trying to help, people who are traditionally suspicious of new projects and new ideas, and whose attitude tends to be

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"What's in it for them?"

It requires patience and dedication, and above all honesty and integrity of character to succeed in such a situation - and there is little status or financial reward in this work.

A person must be highly motivated and strong in character to leave a potentially "successful" career to work in rural villages. Unfortunately, in government development agencies where people are "posted" to an area, unless there is a strong financial inducement for them to stay, most wish to transfer to a more amenable, (urban) post, and consequently spend the time when they should be in the field, instead at the regional or head office lobbying for a "transfer". In the process, they leave their office bereft of transport and of the key person to sign papers or open the supply store, thus hindering rural development.

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### **7.0 CONTRIBUTIONS TO KNOWLEDGE IN RURAL DEVELOPMENT COMMUNICATION**

The focus of my research and development work is broadly placed in the spheres of management and sustainable funding of rural development, uptake and dissemination of agricultural technologies in smallholder farming systems, as well as rural livelihoods and management of the environment.

#### **7.1 Management and Sustainable Funding of Rural Development**

I have explored broadly the issues surrounding the management and sustainable funding of agricultural development. My readings and research in this aspect of rural development formed the nucleus of this inaugural lecture. My key contributions to knowledge in this area featured in Adebayo *et al* (1999), Adebayo and Idowu (2000), Omotayo *et al* (2001) and Adebayo (2005a). The focus of this set of studies was on the Agricultural Development Programmes (ADPs) in Nigeria. I took a historical perspective of their funding from the period of World Bank support to their full transfer to State Government funding.

In Adebayo *et al* (1999), we used primary data obtained from 22 extension officers of the Ogun State Agricultural Development Programme (OGADEP) and 90 farmers selected

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through a multi-stage sampling procedure from 19 villages in Ogun State; as well as secondary data from the published annual reports of OGADEP. We established the funding profile and expenditure pattern of OGADEP before and after the expiration of the World Bank component of its funding. The reduced level of government commitment to the funding of OGADEP after the expiration of the World Bank funding component in 1995 became evident in this work. This study also found that OGADEP's funding after the expiration of the World Bank funding regime was largely (44.1%) from the International Fund for Agricultural Development (IFAD) (Table 7). The study also found that farmer's rating of the performance of OGADEP post World Bank funding also declined on 10 counts out of the 19 criteria considered (Table 8).

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**Table 7. Actual capital outlay by each funding agency before and after the expiration of World Bank Component of OGADEP funding**

Agency	1987- 1995			1995-1997		
	Years of funding	Capital outlay NGN'000	%	Years of funding	Capital outlay NGN'000	%
Ogun State Government	9	5,392.82	2		11,405.61	
Federal Government of Nigeria	9	1,682.19	2		3,262.50	
The World Bank	7	23,799.16	0		0.00	0.00
International Fund for Agricultural Development	5	2,276.95	2		11,566.68	
Total		33,154.12				

Source: Derived from OGADEP Annual Reports (1987-1997)

The study then recommended a more sustainable funding mechanism through a comprehensive stakeholder participation involving the Federal, State and Local Governments as

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well as individual and corporate beneficiaries. It also recommended that OGADEP should raise the profile of its internally generated funds through its commercial and engineering components by charging economic rates for such services.

**Table 8. Rating of the performance of OGADEP by farmers and extension officers in 1998**

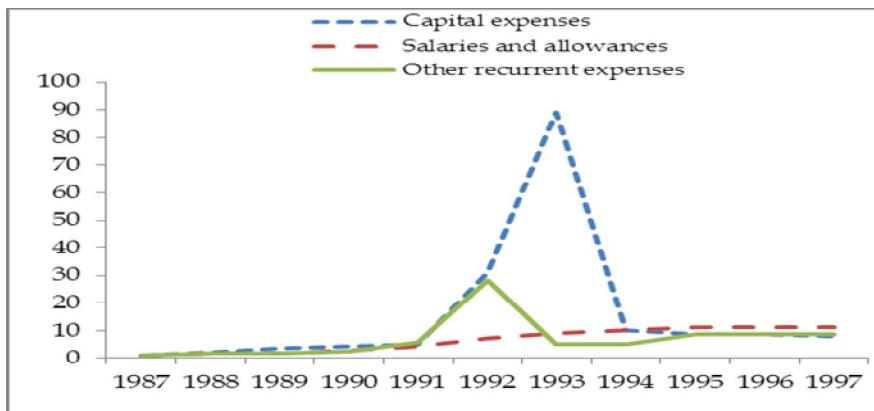
Criteria	Average Rating					
	1987-1995			1995-1997		
	Farmers	EOs	Both	Farmers	EOs	Both
Level of farmer's participation	4	5	4	4	4	4
Achievement of set targets	4	5	4	3	4	3
Representativeness of contact farmers	3	4	4	3	3	3
Functionality of contact farmers	3	5	4	3	4	3
Number of visits by VEsAs	4	4	4	3	3	3
Number of visits by supervisor	3	4	3	2	3	3
Number of SPATs established	4	4	4	3	3	3
Number of ANTs promoted	4	4	4	3	4	3
Relevance of SPAT/ANT messages	4	5	4	4	4	4
Construction of rural feeder roads	3	3	3	2	2	2
Provision of portable water	3	4	3	2	2	2
Provision of irrigation facility	2	3	2	1	1	1
Support in obtaining farm inputs	4	4	4	3	3	3
Farmers' training	3	4	3	2	3	2
School programme	2	3	2	1	3	1
Women programme	3	4	3	3	4	3
Impact on aggregate farm production	3	4	4	3	4	3
Impact on farmers' income	3	4	3	3	4	3
Relevance to farmers' needs	3	4	3	3	4	3

Note:SPAT – Small Plot Adoption Trial ANT – Adoptable New Technology  
Excellent = 5; Very good = 4; Good = 3; Fair = 2; Poor = 1; Very poor = 0

Source: Adebayo (1998)

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**Figure 10. Trend of OGADEP's expenditure by nature of expenses (1987-1997)**

Source (Adebayo and Idowu, 2000)

**Table 9. Results of test of hypotheses**

Null hypotheses	hy-	Test statistic	Calculated value	Tabulated value p<0.05	Decision
H <sub>01</sub>	z	5.45	0.497	Reject H <sub>01</sub>	
H <sub>02</sub>		Wilcoxon T	0	6	Reject H <sub>02</sub>
H <sub>03</sub>		Wilcoxon T	18	6	Do not reject H <sub>03</sub>
H <sub>04</sub>	z	5.14	0.497	Reject H <sub>01</sub>	

H<sub>01</sub> – There is no significant difference in farmers' access to extension services before and after the expiration of World Bank counterpart funding of OGADEP

H<sub>02</sub> – There is no significant difference in the quality of extension officers' training sessions before and after expiration of World Bank counterpart funding of OGADEP

H<sub>03</sub> – There is no significant difference in extension staff motivation before and after the expiration of World Bank counterpart funding of OGADEP

H<sub>04</sub> – There is no significant difference in the performance of OGADEP before and after the expiration of World Bank counterpart funding

Source: Adebayo and Idowu (2000)

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In Omotayo *et al.* (2001), we reviewed two decades of extension services in Nigeria spanning the period 1975 to 1995. We noted the significant progress made in the establishment of an institutional framework for a functional extension service in Nigeria.

At the same time, we called attention to some weak areas that require special attention for extension services to remain functional and relevant to the needs of a majority of farmers. These areas include the inputs supply system, the need for a special focus on issues of natural resources management for sustainable land use and the environment. Others are the need for democratisation and empowerment of local communities and farmers' associations and harnessing the efforts of NGOs for a wider coverage and sustainability of extension services. We concluded that the big challenge for the next decade would be in the area of securing government commitment and mobilizing local funds for sustaining extension services.

