

# Unemployment and Underemployment as Indices of Nigerian Youths' Mental Health and the Place of Agricultural Revolution as a Panacea: Implications for Counselling

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## Abstract

Nigeria has a population of about 166.2 million as recorded in 2012 and 113 recognized universities apart from poly-techniques and colleges of education. These higher institutions of learning are churning out graduates in their thousands who have nothing to engage them from year to year in their thousands. The focus of this is to examine the psychological impacts of unemployment and underemployment on the mental health of Nigeria youths and the place of good governance and agricultural revolution as panacea. Research hypotheses were raised to guide the study. A self-constructed 25 item questionnaire was used to elicit information from the 167 subjects for the study. The content validity was determined while its reliability was as carried out through a test-retest method with a coefficient of 0.75. The data collected were subjected to appropriate descriptive and inferential statistics. The results revealed that the perceived level of stress due to unemployment among both male female were not significantly different. The results further indicate that irrespective of how long youths have remained unemployed and their level of education, the preserved level of stress are not significantly different. Recommendations were made on designing initiatives to improve the citizen's wellbeing through good governance and intensive development and revolutionisation of the agricultural sectors.

**Keywords:** Unemployment, Adolescents, Agriculture, Mental health, Counselling implications

## 1. INTRODUCTION

Probably, the most pressing problems in Nigeria today apart from that of Boko Haram insurgent, is lack of employment. Many people both young and old find it difficult to get gainful employment. This lack of adequate and gainful employment has resulted into many hydra headed challenges in the country. The total population of Nigeria was last recorded at 166.2 million people in 2012 from 45.2 million in 1960, changing 268 percent during the last 50 years. (National Bureau of statistics). According to this Bureau, the current unemployment rate as at 2015 is 23.90.

Today, apart from Federal, State and private poly-techniques and colleges of education, Nigeria has about 113 recognised universities with numerous satellite campuses generating manpower for the labour market. The manpower generated is youths with strong skeletal and muscular growth who possess great strength that need to be gainfully and adequately harnessed.

However, to date in Nigeria, there seems to be very little institutional attention paid to the unemployment and underemployment faced by the youths. Even for employees that have been laid off to join the unemployment market, severance benefits are not paid. At the National level, discussions on strategies to increase the number of employment as a whole have lacked implementations. Alongside with this, the current monetization, increase use of technology, alteration of labour laws and reforms have rendered more adolescents and others jobless unabatedly. On the part of the government, political office holders have succeeded in politicising every issue on employment. They have failed to be answerable for the government behaviours and seem not to have been responsive to the people from which their authority was derived.

Table 1 below shows that, compared with many other countries of the world, Nigeria's unemployed rate is highest (23.90) closely followed by Spain (23.70).

Table 1: Unemployment rate in some selected countries.

Countries	Unemployment Rate	Reference
Australia	6.40	Jan/15
Brazil	4.30	Dec/14
Canada	6.60	Jan/15
China	4.10	Nov/14
Euro Area	11.40	Dec/14
France	10.40	Aug/14
Germany	4.80	Dec/14
India	5.20	Dec/12
Indonesia	5.94	Aug/14
Italy	12.90	Dec/14
Japan	3.40	Dec/14
Mexico	3.70	Dec/14
Netherland	8.10	Dec/14
Nigeria	23.90	Jan/15
Russia	5.30	Dec/14
South Korea	3.40	Jan15
Spain	23.70	Nov/14
Switzerland	3.50	Jan/15
Turkey	10.70	Nov/14
United Kingdom	5.70	Dec/14
United State	5.70	Jan/15

Source: <http://www.tradingeconomics.com/countriesname/unemployment-rate>

Cursory observations also reveal that Nigeria is still far from operating her government according to the elements of good governance. Since government is the process of decision-making and the process by which decisions are implemented, Nigeria seems to have concentrated more on making laudable political programmes and propaganda that lack implementations. Good governance demands that processes and institutions produce results that meet the needs of the society while making the best use of resources at their disposal. It is pertinent to observe that majority of Nigerians especially youths are not even meeting their primary psychological needs. Corruption and lack of accountability in the Nigerian government has plundered the country further into so many hardships. Political office holders seem not to be accountable to the public. Good governance demands that organizations, institution or individuals must be accountable to those who will be affected by their decision or actions.

