



## **A SURVEY ON THE ALTERNATIVE SOURCES OF FUNDS FOR SCHOOL FARM PROJECTS IN ETHIOPE EAST L.G.A OF DELTA STATE**

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### **ABSTRACT**

The study was set up to survey alternative sources of funds for school farm projects in Ethiope East L.G.A. Five research questions were formulated to guide the study. The population comprised of sixty seven (67) Agricultural Science teachers and fifty three (53) principals in the secondary schools in the study area. The whole population was used for the study due to its small size. Data was collected from respondents using structured questionnaire. The results of the analyses revealed that financial institutions were open to schools to source funds for school farm project apart from commercial and micro-finance banks which criteria were difficult for the schools to meet. However, the government provided several other ways to fund the school farm projects. Agricultural activities were found to be a viable way of utilizing loans from financial institutions. Based on the findings of the study, it was recommended that government should make possible for schools to access commercial and micro-finance banks to provide credit in the absence of collateral in order to improve school farm project execution.

**Key words:** School farm, Alternative funds, Projects

### **INTRODUCTION**

Vocational agriculture is an aspect of vocational education which emphasizes on skills, knowledge and attitude required in all areas of agriculture for proficiency in agricultural production. One of the principles of vocational agriculture is learning by doing. In the traditional homes, children learned farming skills from their parents through observation, imitation and direct participation on the farm. Boys learned farming activities such as clearing of grasses, stumping, staking, harvesting of mature crops among others while girls embarked on transportation and marketing of harvested agricultural produce. Similarly, boys placed under the tutelage of an experienced farmer, learned a particular occupational skills through the apprenticeship system (Egun, 2010).

The method of providing agricultural skills has been through the school. Following British colonization, the people's awareness of rapid improvement of agricultural resources increased in Nigeria; and through this Agricultural Science was introduced into schools in the country. Generally, the task of providing boys and girls with agricultural skills shifted to the schools guided by a structured curriculum aimed at enabling students to acquire basic knowledge and practical skills in agriculture, preparing students for occupations in agriculture among others (FRN, 2004). Acquisition of basic knowledge and practical skills in agriculture goes beyond theoretical explanation of concepts but involves learning agriculture in a practical oriented way which is possible through the school farm. Olaitan and Mama (2001) defined the school farm as a field laboratory specially designed for the purpose of imparting agricultural knowledge and managerial skills to students in the school through practice. The authors also stated that the school farm provides students with knowledge and skills in agriculture, demonstrates farm practices to students and provides opportunities for students to practice what they have learnt in the classroom. Osinem (2008) in its own dimension sees the school as critically important for economic, aesthetic and education dimension, such as developing skills in students, stimulating students' interest in farming, directing agricultural extension services, laboratory for research work, source of money to the school, store of value to the students, source of transfer of knowledge, aesthetic values, recreational centre as well as an experiment unit to both teachers and

students of agriculture. Students put theoretical knowledge into practice in the school farm under the guidance of the teacher.

However, many schools in Nigeria and in Delta State in particular lack facilities and funds to carry out project for practical subjects like agriculture. Like other local government areas in Delta State, schools in Ethiope East LGA lack funds. As pointed out by Ondia (1995), teachers do not adequately demonstrate agricultural skills in secondary schools due to lack of funds to buy the necessary tools, equipment and other materials. Funds generated from the school farms have not been enough to run the farm activities not to talk of the school in general.

Omaren (2002) opined that lack of funds to acquire educational facilities such as school farms hindered the practical teaching of the subject and the stimulation of food production. This problem requires funding which must be adequate and timely for efficient organisation of agricultural programmes. This was emphasized by Nyachwo (2001), who recommended that the Ministry of Education grant should provide more financial assistance to schools purposely for agriculture as a subject so that agriculture operations are done in time.

Though agriculture programmes are costly to run, Head teachers show willingness to support them (Erongu, 1996). This agrees with what Ondia (1995) found that Head-teachers co-operate with their agriculture departments, but unfortunately funds are in short supply and untimely.