By 2004, the predictions of these early studies have come to pass. Mr. Vice Chancellor Sir, I have also looked beyond public extension services into private and farmer led extension services. In Adebayo (2004), I proffered options for private sector participation in agricultural extension services in Nigeria.

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The paper noted that traditional extension services linked with production objectives and blanket recommendations can no longer meet farmers' expectations. The paper argued that extension services provided by the private sector, even when it is funded by government, is a positive feature and government can play a strategic role in identifying gaps in the provision of extension services that can be filled through a brokerage role or by contracting service providers. This approach to extension service provision was not adopted by any of the State Governments in Nigeria, but it been has instrumental to the successes of many rural development projects that I have been engaged in ever since. These will be highlighted in the next section.

Just last year, we examined private sector participation in agricultural extension for cocoa farming in Nigeria (Adebayo *et al* (in press). In this case study, we explored in some details how a private cocoa processing company in Nigeria provides agricultural extension services to farmers, the replicability of the process in other value chains as well as the key lessons that transcends any particular value chain for the delivery of agricultural extension services.

We concluded that the intrinsic motivation of the private sector to invest in extension services in Nigeria is to enhance their products and ensure profitability. Although the pace of

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private sector investment in extension services has been slow, it is seen by farmers as a welcome alternative to the government-run extension programmes. In addition to securing the supply of raw materials needed for their operations, the idea of corporate social responsibility is gradually gaining ground and extends beyond immediate profit motives.

It is noteworthy that farmers continue to request for government involvement in the funding and delivery of agricultural extension services due mainly to the fact that it is free. However, the opportunities created by private funding and management of extension services are not lost on them. Many advocate that, at the very least, the government must provide supportive and regulatory services to prevent exploitation by privately run extension services. They opine that a sizeable proportion of the resources currently spent by the government on agricultural and rural development programmes should be channelled into financial institutions to provide relatively cheap investment resources for entrepreneurs in both industry and agriculture.

### **7.2 Uptake and Dissemination of Agricultural Technologies in Smallholder Farming Systems**

Against the background that huge investments have often been made into promoting the adoption of farm technologies before ex-post evaluations reveal the actual value of such in-

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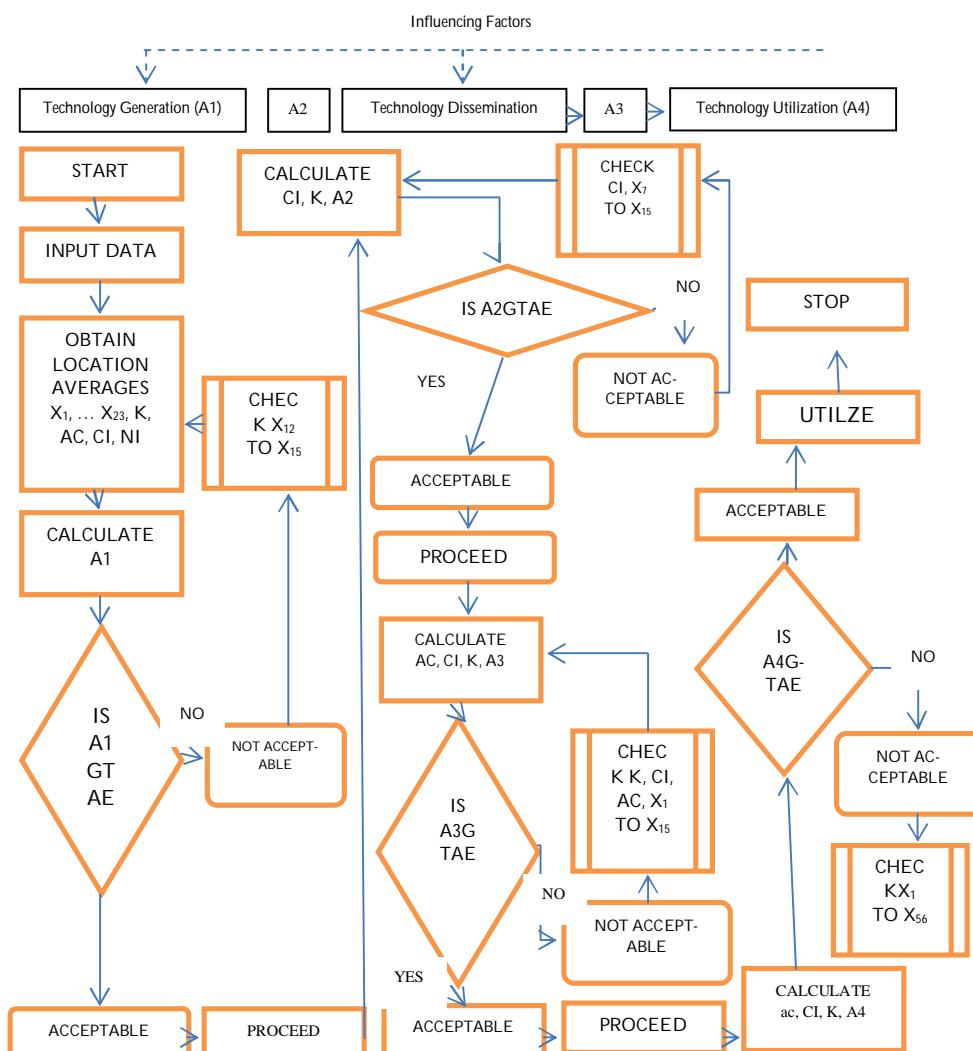
vestments, I developed the Nigerian Small Farmer Adoption Model (NSFAM) in Microsoft Excel® during my PhD work at the University of Reading, United Kingdom (Figure 11). This model was utilised in Adebayo (2006) to argue that the provision and uptake of appropriate information is central to agricultural transformation in Nigeria.

The model was developed from a large body of empirical research that has been conducted on adoption of technological innovations in Nigeria (Adebayo, 2002; Adebayo *et al*, 2002; Adebayo, 2005). It seeks to explain that every innovation has some potential for adoption (A1) that can increase or decrease to A2 as efforts are made to communicate or extend information about it. As the innovation enters a social system, the socio-economic characteristics of farmers and other social system variables may further boost or hinder this potential to A3. The ultimate expression of the potential for adoption (A4) is however influenced by national social, economic and environmental factors that are themselves porous to external influences.

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**Figure 11. Flow chart of the Nigerian Small Farmer Adoption Model (NSFAM)**  
Source: Adebayo (2002)

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The study used primary data from a sample of 77 systematically selected small farmers in Ogun State, complimented with available data from the Central Bank of Nigeria (CBN) as inputs into the model. With this model, the key roles that agricultural knowledge and information analysis play among farmers, agricultural planners, extension practitioners and research agencies was demonstrated. The counter-intuitive predictions of the model shed some light on critical questions that need to be asked before scarce resources are committed to agricultural transformation efforts.

The Nigerian Small Farmer Adoption Model (NSFAM) has been a useful tool in my field work in agricultural and rural development since it was developed. It has been used in my work to scrutinise the uptake and dissemination of agricultural technologies in smallholder farming systems.

Mr. Vice Chancellor sir, in furtherance of this effort to better understand the dynamics of etchnology generation, dissemination nd utilisation, I have explored within the last decade, the concepts of innovativeness (Adebayo *et al* 2003); adoption (Adebayo and Ajayi, 2001, Adebayo *et al* 2008, Adebayo 2009 and Adebayo *et al* 2010); perception (Adebayo *et al* 2002, Adebayo and Sorungbe, 2002); consumer behaviour (Iposu *et al* 2000, Dipeolu *et al* 2002); acceptability (Tomlins *et al* 2007) and endogenous leadership Fuller-Wimbush and Adebayo,

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2014).