Furthermore the absence of transparency, responsiveness, equity and effectiveness in the Nigeria system of government has resulted in gross unemployment that has become serious impediments to the social progress of the nation. Apart from representing a colossal waste of the country's manpower resources, unemployment generates welfare loss in terms of lower output, thereby leading to lower income and negative psychological well-being

#### Concept of Underemployment

Underemployment is a condition that exist when there are people who are able to work, wishing to work, failed to obtain suitable employment but instead they are just employed to keep the body and soul together (Okun, 1995). In another word underemployment results when labour is not utilized for a maximum time or to full advantage (Amaechi 2000).

The International Labour Organization (ILO) defines two major categories of underemployment. The first category involves those who are involuntarily working part-time for shorter than normal period per week and the second category involves the invisible underemployment which exists when a person's working time is not abnormally reduced but whose employment is inadequate.

While the definition of underemployment seems to vary both between and within academic disciplines, all seem to share two key elements: underemployment is defined as an inferior lesser, or lower quality type of employment. In addition, underemployment is defined relative to the employment experiences of others with the same education or work history. In other cases, underemployment is defined relative to the person's own education and one's work history (Philip, 2002). According to Zvonkovic (2008) underemployment means when 'current earning are at least 20% less than earning in the previous job. In her view, loss of income is the critical element in defining underemployment. Gordon and Tipps, (2005) have defined underemployment in terms of erratic employment or in terms of employment mismatched with education and training.

#### Concept of Unemployment

The International Labour Organisation (ILO) defines the unemployed as the members of the economically active population who are without work but available for and seeking work, including people who have lost their jobs

and those who voluntarily left work (World Bank, 1999). Although there seems to be a convergence on this concept its application has been bedevilled with series of problems across countries. Okigbo (1991) for example points out the problem arising from the concept of labour force while defining unemployment. According to him, in Nigeria for example, people below the age of 15 years and those above the age 55 years, who are actively engage in economic activities, are usually excluded from labour statistical surveys. All these factors have the tendency to result in underestimation of unemployment thereby making international comparism difficult.

However, unemployment may be defined as a condition that exist when there is an individual who is able to work, is wishing to work, is dependent on work for survival but is unable to obtain an employment. Cursory observations also reveal that, in Nigeria apart from the National Directorate of Employment (NDE) offices, which are located only in big cities, there are no career/employment offices where citizens register their names and areas of specialization after graduation in anticipation to securing jobs. The government seems not to have provided the citizens with an acceptable level of public services in this area. This has led to flocks of adolescents who roam about the streets looking for means of keeping body and soul together. Majority have become psychologically insecure and taken to various social vices.

Jahoda (2002) argued that employment providers 'latent function' which are beneficial to workers and which lead to more positive mental health. These latent functions according to him include: increased social interactions at work, a greater sense of personal identity, and a greater structure to the day. This perspective implicitly suggests that all employment is preferable to no employment.

However, recent empirical work suggests that young underemployed workers are just as worse off psychological as unemployed (Feather, 2005; Goldney, 2001). Furthermore, difficulties in finding employment may lead to 'learned helplessness' (Seligman, 2005), which results in lower self-esteem, increased depression and decreased feelings of control. Unemployed people may express strong feeling of frustration about inability to grow and advance in the world of work. They feel 'entitled' to good jobs and this make them more disillusioned with their situation. The lack of opportunity for advancement and challenge to the lives of the unemployed and underemployed may also lead to the expression of more negative perceptions of their abilities to make good career decisions in the future and about their prospects for realizing their dreams.