Apart from insufficient funds school farm projects; there are problems associated with alternative sources of funds for farm projects. Oladeebo (2008) identified these problems as the process of loan acquisition, terms and agreement, loan components, disbursement plans and repayment plans, farming experience, farm size, gross farm income, interest rate, farm output and recently the factors of climate change are but a few to mention. The poor repayment of loan has affected so many financial institutions to the extent of causing them to liquidate. There is the need to seek for alternative sources of fund to run the school farm if it is to achieve its objective which is to improve practical teaching of Agriculture in schools. Therefore, the study seeks to identify alternative sources of funds for school farm projects in Ethiope East L.G.A of Delta State.

### **Objectives of the Study**

The study will achieve the following objectives:

1. To examine the features of school farms in Ethiope East L.G.A of Delta State
2. To identify alternative sources of funding school farms in Delta State
3. To determine the problems associated with the alternative sources of funding school farms
4. To find out steps taken by government in funding school farm projects
5. To find out the possible ways of using loans and profit in expansion of school farm projects.

### **METHODOLOGY**

The research work adopted a survey research design. The population for the study was Agricultural Science teachers and principals (School administrators) in the area of study. There were sixty seven (67) Agricultural Science teachers and fifty three (53) principals in secondary schools in Ethiope East LGA of Delta State (Ministry of Education Asaba, 2014). Therefore, the total respondents used for the study was one hundred and twenty (120). All the respondents were used for the study due to population size.

Statistical tools such as percentage, frequency, mean and standard deviation were used for the study. Questionnaire was used as instrument for data collection. Items with mean weight of 2.5 and above were accepted while items with less mean weight were rejected.

### **RESULTS AND DISCUSSION**

Data collected for the study were analysed and discussed based on the objectives formulated for the study.

The result in Table 1 showed that there was higher number of Agricultural Science teachers when compared to the school administrators in the study area. This implies that the schools located in the study have enough Agricultural Science teachers who serve as managers of the school farms. The result also indicated that there was higher number of Agricultural Science teachers that were males than female within the respondents. Responses on years of experience showed that 80% of the respondents have experience on teaching and school administration above 4 years. This implies that

the respondents have the enough experience to run the school farm to serve as an educational facility and a means for generating income for the school.

**Table 1: Description of respondents based on characteristics**

S/N	Characteristics	Frequency	Percentage
1	<b>Position</b>		
	Agricultural Science teachers	67	55.83
	School Administrator	53	44.16
	<b>Total</b>	<b>120</b>	<b>100</b>
2	<b>Sex</b>		
	Male	78	65
	Female	42	35
	<b>Total</b>	<b>120</b>	<b>100</b>
3	<b>Years of Experience [Years]</b>		
	1 – 3	24	20
	4 – 6	30	25
	7 – 9	48	40
	10 – 12	08	6.67
	Above 12	10	8.33
	<b>Total</b>	<b>120</b>	<b>100</b>

**Source: Field work, 2015**

#### **Features of school farms**

The result in Table 2 indicated that the respondents agreed that most of the identified statement items such as fertile soil, large expanse of land, proximity to water and others were features found in the school farm in the study area. However, instructional facilities that would aid teaching and learning

**Table 2: Mean ratings of the responses of Agricultural Science teachers and school administrators on the features of school farms in Ethiope East LGA (N=120).**

S/N	Statement items	Mean	SD	Remark
1	The school farms are usually sited in large expanse of land	3.01	0.74	Agreed
2	School farms are located on fertile, loose well drained soils	3.21	0.80	Agreed
3	School farm should be sited very close to a source of water supply	2.86	0.70	Agreed
4	School farms are sited on relatively flat land	3.00	0.88	Agreed
5	There are good road to the school farm for easy accessibility	3.15	0.90	Agreed
6	The school farm are close to the school as possible	2.51	0.68	Agreed
7	There is security to avoid pilfering and stealing on school farms	2.89	0.77	Agreed
8	The school farm is usually divided into crop, animal and equipment sections	3.67	0.83	Agreed
9	The school farm has a manger which might be the Agric Teacher or Technician	3.40	0.74	Agreed
10	Ornamental plants are usually planted in the school farm for recreational purpose	3.52	0.89	Agreed
11	Instructional aids are found in the school farm	2.11	0.71	Disagreed

**Source: Field work, 2015**

process in the school farm were not available in some of the school farms in Ethiope East LGA as indicated in the result. This constrain is capable of defeating the major objective of the school farm which is to provide the opportunity for students to learn practical oriented agriculture. The use of

instructional materials provides the teacher with interesting and compelling platforms for conveying information since they motivate learners to learn more. Furthermore, the teacher is assisted in overcoming physical difficulties that could have hindered his effective presentation of a given topic (Okobia, 2011). Also, the use of instructional materials does not only encourage teachers and students to work collaboratively but also results in more cooperative learning activities among the students.