#### **7.2.1 Innovativeness and stakeholder-ship**

Building on previous research that had emphasized the need to explore the popularization of cassava post-harvest technologies among individuals, processing groups and large-scale processors, Adebayo *et al* (2003) used data obtained from 129 cassava processors to highlight the relative positioning of key stakeholders and the social dynamics, which promote innovativeness in *fufu* processing in five locations selected after extensive scoping visits to 23 *fufu* processing sites in southwest Nigeria. After the initial analysis of the data, a small-scale validation exercise was carried out using focus group discussions in three of the locations. The study found that younger, more active women and men are more likely to specialize in wet paste *fufu* processing (Table10).

The main stakeholders in the *fufu* processing and marketing system identified in the study were *fufu* processors, cassava farmers, family members, cassava traders, transport providers, other service providers, labourers, processors of other cassava products and *fufu* traders. Processors were found to have readily adapted processing techniques to their local situation.

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**Table 10. Dominant characteristics of wet paste *fufu* processing in Ode Remo, Ereji and Ilaro**

Characteristic	Ode Remo	Ereji	Ilaro
Nature of location	Peri-urban	Rural	Peri-urban
Social group which dominates processing	Medium scale: Female and some male non-natives; Large-scale: Male natives	Female natives	Female natives and non-natives
Processing method	Ibo method - two-stage fermentation ("dry sieving")	Yoruba method	Yoruba method
Period of processing	All year round	All year round	All year round
Use of improved processing technology	Graters; concrete water tanks (owned or rented)	Some water tanks (owned -recently introduced)	None
Size of workforce	2-20	3-12	4-7
Total range of output	(28 – 480) x 60kg bags per month (1,680 - 28,800 kg per month)	(8 – 24) x 60 kg (480 - 1,440kg per month)	(35 – 150) x 25 kg (875 – 3,750 kg per month)
Income	N 19,600 – N 336,000 per month (US\$ 196 – 3,360)	N 2,640 – 15,840 per month (US\$ 26.4 – 158)	N 9,100 – N 39,000 per month (US\$ 91 – 390)
Management of enterprise	Individual women and individual male entrepreneurs	Individual women	Individual women
Main markets	Lagos	Lagos	Ifo
Market access	Good all year round	Good per season	Good all year round
Market relationships	Pre-ordered. Processors transport goods to traders.	Pre-ordered. Buyers purchase at processing site.	Not pre-ordered. Processors sell at market place.
Access to informal credit	Deferred payment for cassava. Loans from family/friends.	Deferred payment for cassava. Loans from family/friends.	Loans from family / friends.
Access to formal credit	Money lender	None	None
Importance of <i>fufu</i> processing as income-generating activity	Small proportion of population very dependent	All households very dependent	All processors very dependent

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Source: Adebayo *et al* (2003)

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This study demonstrated that local processors can be innovative. It then concluded the relatively recent entrance of men into this business may reflect its growing commercial potential. Individual processor's ownership of an innovation is not necessarily a pre-cursor for its adoption since a key characteristic found in the *fufu* processing system is processors' rental of technologies from service providers.

#### **7.2.2 Uptake and adoption of agricultural technologies**

Adoption of technologies disseminated by extension systems is the most popular index of performance in the extension service. In collaboration with several colleagues, I contributed my piece into this large body of knowledge. One of my early contributions examined the pattern and nature of crop-livestock integration in the derived savanna and forest ecol-  
ogies of Nigeria. A multistage sampling procedure was used to select 120 farmers, who were interviewed in November, 1999.

The data obtained from these farmers was used to test four null hypotheses and the results corroborates the findings of previous studies that the farmers in the regions were mostly married males with no formal education, but holding mem-  
bership of local organisations (Table 11).

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**Table 11. Description of farmers interviewed in November 1999  
in Nigeria**

<b>Characteristics</b>	<b>Categories</b>	<b>Percent (n = 120)</b>	<b>Mode/mean</b>
Gender	Male	86.67	Male
	Female	13.32	
Religion	Islam	54.17	Islam
	Christianity	45.00	
	Traditional	0.83	
Age (years)	Less than 30	0.00	59 years
	31-60	85.80	
	Above 60	14.20	
Farming experience (years)	Less than 10	1.67	31 years
	11-20	28.33	
	Above 20	70.00	
Marital status	Single	0.00	Married
	Married	91.67	
	Widowed	8.30	
Household size (persons)	Less than 5	16.67	9 persons
	6-10	50.00	
	11-15	27.50	
Formal education	Above 15	5.84	None
	None	50.83	
	Primary	30.00	
Origin	Secondary	13.33	Native
	Tertiary	5.83	
	Native	63.33	
Membership of organisations	Non-native	36.67	Yes
	Yes	51.67	
	No	43.88	

Source: Adebayo and Ajayi (2001)

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The study also found significant relationships between the practice of crop-livestock integration and the mode of land acquisition ( $\chi^2 = 29.96$ ). The study concluded that the mode of land acquisition is a critical factor in determining the use to which it the land is put (Table 12). It then recommends that government policy on land should be reviewed to accommodate easy access and secure tenure for farmers.

**Table 12. Factors determining the adoption crop-livestock integration in Nigeria**

<b>Factors</b>	<b>df</b>	<b>X<sup>2</sup><sub>cal</sub></b>	<b>X<sup>2</sup><sub>0.05</sub></b>	<b>Decision</b>
Type of labour	4	6.48	9.49	Do not reject H <sub>0</sub>
Land acquisition	14	29.96	23.68	Reject H <sub>0</sub>
Hectares of land for cropping	10	9.41	18.30	Do not reject H <sub>0</sub>
Hectares of land for livestock	6	7.20	12.59	Do not reject H <sub>0</sub>

Source: Adebayo and Ajayi, (2001)

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In addition to the above effort, with funds from the International Foundation for Science (IFS), I also examined the factors determining selective adoption of cassava grater and screw press in southwest Nigeria (Adebayo *et al.*, 2008). We tested four null hypotheses using data obtained from 265 cassava processors drawn from three States (Ogun, Ondo and Oyo States) in southwest Nigeria.

The study found that of the 265 cassava processors, 57.74% adopted the cassava grater and 50.19% adopted the screw press. The adopters of cassava grater are older, with larger household sizes and stayed longer in school than the non-adopters (Table 13). They also have longer cassava processing experience and run larger cassava processing enterprises where more persons are also employed. A similar trend was obtained for the adopters and non-adopters of the cassava screw press (Table 14).

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**Table 13. Mean of selected variables for adopters and non-adopters of cassava grater**

Variable	All groups (n = 265)	Adopters (n = 153)	Non- adopters (n = 112)
Age (years)	41.94	43.00	41.00
Household size (persons)	7	7	6
Education (years)	9	9	8
Number of cassava training attended	1	1	1
Income (NGN/month)	18,989.73	19,007.43	18,977.27
Cassava processing experience (years)	14	15	12
Number of employees in enterprise (persons)	6	7	5
Estimated value of enterprise (naira)	3.02 million	5.22 million	1.55 million
Number of groups affiliated to	1	1	1
Average distance travelled (km/per week)	66.96	70.44	64.53
First contact with innovation (years)	11	13	10
Proportion of time devoted to use of the innovation (%)	57.14	64.76	0

Source: Adebayo *et al* (2008)

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**Table 14. Mean of selected variables for adopters and non-adopters of the screw press**

Variable	All groups (n = 265)	Adopters (n = 133)	Non-adopters (n = 132)
Age (years)	41.97	42.00	42.00
Household size (persons)	7	7	6
Education (years)	9	9	8
Number of cassava training attended	1	1	1
Income (NGN/month)	18,989.73	16,709.02	21,323.08
Cassava processing experience (years)	14	15	12
Number of employees in enterprise (persons)	6	7	4
Estimated value of enterprise (naira)	3.02 million	4.22 million	1.80 million
Number of groups affiliated to	1	1	1
Average distance travelled (km/per week)	66.96	69.28	64.57
First contact with innovation (years)	11	12	10
Proportion of time devoted to use of the innovation (%)	57.14	58.59	0

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Source: Adebayo *et al* (2008)

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The findings corroborated those of some earlier studies in the region indicating that as cassava processing gets capital intensive, the socio-economic characteristics of processors tend to change. The main reason for the widespread adoption of the cassava grater and screw press were that they require less labour; are easy to practice, give good quality products, faster than manual grating and pressing and compatible with other stages in the cassava processing flow.