In many ways, part of what constitute to unemployment also is retrenchment of workers. This seems to represent a violation of the psychological contract between workers and the organization involved. When laid-off workers are forced to look for other employments in the work force, it is unlikely they will have the same level of career investment or excitement about careers as they had previously. For many young graduates too, unemployment and underemployment may represent a violation of expectations. University graduates expect, perhaps naively, to find challenging work upon completion of their degrees. As a result of their unfulfilled expectations, graduates are likely to become psychologically unhealthy which may lead to decrease in their commitment to the nation at large.

Unemployment has been correlated with higher crime rates and alcoholism with a host of its associated social problems: medical neglect, eviction and family desertion even mental illness and hospitalization (Bakke, 1990). On the other hand a job or gainful employment seem to be considered as the single most reliable 'medicine' or reliable means of obtaining the fundamental benefits, privileges and satisfaction in the society. These benefits include: economic security, social status, family and social prerogatives, medical benefits (at home and abroad) recreational and educational opportunities and especially in the Nigerian context, opportunity to social limelight. Thus, the importance of employment seems not to be only in its value towards countering poverty, hardship and dependency but also in dignity, social contact and self-aggrandizement. .

Underemployment among citizens may lead to individuals growing cynical about the relationship between hard work and employment success and turn instead to non-performance based behaviour. This may lead many workers to become eye-service and men-pleasers in their places of work while they internally suffer the pain of guilt of such behaviours. Underemployment may also be linked to absenteeism. Workers who are dissatisfied with their jobs are more likely to take 'mortal health days' or day off not due to physical illness (Breugh, 2001). Burriss (2003) noted that underemployed workers frequently channel their desires for challenges and excitement through activities outside of the workplace. According to him, they are less likely to engage in loyalty behaviours, obedience and even following rules and regulations.

There are mounting evidences in our various communities that unemployment and underemployment is associated with decreased quality of martial relationships. Newman (2002) also found that unemployed husbands and wives were significantly more depressed and significantly less satisfied with their marriages than a control group. Unemployment and underemployment may have immediate negative consequences for the children in the family. Children (particularly adolescents) may feel uncomfortable about the increasingly visible material differences between themselves and their peers, a problem exacerbated by their embarrassment over their parents lack or low status jobs. The authority of the unemployed and underemployed parent within the family may also be undermined. If unemployment or underemployment forces the family to relocate to a less conducive environment, children may resent their parents for tearing them away from their friends and

neighbours and for bringing them 'low' in their social status.

Generally, unemployment and underemployment may have long-term implication for the psychological development of the unemployed and underemployed loved ones. Adolescents and young ones often have to go to work to help support the family. This had led to incidences of child abuse, trafficking, prostitution and street begging among young ones. Teenagers may have less time to spend in valued interactions with peers while some may have to lower or shelve their aspiration to go for further studies. Unemployment and underemployment on the part of parents prematurely force teenage children into adult roles, making them feel responsible for providing emotional support for their parents instead of receiving it. Moreover, these children may develop low self-esteem and anxiety about their own abilities to become financially secure adults.

The effects of unemployment and underemployment radiate out and may negatively influence social relations outside the family. One of the most frequently noted responses of the unemployed and underemployment is social isolation. Many laid-off workers and unemployed youths may feel they have drained their friends and loved ones' patience and support and begin to turn inward instead (Feldman, 2002). Workers re-employed at lower wages and unemployed youths frequently cannot afford the same types of social activities with old friends and increasingly find excuses to decline invitation to join these events. They may turn down invitations to dinners even when they have no food to eat because they cannot afford to reciprocate or are embarrassed by their new circumstances.