**Alternative sources of funding school farms**

Table 3 indicated that the identified alternative sources of funds such as Agricultural and cooperative rural development bank; PTA funds; Non-governmental organizations-microfinance institutions; government own financial institutions and others were open for schools in Ethiope East LGA to source for funds to execute school farm projects. However, commercial bank, micro-finance banks were not open for schools in the study area to access funds. Central bank of Nigeria (CBN) guaranteed loans through commercial banks require customers to have an account with the commercial bank and tangible or intangible collateral security while traditional credit providers (i.e., money lenders) usually do not require a deposit relationship, which may be responsible for the high interest charged, as no collateral is required (Ben-Yamind.; Okojie, Monye-Emina, Eghafona, Osaghae, and Ehiakhamen, 2010; and World Bank 2008). These constraints may be responsible for the inaccessibility of the schools to funds from these organizations for school farm projects. The inaccessibility of the schools to funds from these organizations has a resultant negative effect as there may be no money to execute projects needed in the teaching/learning process in the school farm.

**Table 3: Mean ratings of the responses of Agricultural Science teachers and school administrators on the alternative sources of funding school farms in Ethiope East LGA (N=120).**

S/N	Statement items	Mean	SD	Remark
<b>Formal sources</b>				
1	Commercial banks	1.85	0.80	Disagreed
2	Microfinance banks	2.03	0.70	Disagreed
3	Agricultural and cooperative rural development bank	2.67	0.88	Agreed
4	Government-owned credit institutions	2.81	0.90	Agreed
<b>Semi-formal Sources</b>				
5	PTA funds	2.89	0.77	Agreed
6	Non-governmental organizations-microfinance institutions	3.41	0.83	Agreed
7	Co-operative societies	3.40	0.74	Agreed
<b>Informal Sources</b>				
8	Money lenders	2.11	0.71	Disagreed
9	Rotating savings and credit associations (Isusu)	3.10	0.66	Agreed
10	Parents	2.06	0.72	Disagreed
11	Community groups	3.12	0.68	Agreed

**Source: Field work, 2015**

**Problems associated with the alternative sources of funding school farms**

The result in Table 4 indicated that the respondents agreed that most the statement items identified were problems associated with the alternative sources of funding in school farms. The result is in line with findings of Ayanda and Ogunsekan (2012) who stated that in spite of the importance of loan in agricultural production, its repayment is fraught with a number of problems especially in the small holder farming. These include the process of loan acquisition, terms and agreement, loan components, disbursement plans and repayment plans, farming experience, farm size, gross farm income, interest rate, farm output and recently the factors of climate change are but a few to mention. The poor repayment of loan has affected so many financial institutions to the extent of causing them to liquidate. Over the years, farmers have been found to be insensitive, resolute and unresponsive on repayment of agricultural loans acquired from banks (Oladeebo, 2008). School farms are viewed by financial intuitions as less economic venture; hence it is difficult for schools to access loans for school farm project.

**Table 4: Mean ratings of the responses of Agricultural Science teachers and school administrators on problems associated with the alternative sources of funding school farms in Ethiope East LGA (N=120).**

S/N	Statement items	Mean	SD	Remark
1	The process of loan acquisition	2.88	0.81	Agreed
2	Terms and agreement associated with getting loans	3.30	0.57	Agreed
3	Loan components	2.91	0.55	Agreed
4	Disbursement plans and repayment plans	3.00	1.01	Agreed
5	Inadequate experience of the school manager or teacher may be a problem in accessing loans	2.04	0.84	Disagreed
6	Inadequate gross farm income hinders access to loan or credit	3.03	0.77	Agreed
7	Interest rate	3.14	0.83	Agreed
8	The farm output is considered before giving out loan	2.92	0.65	Agreed
9	Poor repayment of loan	3.03	0.72	Agreed
10	Difficulties in meeting legal obligations with respect to fund raising	2.08	1.01	Disagreed
11	Banks' perception of agricultural credit as a highly risky venture	3.00	0.83	Agreed
12	Fixed repayment periods do not suit annual cropping	2.74	0.64	Agreed
13	High cost of administering loans	2.02	0.54	Disagreed