IFS funding also allowed me to publish another adoption study (Adebayo, 2009). This study explored the intricacies of technology adoption in rural based cassava processing enterprises in southwest Nigeria (Plate 3).

The data obtained on the key factors influencing the technology adoption process showed that the research subsystem dominated the technology development processes in the cassava processing sector. The study concluded that approaches for promoting cassava processing interventions need to be flexible to accommodate the intricacies in the system. It then proposed three complementary approaches for promoting cassava processing innovations in southwest Nigeria. They are the innovation mapping approach, communication approach and “meeting the expectations” approach.

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**Plate 3. The intricacies of technology adoption in rural based cassava processing enterprises in southwest Nigeria.**

Source: Adebayo2006)

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**Table 15. Chi square analysis of the relationship between selected socio-economic characteristics of respondents and their preference pattern for external egg quality indices**

Indices	Sex	Location	Employment	Family size
Egg shell	1.35 (1)	0.76 (2)	3.91 (6)	7.67 (4)
Shell colour	4.11 (2)	4.34 (4)	10.56 (12)	6.43 (4)
Spotty/mottle	1.74 (1)	6.18 (2)*	0.98 (6)	7.57 (4)
Egg size	0.18 (2)	4.43 (4)	22.41 (12)*	7.92 (8)
Egg shape	1.10 (2)	4.34 (6)	13.01 (18)	9.89 (12)

Note: values in parentheses are degrees of freedom (df) for corresponding contingency tables

\* = significant at p<0.05

Source: Iposu *et al* (2000)

Table 16. Chi square analysis of the relationship between selected socio-economic characteristics of respondents and their preference pattern for internal egg quality indices

Indices	Sex	Location	Employment	Family size
Yolk colour cleanliness	2.62 (4)	15.63 (8)*	12.66 (24)	13.69 (16)
Yolk size	4.83 (3)	9.08 (6)	23.60 (18)	9.26 (12)
Blood/meat spot	0.00 (1)	5.59 (2)	4.58 (6)	1.26 (4)
Albumen quality	2.23 (2)	1.03 (4)	12.20 (12)	11.78 (8)

Note: values in parentheses are degrees of freedom (df) for corresponding contingency tables

\* = significant at p<0.05

Source: Iposu *et al* (2000)

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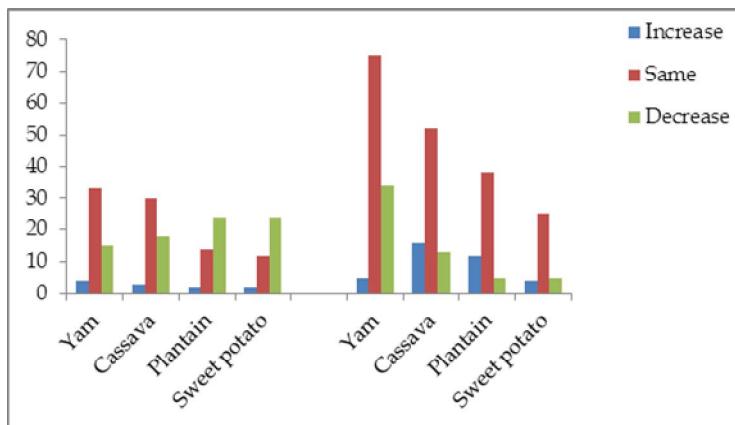
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Furthermore, there was a significant relationship between the employment status of respondents and their preference for egg size. These findings have implications for poultry breeders, nutritionists and egg producers.

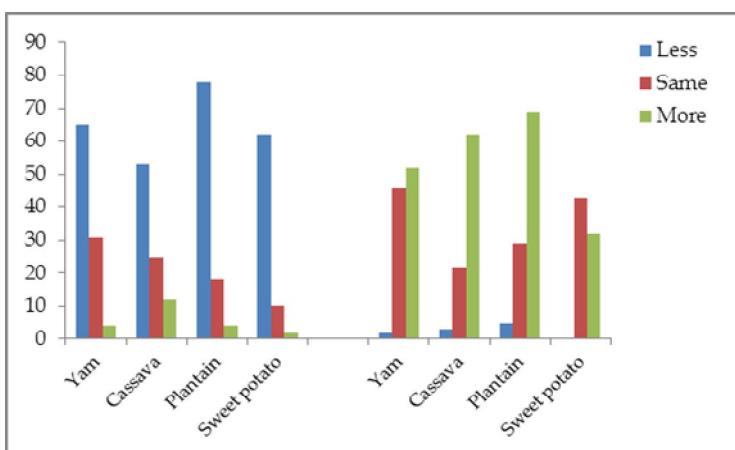
The next attempt was published in Dipeolu *et al* (2002). This study examined how consumers of non-grain staple foods (NGSFs) react to changes in product prices and their own incomes.

The study utilised primary data from 10 farmers, 50 marketers and 32 consumers of NGSFs selected from 5 major market locations in Abeokuta area of Ogun State. We found that yam and cassava are the most regularly produced, marketed and consumed NGSFs in the area. We also found that the prices of NGSFs do not produce appreciable changes in quantities demanded (Figure 12). However, when income of consumers increases, it was established that most of them will buy larger quantities of NGSFs and vice-versa (Figure 13). The study therefore recommends that an effective price policy should target stability in the proportion of consumer income that is used to purchase food, especially NGSFs.

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**Figure 12. Changes in quantity demanded of NGSFs when price changes**  
(Dipeolu *et al* 2002)



**Figure 13. Changes in quantity demanded of NGSFs when income changes**  
(Dipeolu *et al* 2002)

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Finally, we explored the issue of acceptability in Tomlins *et al* (2007). The study evaluated the sensory profile and acceptability of six types of *fufu* (a fermented cassava product) produced by different processes using sensory evaluation and consumer acceptability testing.

*Fufu* samples were selected to evaluate the acceptability of dried *fufu* flours, which are increasingly being consumed, and compared with a traditional paste and a newly developed paste that produces less environmental waste (solid state fermented). Descriptive sensory profiles of the selected samples demonstrated distinct differences in sensory profiles. They were evaluated for consumer acceptance at three demographic locations; Lagos ( $n = 91$ ), Ibadan ( $n = 121$ ) and Abeokuta ( $n = 99$ ) in Nigeria.

*Fufu* made from a paste that produced less environmental waste had the highest acceptance scores, followed by flour and paste made by the traditional method and finally the remaining flours. Average consumer liking between the three locations did not differ. Three distinct consumer segments were identified and the number of consumers in these segments differed between the locations. Consumers differentiated *fufu* made from pastes and from flour. Internal preference mapping indicated that consumers associated the flours with sensory attributes such as sticky texture and raw cassava odour, while pastes

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were associated with soft texture, and shiny and creamy appearance. *Fufu* acceptance varies widely among consumers and is related to preferences for distinct fufu flavour profiles. Correlations between consumer acceptance scores and sensory scores appeared to be non-linear for many attributes but a larger sample size of fufu samples would be necessary to confirm this.