The consequences of unemployment are not simply short-term. The negative spin-off effects last much longer than the period of unemployment or underemployment themselves. The longer the effects, the more injurious their effects on family members, friends and the nation at large. Therefore, the need to advert the negative effects of unemployment and underemployment should feature very prominently in the development objective of developing countries like ours so that this issue can be properly addressed.

#### **Statement of the Problem**

The employment difficulties facing graduates in Nigeria have negative consequences not just for the affected young people but for the society as a whole. Persistent youth unemployment lead to wastes human resources that could contribute to the economic progress in the short-run, widespread unhappiness (of which rising suicide rates are a symptom) and social discontent among the youth, and may leave long-term scares on the working adults of the next generation. In extreme cases, alienated youth, especially if they are many, can cause social disruption in society.

Politicians and the popular press have made low unemployment rate the symbol of economic well-being for families. Largely ignored have been the economic and emotional problems of those who are unemployed or underemployed in jobs requiring significantly less education and work experience than they possess. Many people especially youths have no jobs and are often in positions offering much lower wages, fewer benefits, fewer working hours, less job security than they would have wished to get. Unemployment and underemployment have been consistently associated with lower levels of psychological well-being and mental health. Empirical research has found that underemployment and unemployment are positively correlated with depression and negatively correlated with self-esteem, locus of control and general affect (Mine & Tiggemann, 2003). At the most extreme unemployment has also linked with suicide (Stack, 2004). Liem, (1998) observed a positive correlation between overall life satisfaction and employment.

Young adults who fail to get job or a 'satisfactory' job upon graduation often move back into their parents houses to live on them, such an arrangement decreases their opportunities to entertain friends at home and parents' monitoring of non-essential expenses for leisure pursuits. These may result in conflict between parents and young adults leading to emotional stress in both partners.

Youth occupy a prominent place in nation. Apart from being the future owners and leaders of a country; they have the numerical superiority over the middle aged and the aged. Nigeria therefore needs to address the unemployment and issues of underemployment of her youths as a matter of urgency for the socio-economic advancement and good mental health of her citizens.

#### **Purpose of the Study**

The purpose of this research work is to contribute to knowledge and provide empirical evidence of the state of mental health of Nigeria unemployed youths. It also aimed to provide agricultural revolution as alternative and possible counselling strategies as ways to better mental health among these individuals.

#### **Hypotheses**

Four hypotheses were generated to guide the study. The hypotheses were tested at 0.05 level of significance.

Ho1: sex of unemployed graduates will have no significant relationship with their stress somatic symptomatology.

Ho2: The employment status of graduates will have no significance relationship with their stress somatic symptomatology.

Ho3: Academic qualification of unemployed graduates will have no significant relationship with their stress somatic symptomatology.

Ho5: The length of time graduates have stayed unemployment will have no relationship with their stress somatic symptomatology.

## Method

### Participants

167 subjects participated in this explorative research. All participants were volunteers living in major cities in Nigeria who visited the National Directorate of Employment offices in search of jobs. They described their current job status as either unemployed (N=147) or underemployed (20).

The participants comprise of male and female youths who are graduates from Nigeria higher institutions of learning. The participant's ages ranged from 19 - 32 years. Participants were mostly single.

### Instruments

**Demographic Questionnaire:-** Subjects were asked questions regarding their age, gender, marital status, work status, educational qualification and how long they have been unemployment.

**The Self-Report Questionnaire:-** A Self-Report Questionnaire (SRQ) was used to obtain information from respondents in this study. The Self-Report Questionnaire (SRQ) is a collection of three self-report dimensions intended to compute harmful emotional states of depression, anxiety and stress. Items measure symptomatology such as hopelessness and devaluation of life. The anxiety scale (14 items) measures symptomatology such as situational anxiety, skeletal muscle effect and automatic arousal while the stress scale (14 items) measures symptomsomatology such as default in relaxing, nervous arousal, being easily upset, irritated and impatient. The items in this questionnaire were adapted from the Depression Anxiety Stress scale of Lovibond and Lovibond 1995. Goldberg's (1979) version of General Health Questionnaire and Holmes and Rahe (1994) Stress Scale. Mumford, Minihas, Akhata and Mubbashar (2000) concurred to the use of questionnaire consisting of psychological symptomatology as helpful in ascertaining psychological problems. There was no clinical diagnosis made by the researcher. All items in the questionnaire focused on cognitive symptoms and mood states. Participants were requested to indicate how true the items on the depression and anxiety relate to them i.e. almost always true, often true, seldom true and almost never true. The responses were scored: Almost always true=4, often true=3, seldom true=2 and almost never true=1.