Source: Field work, 2015

#### **Possible steps taken by government in funding school farm projects**

Table 5 indicated that the respondents agreed that most of the statement items were steps taken by government in funding school farm projects. UNESCO (2008) revealed that the government assists schools (indirectly to school farm) financially in several different ways. These may include: Paying grants to schools paying teachers' salaries, assisting schools to establish money generating projects, providing technical assistance including materials and equipment and financing the construction and rehabilitation of school plant. These forms of financial and technical assistance from the government could improve the teaching and experience and income generated in the school farm.

**Table 5: Mean ratings of the responses of Agricultural Science teachers and school administrators on possible steps taken by government in funding school farm projects**

S/N	Statement items	Mean	SD	Remark
1	Paying grants to schools	2.01	0.76	Disagreed
2	Assisting schools to establish money generating projects by providing technical assistance including materials and equipment	2.30	0.57	Disagreed
3	Financing the construction and rehabilitation of school plant	2.91	0.55	Agreed
4	Preparing syllabuses and materials	3.00	0.93	Agreed
5	Providing periodic inspection of farm	2.74	0.84	Agreed
6	Providing credit schemes and firm where schools can lend money to fund their projects	2.71	0.77	Agreed

Source: Field work, 2015

#### **Ways of using loans and profit in expanding school farm projects**

The result in Table 5 revealed that the respondents agreed that the identified statements items were ways of using loans and profit in expanding school farm projects. Most of the items were tailored towards using loans to put in place facilities and machines that could enhance the income and profit of the school farm. The finding indicates that agricultural activities are economic venture that is capable of improving the financial status of organizations and individuals. Also, it indicates that using loans for agricultural venture is viable. Miller, et al., (2010) opined that gross domestic product (GDP)

growth deriving from agriculture is twice as effective in reducing poverty compared to GDP growth associated with non-agricultural sectors.

**Table 5: Mean ratings of the responses of Agricultural Science teachers and school administrators on the possible ways of using loans and profit in expanding school farm projects**

S/N	Statement items	Mean	SD	Remark
1	Loans and profits can be used to build irrigation project which permits better water control so that higher yields can be obtained and crops grown all year round	2.91	0.56	Agreed
2	Loans and profit can be used to procure farm machines which will enhance production and rented to get money	3.30	0.57	Agreed
3	Loans and profit can be used to enter into prolific livestock production	2.91	0.55	Agreed
4	These livestock can also produce dairy products for sell	3.20	0.98	Agreed
5	Loans and profit can be used for storage facilities so as to sale produce in favourable season	2.74	0.84	Agreed
6	Trucks and other transport equipment can be purchased to improve distribution of products from the local area where prices are low to distant markets where prices are higher	2.91	0.77	Agreed
7	Procurement of processing machines will help to improve the value of products in the market	3.34	0.78	Agreed
8	Cost reduction through mechanization obtained of farm production processes	2.72	0.63	Agreed

**Source: Field work, 2015**

### CONCLUSION

The findings of the study indicated that agricultural science teachers and school administrators in the study area have enough of experience to run the school as a farm manager or an administrator. Most of the features required in the school farms in Ethiopie East LGA to function as educational facility existed apart from adequate instructional materials to teach practical agriculture. Financial institutions were open to schools to source funds for school farm project apart from commercial and micro-finance banks which criteria were difficult for the schools to meet. However, the government provided several ways could fund the school farm projects. Agricultural activities were found out to be economic venture that is capable of improving the financial status of organizations and individuals.

### RECOMMENDATIONS

1. The government should provide instructional materials used in the school farm to enhance the teaching/learning process in practical agriculture
2. The government should make possible for schools to access commercial and micro-finance banks to provide credit in the absence of collateral in order to improve school farm project execution.

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