#### **7.2.5 Endogenous leadership in development initiatives**

Leadership is the process by which an individual directs, guides, influences or controls the thoughts, feelings or behavior of others. Leadership is a personality attribute which is exhibited and reciprocated in a group. There is no leadership without followership. The followers must move, by a perceptible degree in the direction indicated by the leader. Leadership requires some higher levels of knowledge on the subject-matter, the alternative means of addressing the issues at hand and a better picture of the final outcome of the chosen course of action. It is a process of mutual stimulation that allows an effective interplay of individual differences, vested interests, communication and social control in the pursuit of a common cause.

To underscore the importance of leadership in rural development interventions, I explored in collaboration with colleagues from Heller School for Social Policy, Brandeis University,

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#### United States, lessons of endogenous leadership in Nigeria

Against the background that agricultural innovations that have the advantage of combining technical knowledge with understanding of social and cultural conditions are increasingly emerging from African research scientists; this case study describes such an innovation in Fuller-Wimbush and Adebayo (2014).

The innovation was developed endogenously by our team consisting of an animal scientist (Dr. Iposu) and I at FUNAAB. We identified and demonstrated the effectiveness of a method for drying cassava peels, which creates an income source for rural women, reduces environmental waste, and raises the income of goat herders by transforming the cassava waste into nutrient-dense animal feed. This initiative was initially funded by a World Bank Development Marketplace grant and further scaled in two States with support from World Bank and European funded, Gains from Losses in Roots and Tubers (GRATITUDE) initiatives. This endogenously conceived innovation is fortunate in its support from the World Bank Marketplace and from the Agricultural and Rural Development Department of the World Bank which contributed to the interest in scaling up. Fuller-Wimbush and Adebayo (2014) describes the innovation that combines technical and local social knowledge. The paper goes on to address the challenges

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of securing donor funding for local innovations and presents an argument for a new model of development that supports locally driven solutions to current development issues.

#### **7.3 Sustainable Management of the Environment and Rural Livelihoods**

Interests in the sustainable management of the environment have grown in recent times due mainly to several incidences of climate events drawing global attention to how human activities impact on the environment. As far back as 1999, I published a review paper on socio-economic issues in the management of biodiversity and the environment (Okuneye and Adebayo 1999).

The paper posited that the threat to the maintenance of a sustainable environment and biodiversity is a concern at this time more than any other in history. It argued that several people-related interactional and survival issues impinge on efforts to sustain the environment and maintain biodiversity. Thee paper proposed ways of incorporating the body of available knowledge systems to the management of the environment.

This was followed in 2003 by three additional publications along similar lines (Adebayo et al 2003, Atayese et al 2003 and Okuneye *et al* 2003). The research leading to these publications made multi-disciplinary research more fascinating and reward-

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ing for me leading to Rankin *et al* (2005); Opeolu *et al* (2010) and Abatan *et al* (2014). I also wrote on climate change and environmental impacts of agricultural and agri-business activities (Adebayo 2001, Adebayo *et al* 2011).

More recently, the emphasis on sustainable rural livelihoods became more dominant in my studies. Starting with Fabusoro *et al* (2006) exploring the issue of child labour. The study examined various child labour uses among rural migrant households in Ogun State. Primary data were obtained from 76 migrant households in eight communities from where 231 children (4-15 years old) were interviewed. About 48% of the children are into child labour, out of which 61.5% are female. The study reveals that cultural factors and poverty are the main reasons why households engage children in different forms of child labour. The regression model reveals age of household heads (HH), their years of formal education, income, the region from where the migrant came, the number of children in the household, the number of children attending school and household size accounted for 85.64% of the variability in the practice of child labour (Table 17).

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**Table 17. Results of regression analysis of socio-economic variables and child labour use**

<b>Variables</b>	<b>Regression coefficient</b>	<b>t-value</b>
Constant	-0.2771	0.800
Age of HH (years)	0.1856	0.428
Years of formal education of HH	-0.0088	0.571
Income of HH	-0.0708	0.304
Number of migrants from North Central	0.2285	0.033**
Number of migrants from North East	0.1916	0.040**
Number of migrants from South East	0.2093	0.040**
Number of children in household	0.9009	0.000*
Number of children attending school	0.0279	0.728
Household size	-0.3412	0.707

 $R^2 = 0.8564 \quad F = 21.11$ 

\* = significant at 0.01

\*\* = significant at 0.05

Source: Fabusoro *et al* (2006)

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Of these variables, the number of children in the household ( $p<0.01$ ) and the region of origin of the migrant ( $p<0.01$ ) were significant determinants of the use of child labour. The study then recommended that efforts need to be directed to poverty reduction strategies in the regions of origin of migrants.

I also ventured into institutional issues in the management of rural livelihoods (Adebayo 2005b, Johnson et al 2007); provision of social services (Adebayo *et al* 2008); value addition (Anaglo *et al*, 2009; Afolami *et al*, 2011; Odedina and Adebayo, 2012; Adeogun and Adebayo, 2012; Adebayo *et al*, 2012); access to and use of micro-credit (Osuntade *et al*, 2012) as well as the influence of livelihood features in the adoption of agricultural technology (Anaglo *et al* 2013).

#### **7.3.1 Institutional issues in the management of rural livelihoods**

Adebayo (2005b) examined traditional institutions and market information in the cassava *fufu* market at Ifo, Ogun State, Nigeria. I posited that traditional market institutions are essential components of marketing systems and that the search for an alternative to these should be done with great care. I demonstrated in this study that traditional market institutions can maintain effective marketing systems when interference from external forces do not erode their strength in maintaining bal-

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ance and keeping order in the marketing system.

Conversely, in Johnson *et al* (2007), we utilised data from an intervention project executed in 1999/2000 to establish the contributions street-vended foods were making to the economy of Ghana. The coalition team formed was made up of partners from different interest groups. A key lesson from the project is that while key partners may have all the technical capabilities to ensure the success of the project, their poor interpersonal relationships may present a major setback to the progress, timely execution and realization of the project's goals. The ability of coalition members and the project leaders to effectively manage such conflicts was a key step in realizing the success of the project. Finally, it was also learnt that an unwieldy size of partnership impedes the smooth execution of the project.

#### **7.3.2 Provision of social services**

The absence of social services such as formal education, affordable transportation, and campaign against stereotyping can exacerbate rural underdevelopment. This was the premise of Adebayo *et al* (2008) where we examination of the demographic characteristics of the pastoral Fulani, length of stay in their current location as well as access to formal education and social services. Data were collected from 80 pastoral Fulani in Alamala Adehun, Mologede and Obete villages. Five (5)

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demographic characteristics (age, marital status, sex, educational level and household size) of the Fulani were used to test the proposed hypotheses using Chi-square analysis. As shown in Table 18, the Chi-square statistic indicates no significant relationship between the Fulani's demographic characteristics, social services, enjoyed, level of education and their length of residence (years of settlement).

**Table 18. Results of Chi-square analyses to determine the dependence of the length of residence of the Pastoral Fulani on their socio-economic characteristics**

<b>Variables</b>	<b>X<sup>2</sup><sub>cal</sub></b>	<b>df</b>	<b>p</b>	<b>Decision</b>
Age	17.48	12	0.13	Do not reject H <sub>0</sub>
Marital status	2.38	3	0.50	Do not reject H <sub>0</sub>
Educational level	5.17	12	1.0	Do not reject H <sub>0</sub>
Household size	61.48	6	0.03	Reject H <sub>0</sub>
Sex	0.92	3	0.82	Do not reject H <sub>0</sub>

H<sub>0</sub> = The length of residence of the Pastoral Fulani is independent of selected socio-economic characteristics

X<sup>2</sup><sub>cal</sub> = Chi square calculated

df = Degree of freedom

p = probability level

Source: Adebayo *et al* (2008)

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However, it was discovered that sedentarisation contributed to the livelihood of the Pastoral Fulani by giving them the opportunity of being engaged in crop farming and petty trading but has not contributed to the social services enjoyed like having access to formal education for their children. It was recommended that pastoral Fulani should be provided adequate extension services and treated as key stakeholders in the provision of social facilities, such as water supply, electricity, adequate transportation and provision of farm credit.