On the stress scale, respondents were to shade the appropriate degree of intensity of their experiences of the complaints. They were to shade either No complain, slight complain, moderate complain, severe complain. The responses were scored: No complain=0, slight complain = 1, mild complains = 2, moderate complain = 3, severe complain = 4 and very severe complain = 5. The responses were analysed using standard deviation, mean and t-test.

**Validity and Reliability of Instrument:-** The Self-Report Questionnaire (SRQ) for this study was given experts in clinical and counselling psychology who made useful suggestions. Based on their suggestions, some of the items were removed while some were reconstructed. The final copy of the items was agreed to have content validity.

The reliability of the instrument was carried out using the test- retested method. The instrument was administered on 40 subjects in the population but outside the sample. After about 2 weeks, the instrument was again re- administered on the same set of subjects. The two sets of scores obtained were correlated using Pearson Product Moment Correlation test. A correlation coefficient of 0.75 was obtained. The sub-sectional reliability coefficient of 0.72, 0.75, and 0.79 were obtained for depression, anxiety and stress respectively.

### Procedure

The researcher personally distributed the questionnaires to the various National Directorate of Employment (NDE) offices. The Self-Report Questionnaire was administered by the research assistants engaged by the researcher in the NDE offices as the participants come to register as job seekers.

## Results and Discussion

The results of the research study are presented in table I, II, III and IV. T-Test of Variables on Unemployed and Underemployed Youths

Table 1: Level of stress of respondents and their sex.

Variable	N	Mean	Std. Dev.	Df	t- cal	t-table	Remarks
Male	79	42.53	11.807	165	1.544	1.645	Not Sig
Female	88	39.50	13.400				

Table II: Employment Status of the respondents and stress level

Variable	N	Mean	Std.Dev.	Df	t- cal	t-table	Remarks
Unemployed	147	45.62	17.338	158	1.524	1.645	Not Sig.
Underemployed	13	40.14	11.911				

Table III: Academic Qualification of respondents and their level of stress

Variable	N	Mean	Std.Dev.	df	t- cal	t-table	Remarks
Master	9	40.33	12.186	70	0.408	1.645	Not Sig.
BA/B.Sc/HND or Its Equivalent	63	42.29	13.594				
Master	9	40.33	12.186	61	0.161	1.645	Not Sig.
NCE or Equivalent	54	41.04	12.128				

Table IV: Year of being Unemployed of respondents and their level of stress

Variable	N	Mean	Std.Dev.	Df	t- cal	t-table	Remarks
0-2 years	87	39.92	13.268	123	1.538	1.645	Not sig.
3-5years	38	43.74	11.500				
0-2 years	87	39.92	13.268	92	0.531	1.645	Not Sig.
6-8 years	7	37.14	13.729				
0-2 years	87	39.92	13.268	97	0.166	1.645	Not Sig.
9 years and Above	12	40.58	10.335				

Table I shows that the unemployed and underemployed males perceived more stress than the female (mean = 42.53 and 39.50 respectively). Table II also revealed that respondents perceive stress irrespective of whether they are unemployed or underemployed. However, the unemployed perceive more stress than the underemployed (mean = 45.62 and 40.14) respectively. It can be observed in table III that irrespective of the academic qualifications of the unemployed and underemployed, they all perceive stress due to their employment status. Respondents with academic qualifications of Bachelors of Arts and Sciences (BA/B.Sc) perceive more stress than those with master's degree (M.A / M.Sc) those with National certificate in Education (NCE).

Table IV reveals that respondents perceive stress irrespective of how long they have remained unemployed or underemployed (0-2 years m= 39.92, 3-5 years m= 43.74, 6- 8 years m= 37.14 and 9 years above m= 40.58). However respondents who have remained unemployed and underemployed for between 3-6 years perceive stress most (m= 43.74)

The study revealed that the unemployed are actually under stress .In line with this, Patton and Noller (2009) observed that leaving school and engaging in a job was associated with increased positive mental health and psychological well-being whereas leaving school and becoming jobless was associated with depression, crime oriented behaviours and general deterioration of mental health. Unemployment has been correlated with higher crime rates and alcoholism with a host of its associated social problems: medical neglect, eviction and family desertion, mental illness and hospitalization (Goldbery, 1979).

In line with the findings of this research, Kaufman (2005) observed that youths who who are jobless or lose their jobs go through stages of reaction as they try to gain employment: a period of shock followed by a period of high-energy job seeking, then by a period of self-doubt and anger and without satisfactory employment or re-employment, and a lapse into despair. In his opinion, Racheem (1993) observed that incidence of disguised employment or unemployment has been acknowledged in literature as a serious constraint to economic progress. According to him their effects could be considered as a reflection of the extent to which some human resources are rendered potentially idle.

#### Counselling Implications

Initiative designed to improve the citizen well-being through good governance are likely to improve the productivity of labour the employment status of job seekers and increase 'gross national happiness'. Investing in longer term initiatives to improve people's psychological well-being well helps to develop resiliency skills that reduce poor state of mental health, and improve people's ability to manage social and economic challenges associated with structural reforms.

The continually changing face and nature of work today require adaptive coping strategies that allow for easier and expected transition from one type of work to another or complete joblessness. The traditional practice of obtaining one job for life is gradually disappearing and it is increasingly the pattern of employment for one person to have a sequence of jobs, which may differ in skill requirement. There is, therefore, need for young people to learn work-related skills, but these are increasingly likely to be generic skills rather than preparation for a particular job.

These skills would require young people, especially to view change as an inevitable part of life. This would entail seeing 'job security' as a readiness and an ability to adapt rather than expecting to learn a certain set of skills that will guarantee life-long employment. However, the development of such an optimistic attitude requires some opportunity to experience a sense of mastery through counselling. In the face of recent global economic recession, it is imperative for government to ensure growth and development of rural and urban small-scale sectors. This should consider, very seriously, encouraging people to establish more labour-intensive small scale enterprises with the propensity to empower the citizens.

As a corollary to this, industrial policies should be made in such a way that it would go a long way in providing job opportunities and invariably positive mental health among citizens. Appropriate incentives and structures may be designed for investors to encourage other capable individuals to invest while the government at all levels ensure a conducive environment through the provision of security and appropriate policies. The systematic development programmes such as the National Economic Empowerment Development Strategies (NEEDS), the State Economic Empowerment Development Strategies (SEEDS) and the National Poverty Eradication programmes (NAPEP) should be properly implemented. Effective implementation can be carried out in collaboration with the Public-Private Sectors (PPS) and the National Orientation Agency (NOA).

Aggressive grassroots mobilization and sensitization should be put in place to create more awareness of the different development programs. This can be done through the mass media and the organization of seminars and workshops on skill acquisition opportunities. In the interim, the government can assist the unemployed and underemployed with subsidy such as rent and food subsidies to cope with the cost of living. This might go a long way to reduce the rate of crimes in the society and ameliorate the psychological effects of unemployment and underemployment on concerned individuals.