#### **7.3.3 Value addition**

The subject of value addition has been influential in the lexicon of development practitioners and merchants in the last decade. It implies that the practitioner or merchant has added something to the development product which makes it more desirable than its original form.

I have been part of a team whose development portfolio in the cassava sector of at least five African countries is garnished by value addition content in several colourations. In Anaglo *et al*, (2009), we determined the profit levels of farmers who sell the cassava roots to an intermediary processor as compared to when they process the roots into grits, *agbelima* and *gari* themselves. It was found that farmers make higher profit when they process the cassava roots into grits, *agbelima* and *gari* themselves (Table 19). However, selling cassava roots

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to the intermediary enables the farmers to get ready and bulk cash, access extension services, improved planting materials and credit facilities during land preparation. It was concluded that farmers who decide to add value to their own cassava root need additional support such as extension services, improved planting materials, better processing practice and business skills to contribute meaningfully in the higher value cassava markets.

Our team also published another paper on value addition in the cassava sector of Ghana (Anaglo *et al*, 2013). We identified how livelihood features influence adoption of the instant *fufu* technology. The study was conducted in two locations in Ghana. It combined qualitative and quantitative data using the Sustainable Livelihoods Approach. Livelihood analysis was conducted on eighty (80) households. It was observed that livelihood features that enhanced prospects for adoption of the instant *fufu* technology were increased access to energy, water and sanitation, group membership, access to information, and a vibrant enabling environment.

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**Table 19. Net profits/hectare for cassava farmers and processors making value addition decisions under different operational scenarios in Ghana**

Operational scenario	Gross (GHC)	Income	Cost of production (GHC)	Net (GHC)	profit
1. Rent land, hire labour for:					
Grits	1,665.00	866.50	798.50		
Agbelima	1,080.00	877.75	202.25		
Gari	1,316.25	1,251.25	65.00		
Cassava root	675.00	580.75	94.25		
2. Own land, hire labour for:					
Grits	1,665.00	791.50	873.50		
Agbelima	1,080.00	802.75	277.25		
Gari	1,316.25	1,176.25	140.00		
Cassava root	675.00	505.75	169.25		
3. Rent land, own labour					
Grits	1,665.00	276.98	1,388.02		
Agbelima	1,080.00	299.48	780.53		
Gari	1,316.25	547.00	769.25		
Cassava root	675.00	187.00	488.00		
4. Own land, own labour for:					
Grits	1,665.00	202.00	1,463.00		
Agbelima	1,080.00	224.55	855.45		
Gari	1,316.25	472.00	844.25		
Cassava root	675.00	112.00	563.00		
5. Buy cassava, hire labour					
Grits	1665.00	960.75	704.25		
Agbelima	1080.00	972.00	108.00		
Gari	1316.25	1345.50	-29.25		
6. Buy cassava, own labour					
Grits	1665.00	765.00	900.00		
Agbelima	1080.00	787.50	292.50		
Gari	1316.25	1035.00	281.25		

Source: Anaglo *et al* (2009)

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**Table 20: Results of Pearson Product Moment Correlation  
(Dependent variable = Default Rate)**

Variable	r value	Approx. value (Sig.)	Decision
Household size	0.037	0.012	S

Decision criterion is significant when  $p < 0.05$

Source: Osuntade *et al* (2012)

## 8.0 ADVENTURES OF AN ARDENT DEVELOPMENT MERCHANT

My life story as a development merchant may not have commenced if in the majesty of Allah, He had not permitted the conditions that made me a self-sponsored student at under-graduate level. By 300 level, I had become so broke that I thought it necessary to take time off my studies to go find some work, make some money and return. When I explained this situation to the then Acting Head of Department (HOD) of Agricultural Extension and Rural Development, he gave me a challenge to develop a grant-wining proposal from which I could cover the costs of my continued stay in the university. Rising to this challenge is one of the most important things I have done in life.

I developed a proposal to study the adoption of TMS 30572

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cassava variety and TZSR maize variety as intercrop in Ogun State. The team leader was my HOD, Late Dr. I. A. Idowu. Mr. J. U. Agbamu (now Professor at Delta State University, Asaba Campus) and Miss Alaba Lawal (now Professor Jolaoso here at FUNAAB) were the other team members. I served as research assistant to the team and learnt my first lesson in development mercantilism.

Development mercantilism is a vocation like any other. The desire for personal satisfaction while performing a task desirable to the client and for which the clients or their proxies are willing to satisfy the merchant is a major driver. In the last 28 years, I have made four landmark contributions to the practice of rural development on this continent. Each experience has become an integral part of my life; it has shaped me and contributed to who I am today.

#### **8.1 Village Extension work at OGADEP**

In February, 1987; I was deployed as a Village Extension Agent (VEA) of the Ogun State Agricultural Development Programme (OGADEP) to Mokoloki, in Obafemi-Owode Local Government Area (LGA) of Ogun State. Within three years, with guidance from my superiors, I was instrumental to the widespread adoption of the TMS 30572 and TMS 30555 varieties of cassava intercropped with TZSR variety of maize in Ogun State. These varieties of maize and cassava are today

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the most dominant improved varieties of crop grown in the State. The efforts that went into promoting them saved Nigeria from the scourge of the cassava mosaic virus disease that wiped away the cassava plants of Eastern and Central Africa at about the same time.

My superiors who may be here today, Dr. B. A. Olunuga, Mr. O. Oduekun, Dr. Soji Vaughan, Mr. T. A. Fasasi, Mr. R. A. Salawu, Mr. Adeosun, Alhaji Olowu, Mr. Sotonwa and others will recall the *Kola lo gbim* saga of those days. A term which farmers use to describe the Small Plot Adoption Trials (SPATs) that I established to promote these varieties and the accompanying agronomic practices.

### **8.2 Establishment of SLIDEN AFRICA**

In 2000, at a meeting with Dr. Samson Odedina, Dr. Idris Ayinde, Dr. Eniola Fabusoro and Ms. Oludayo Olowu; we deliberated on the dearth of non-governmental organisations (NGOs) helping to chart the course of sustainable development in Africa. We resolved to form the Sustainable Livelihoods and Development Network for Africa (SLIDEN AFRICA). The mission of the NGO was the attainment of increased level of education, reduction of poverty, ensuring gender equity and environmental sustainability in Africa. In achieving this goal, SLIDEN AFRICA has a pro-poor strategy which encompasses educational development, community de-

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velopment, livelihoods development, capacity building and skill acquisition, among others.

Within very limited resources, SLIDEN AFRICA is achieving its goals and gathering momentum by drawing on a critical mass of people across the world that are committed to sustainable development on the continent. Many beneficiaries of the work of SLIDEN AFRICA are also here in this hall today.