In Nigeria today, there seems to be no good programme to accommodate the unemployed youths, talk less of the underemployed. The government must however realise that the problem of unemployment is not a problem that the nation can run away from, the nation has to coped with it just as it is done in the developed countries of the world

There is an urgent need to have a data base about the details and extent of the unemployed so that programmes to cater for them at various levels of the society can be developed. The government at all levels should implement the industrial policy objectives by promoting development and fair distribution of industries in all parts of the country rather than closing down the existing ones. Schemes designed to promote indigenous manpower development in the industrial section by raising the proportion of indigenous ownership of industries for the youths should be put in place. In the same vein, the concentration of industrial activities in only few areas of the country should be discontinued.

Raising agricultural productivity is central to accelerating broad-based economic growth, reducing poverty, improving food security and positive mental health. Improving agricultural productivity goes hand in hand with employment-generating industrial structural change.

According to Ajibefun (2015) agricultural is the largest employer of labour in Africa and responsible for over half of export earnings and has potential to play the major role in the continents development. He however observed that agricultural productivity especially in sub-Saharan Africa has been stagnating for many years. Moreover according to him, opportunities to embark on intensive agriculture are no longer available given to the poor economic status of farmers and the land tenure system in Nigeria which of hinder access of farmers to farm land.

In the same vein, in the recent times, Nigeria agricultural policies and programme have undergone changes. These changes however seem to be a mere reflecting of changes in government or administration. These policies and programmes vary only in nomenclature and organizational network. Despite all the policies and laudable programmes Nigeria seems not to have been able to achieve remarkable progress in agricultural production and productivity.

Agricultural revolution is an unprecedented increase in agricultural production due to increase in labour and land productivity. Nigeria has a vase of virgin fertile land that is calling for cultivation. She is generally endowed with numerous all-season rivers and a favourable tropical climate. Rainfall is generally adequate and fairly well distributed throughout the country (Ajibefun, 2015)

Cursory observations show that majority of farmers are rural dwellers and ensuring that farmers have adequate access to financial resources is a key tenet of successful agricultural rural development strategies. Policy-maker has long understood that rural producers who cannot meet their needs for capital must settle for suboptimal production strategies. When producers are unable to make the necessary upfront investments or cannot bear additional risk, they have to forgo opportunities to boost their productivity, enhance their income and improve their well-being. A situation that would hinder national agricultural development to reduce unemployment.

Furthermore, without adequate access to loans, producers who face negative shocks such as drought, illness or a significant drop in the prices they receive can lose some of the few assets they do have. Conversely,

producers who have access to well-designed credit and saving can avail themselves of capital to finance the input, labour and equipment they need to generate income; can afford to invest in riskier but more profitable enterprises and asset portfolios; can reach markets more effectively; and can adopt more efficient strategies to stabilize their food consumption. In the aggregate, broader access to financial services provides opportunities for improving the agricultural output, food security and economic vitality of entire communities and nations. Nigeria Government needs to take a positive direction in this area while farmers make commitment to pay back their loans

Formation and implementation of agricultural policies are critical to the performance of this sector. A review of Nigeria agricultural policies clearly indicates that while a number of good policies have been formulate and implemented over the years, the impact of such policies has not been significant, policy failure, resulting from inconsistency and lack of political will seem to have characterised most of the policies implementation in the last decades. Government at all levels need to have a change of attitude to aids this and be more committed to policy continuity and implementation.

It is counselled that an intensive development of the agricultural sector should be revolutionised. Agricultural mechanization and many incentives should be encouraged to woo youths back to the land. Many youths and older people troop to the urban areas for lack of social facilities. Rural electrification should therefore be of high priority to the government. Boreholes, pipe borne water and rural housing schemes should be made available in these rural areas to encourage educated farmers to stay engaged permanently on their farms. It is strongly counselled that the new democratic government should make diversified economies a priority. This will minimize the country's total reliance on oil. It is hoped that if these counsels are taken into consideration, Nigeria would have a place among the developed nations come year 20:20.

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