#### **8.3 Development of the SMEs in Cassava Value Chains**

When Prof. Olusola Oyewole and Prof. Lateef Sanni invited me to join their cassava research team for the *Fufu* Project in 1999, little did they know that they were sowing the foundations of a lifetime contribution to the practice of rural development in Africa. That team developed its winning ways for international grants for research and development with partners, particularly the Natural Resources Institute of the University of Greenwich, United Kingdom. Some on-going of the research and development projects that emanated from this foundation are:

1. Farmer Decisions and Potential Adoption of Recommended Practices in the Rural-based Cocoyam Value chains of Sub-Saharan Africa sponsored by the International Foundation for Science (IFS) (2014-2016). This collaborative project between Nigeria and Uganda has a

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budget of USD43,651 to conduct exploratory research for combating food insecurity through optimal cultivation and utilization of cocoyam in Sub-Saharan Africa. FUNAAB's component of the research with a budget of USD28,660 is exploring ways of unlocking the economic potential of cocoyam and improve the livelihoods of rural-based farmers in southern Nigeria and Eastern Uganda.

2. Improving the Livelihoods of Smallholder Cassava Farmers through Better Access to Growth Markets (CassavaGmarkets). Is sponsored by the European Union Delegation to Tanzania (2012-2016) – This 3.21 million Euros project was developed during my leave of absence at the University of Greenwich with partners in Nigeria, Malawi, Tanzania, Uganda, Ghana, India and the United Kingdom. The FUNAAB component has a budget of €431,073. It seeks to provide knowledge and technologies to allow the development of value chains linking smallholder farmers to growing markets for high quality cassava flour (HQCf) and related products in the context of climate change and variability.
3. Gains from Losses of Root and Tuber Crops (GRATITUTDE) project is sponsored by the European Commission (EC) Framework Seven (2012-2015). It is another of the project developed during my leave of absence at the University of Greenwich with partners from Nigeria, Ghana, Zambia, United Kingdom, Pacific, and the Carib-

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bean. It has a total budget of 3.75 million Euros with a FUNAAB component of €504,300. The project has 3 impact pathways: 1. reduction of physical losses – focussing on fresh yams storage; 2. value added processing reducing physical and economic losses in yam and cassava and 3. Improved utilisation of wastes (peels, liquid waste, spent brewery waste) producing products for human consumption including snack foods, mushrooms and animal feed. Cross-cutting are issues of food safety, enterprise development and practical demonstration. It is validating technologies capable of reducing losses by an equivalent of at least 50%.

4. Cassava: Adding Value for Africa Phase II (CAVA II) followed a successful first Phase led by NRI is sponsored by the Bill & Melinda Gates Foundation with partners in Nigeria, Ghana, Tanzania, Uganda, Malawi and the United Kingdom. The total project value is USD18.8 million. It is led by FUNAAB and is planned for 2014 to 2019. Although the national emphasis and stage of development of the cassava value chains varies among the countries, the project's overall plan is to achieve the creation of demand for over 2 million tons of fresh cassava roots from at least 200,000 smallholders by the end of the project.

Arising from these interventions, cassava has become more important as an income earner in many rural households, in-

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come from cassava has made the rural economy more buoyant in Nigeria, Ghana, Tanzania, Uganda and Malawi.

#### **Other development interventions have been concluded include:**

Role	Project title	Sponsor	Period
Project Manager	Cassava: Adding Value for Africa (C:AVA) on secondment to the Natural Resources Institute (NRI), United Kingdom	Bill and Melinda Gates Foundation	2008-2014
Principal Investigator	Case Study of Nigeria Private Cocoa Extension	International Food Policy Research Institute (IFPRI)	2013
Cassava Value Chain Team Leader	MARKETS II Project	United States Agency for International Development (USAID)	2012
National Consultant	Development Partnerships in Higher Education (DelPHE) Programme	United Kingdom's Department for International Development (DfID)	2012
Team Leader	Emerging and Indigenous Technologies for Climate Change Adaptation in the Farming Systems of Southwest Nigeria	African Technology Policy Studies Network (ATPS) Climate Sense Program	2009-2010
Team Leader	Adding value to waste in the cassava processing-goat keeping systems of Nigeria	World Bank Development Marketplace 2008	2009-2011
Chief Investigator	Potential adoption and profitability of the cassava peeler in the cassava processing systems of southwest Nigeria	International Foundation for Science (IFS), Sweden	2008-2011

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Project Manager (Nigeria)	Development of the small and medium scale enterprise sector producing cassava based products to meet urban demand in West Africa	European Commission (EC)	2003-2006
Consultant, Advisory Services	Beneficiary Impact Assessment of the Lagos State Second National Fadama Development Project	The World Bank	2006-2007
Team Leader	Baseline Survey for the Establishment of SMEs Clusters in 14 States of Nigeria	Small and Medium Enterprise Development Agency of Nigeria (SMEDAN) and UNDP	2005-2006
Socio-economic Expert	Environmental Impact Assessment (EIA) of: (a) The Proposed Independent Power Plant Project. (b) The Swamp Area Gas-Gathering Project	Federal Ministry of Environment	2006
Development Communication expert	Investigations on building food marketing policy evidence base in Nigeria	United Kingdom's Department for International Development (DfID)	2004-2005
Lead Investigator	Dynamics of the technology adoption process in rural-based cassava processing systems in southwest Nigeria	International Foundation for Science (IFS), Sweden	2004-2006
Rural Sociologist	Rural-urban migration, poverty and sustainable environment	CICRED, French Ministry of Foreign Affairs	2003-2005
Social Development Specialist	Commercialization of traditional foods and sustainable rural livelihoods	United Kingdom's Department for International Development (DfID)	1999-2002
Rural Sociologist	Trade liberalization and sustainable environment in the export crop sector in Nigeria	United nations Environment Programme (UNEP)	1999-2001
Research Assistant	Assessment of formal and informal education in the University of Agriculture, Abeokuta	Food and Agriculture Organisation of the United Nations (FAO)	1995-1996

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#### **8.4 Development of Rural Communities opposite the University Campus**

There is a Yoruba saying that can be explained as follows: If a warrior on return from the battle ground claims to have killed seven enemies in a row and on entering his compound, he demonstrated this by killing seven roosters; if you did not witness his exploits in the battlefield, you at least saw the massacre in the compound.

When you drive out of the university main gate, take note of the thriving community of students and local people. Note the presence of electricity, drainage and motorable, unpaved roads. The situation was not like this in 2002 when I moved into that community. It is not a happenstance, rather, the outcome of development merchandising by a rural development communication professor.

I was convinced that the most important factor in rural transformation is a visionary leader. This leader should be able to do as he says and encourage others to join him or her to achieve mutually beneficial goals. But as a practicing development merchant, the efforts must result in personal satisfaction while at the same time producing public goods.

I relocated from Eleweran with my family to a plot of land in the tropical rainforest opposite the campus, at least one kilo-

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metre from any other humans. We created our home and exemplified the possibility of making a home in this new environment. We provided our own water, electricity and road. Within a decade, others followed our footstep and relocated to the same area. Today, our community had grown from a one-house village to a thriving mix of students, staff, villagers and others seeking to earn profitable living amongst us.

***Beyond dialectics, you too can make a change!***

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**ACKNOWLEDGEMENTS**

I have been fortunate in this academic adventure. All glory and praises are due the Almighty Allah who has bestowed His favour on His servant, Kolawole Adebayo. He has provided for me in this career, leaders at different periods unequalled in their contribution to build and mould, the results of which efforts stand before you this afternoon.

I owe a debt of gratitude to our current Vice Chancellor, Prof. Olusola Bandele Oyewole. He it was who in 1998 provided the leadership for the *Fufu* team that today has become the nucleus of grant winning in this university. Neither him nor I knew that he would also be the one to superintend my ascension to the pinnacle of this academic career and chair today's occasion – the presentation of the 52<sup>nd</sup> Inaugural Lecture of the Federal University of Agriculture Abeokuta. Thank you sir.

I also appreciate the Pioneer Vice Chancellor of this university, Prof. Nurudeen Olorunnimbe Adedipe. From my days as an undergraduate student of this university, he established a culture of transparent excellence that permitted the likes of me to emerge. I recall when I returned to UNAAB as a Graduate Assistant in 1995, he gave us an assignment to conduct an assessment of the formal and informal extension education in this university. When I thought we had concluded the

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assignment that was thoroughly supervised by eminent senior members of our academic brotherhood that I will acknowledged soon, Prof. Adedipe returned our 102-page report with annotations and corrections on every single page. I learnt from this noble man the necessity for rigour in academic exercises and the need to strive towards greater excellence at all times.

In Prof. Julius Amioba Okojie is a leader with a loving heart, a clean soul and a true believer in the goodness of people. He called me into the university committee system with zest and provided me the opportunity to enjoy the split-site commonwealth scholarship at the University of Reading in the United Kingdom. These windows of opportunities yielded manifold in the development of my academic career.

The contributions of successive Vice Chancellors at FUNAAB: Prof. Israel Folorunso Adu, Prof. Isola Adamson, Prof. Oluwafemi Olaiya Balogun, and the Vice Chancellors of the University of Greenwich: Baroness Tessa Blackstone and Prof. David Maguire in providing the environment for me to thrive as budding academic are also very highly appreciated.

In addition to these leaders, I have been taught, mentored and supervised by several worthy men and women. The list is very long and I have attempted to draw a roll-call as follows:  
Late Prof. Adefolu Akinbode, Late Dr. Isiaka A. Idowu, Prof.

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Long as this list is I just must mention separately Prof Peter Adebola Illemiloluwa Okuneye. He took me under his wings. He stands by me and my family from the day I returned

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ronke Sodiya, Prof. Jonathan J. Atungwu, Prof. E. O. Fakoya, Dr. Tajudeen Banmeke, Dr. Comfort Adamu, Dr. Rufina Ashimolowo, Dr. Mercy Adeogun, Dr. B. O. Opeolu, Prof. Oguntuase, Prof. Kayode Akinyemi, Prof. Mufutau Atayese, Prof. Lukman Prof. A. A. Ladele, Dr. Tunde Sosan, Akinbile, Dr. Biodun Badmus, Dr. Taofeek Shittu, , Mr. and Mrs. Lloyd and Joycelyn Grey, Miss Alice Townsend, Mr. Richard Lamboll, Prof. Keith Tomlins, Ms. Joana White, Dr. Rabiu Kushimo, Alhaja Monsurat Mustapha, Alhaji R. Omosewo, Alaji Rasaq Adedayo, Mr. and Mrs. Kola Awe, Alhaji Sirajdeen Fashola, Mr. Samuel Gbadebo, Mrs. Abosede Gbadebo, Mr. and Mrs. Yinka Oludayo, Dr. Funke Ayinde, the team at FUNAAB DGM – Dr. Jamilu Azzez, Dr. Niyi Afolabi, Dr. Femi Olubiyo, Mrs. Arowosegbe, Mrs. Tessy Shokunbi, Mr. Steven Akosile, Mr. Situ, Mr. Fatai Olugbemi, and Mrs. Oluokun; the CAVA Team – Dr. Adebosola Opeodu, Mr. Orin Hasson, Dr. Ola Ogunyinka, Mr. Alex Oshikhenwa, Dr. Nanam Dziedzoave, Mrs. Grace Mahende, Mr. Francis, Alacho, Mr. Vito Sandifolo, Mrs. Banmeke, Uche Uduma, Alexander Thompson, Ibidun Bello-Sheindemi, Mr. Ibrahim Bamgbose, Mr. Bernard Siwoku, Eng. Kola Adegoke, Mr. Stephen Olonade, the SLIDEN AFRICA team, Sheriff Deputies for and on behalf of others are greatly appreciated..

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Matthew Adetoye (fondly called Adakeja), Miss Olayimika Olufunmi, Mrs. Adeola Egwuomwu, Dr. Adetayo K. Aromolaran, Dr. Okanlade Adebawale-Lawal, Dr. Olubukola B. Osuntade, Mrs. Ugo Chijioke, Mrs. Akinyele, G. A., Mrs. Odum, C. O., Mr. Oose, M. O., Mr. Popoola, T. O, Mrs. Amoku, S. O., Mrs. Abatan, O, Mr. Ojoseitan, E., Miss Adekunle, M. M., Mrs. Odedele, E. E., Dr. Sunday, A. O., Mrs. Oso, O. A., Miss Sadiku, S. A., Mrs. Ogunjimi, K. O., Mrs. Igwe, O., Miss Okonkwo, U. V., Mrs. Ogunsori, B. O., Mr. Oyelakin, M. O., Mr. Kuye, T. I. Dr. Oyekunle, O. C., Olufade, B. O., Ms Yetunde Ayobolu, Ms Dayo, Olowu, Olootu Sofowora, for and on behalf of others have been most worthy followers.

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Finally, my Late Dad, Alhaji Adebayo Sanni told me about PhD when I started primary education. He assured me that I

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need not worry about funding my formal education, because he is providing all that was needed. He died before I entered university, but his mandate was clear and the funding he promised was already engraved in my brain. Allah unlocked and released it as needed. For those who can, please join me to recite one Ayat Kursiy and three surat-Iklas in his memory.

May Allah preserve him as an inmate of heaven on the day of Judgement.

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#### **ACRONYMS AND ABBREVIATIONS**

ADP	Agricultural Development Programme
AERD	Agricultural Extension and Rural Development
AfDB	African Development Bank
AIDS	Acquired Immune Deficiency Syndrome
AsBD	Asian Development Bank
B.Agric.	Bachelor of Agriculture
B.Sc.	Bachelor of Science
BMGF	Bill & Melinda Gates Foundation
BOA	Bank of Agriculture
BOI	Bank of Industry
CBN	Central Bank of Nigeria
CICRED	French Ministry of Foreign Affairs
COLAMRUD	College of Agricultural Management and Rural Development
DFD	Development Finance Department
DfID	United Kingdom's Department for International Development
Dip. Agric.	Diploma in Agriculture
EBRD	European bank for Reconstruction and Development
EC	European Commission
FAMAN	Farm Management Association of Nigeria
FAO	Food and Agriculture Organisation of the United Nations

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FOS	Federal Office of Statistics
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FY	Financial Year
GDP	Gross Domestic Product
HH	Household Head
HIPC	Heavily Indebted Poor Country
HIV	Human Immuno-deficiency Virus
HOD	Head of Department
IBRD	International Bank for Reconstruction and Development
ICT	Information and Communication Technology
IDA	International Development Association
IDB	Inter-American Development bank
IFC	International Finance Corporation
IFPRI	International Food Policy Research Institute
IMF	International Monetary Fund
IRDP	Integrated Rural Development Programme
ISBN	International Standard Book Number
LGA	Local Government Area
M.Agric.	Master of Agriculture
M.Sc.	Master of Science
MDB	Multilateral Development Bank
MDG	Millennium Development Goals
MSADP	Multi-State Agricultural Development Projects

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NACB	Nigerian Agricultural Credit Bank
NACRDB	Nigerian Agricultural Cooperatives and Rural Development Bank
NGO	Non-Governmental Organisation
NSFAM	Nigerian Small Farmers Adoption Model
OGADEP	Ogun State Agricultural Development Programme
PhD	Doctor of Philosophy
SAP	Structural Adjustment Programme
SLIDEN RICA	AF- Sustainable Livelihoods and Development Network for Africa
SME	Small and Medium Enterprise
SMS	Subject Matter Specialist
SPAT	Small Plot Adoption Trial
T&V	Training and Visit System of Agricultural Extension
TMS	Tropical Manioc Species
TZSR	Tropical Zea Streak Resistant
UN	United Nations
UNEP	United Nations Environment Programme
US	United States
VEA	Village Extension Agent

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