

Agricultural Insurance Schemes Needs Of Rural Crop Farmers Coverage In Ebonyi State

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Abstract

The general purpose of the study was to evolve agricultural insurance scheme needs of rural farmers in crop production for achieving food security in Ebonyi State Nigeria. Specifically, the study determined the following operational areas where crop farmers need agricultural insurance coverage: pre-planting operations, planting operations, harvesting operations and marketing operations. It was carried out in Ebonyi State. Population was 210, consist of 195 rural crop farmers and 15 Agricultural extension agents in Ebonyi State. Instrument for data collection was structured questionnaire. Two hundred and ten copies of the questionnaire were administered to the respondents while two hundred copies were returned, and analyzed using mean ($\bar{x}$) and standard deviation of rural crop farmer and extension agents. T-test was used to compare the responses of rural crop farmers and extension agents on insurance coverage areas. Findings reveals that rural crop farmers in Ebonyi State needs agricultural insurance schemes in pre-planting, planting, harvesting and marketing operations

Key Words: *Agricultural Insurance, Scheme, Needs, Rural Crops Farmers, Achieving, food Security*

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I. Introduction

Agriculture is the science and technology through which food and raw materials are produced for human consumption, feeding of livestock and processing among others. It implies that Agriculture is the science and practice of actions related to production of good (food items processing, distribution, packaging, marketing for consumption and as well for feed and fibre. However, Eze, (2018) maintains that Agricultural activities requires assistant from different agencies to reduce the risk associated with it to ensure its existence, and continuity for the needs of human survival. Insurance is the process by which farmers' losses are prevented, since, farmers are risk bearers in producing food. This is due to the attack of Natural hazard on the farmers farm like flood, disease, pest and fire outbreak among others. Ogba (2020) insurance is the system of providing security to the farmers farm by the payment of specified premium to bank or other company in charge of guaranting safety of property when got lost. Aren (2018) view insurance as mechanism for reducing the farmers losses which they suffer in destruction, that normally come up in farming process by securing farmers investment.

Ogba (2021) Insurance is the Federal Government of Nigeria establishment in (1987) which is managed by Nigerian Agricultural corporation (NAIC) that implement, manage and administrates policy for the purpose of protecting farmers losses, in the farm. Federal Republic of Nigeria maintained that appropriate compensation, is paid to the farmers when they lost their products, promote, Agricultural production, encourage the flow of agricultural production, encourage the flow of agricultural facilities to the rural farmers.

However, schemes, implies an arrangement, ordered system, plan or design of work or activity, schemes, is to plan for something. Igwe (2018) schemes is to plan for work activities in any programmed organization for the purpose of achieving functional management. Ndem & Eze (2015) stress that, the schemes ensures peace of mind of farmers financial stability and provide avenue for adoption of farming practice & Techniques capable of providing infrastructure and support services. However, insurance schemes is a plan of work activities for alleviating the suffering of farmers. Ogba and Ndem (2015) insurance schemes is the basic alternative in risk management, and promotion of Agricultural production as designated to benefit small, medium and large-scale farmers from Natural hazard with specified price for premium payment. Amed (2018) insurance schemes is the positive development created in Agricultural production to ensure the payment of appropriate compensation sufficient to keep the farmers in farming business, after encountering any loss on their insured farm. Therefore, Agricultural Insurance Schemes is the stabilization of income, employment, price, and supplies of Agricultural products by means of regular and deliberate method of managing risk that may be too large for farmers to manage on their own.

Ndem and Ogba (2018) Agricultural Insurance Scheme is to offer protection to rural farmer from the effect of Disaster, and ensure appropriate payment of compensation sufficient to keep them in farming activities. Agricultural insurance schemes in the context of this study is multi-disciplinary and creative problem-solving approach in harnessing Agricultural products that should have been wasted if alternative approaches are not utilized. The alternative system is the payment of premium. It is an aggregate measure used in solving Agricultural production problem which is capable of sustaining farmers on their business of crops and livestock production. Agricultural Insurance Scheme increases the flow of credit from lending Institution to farmers. It prevents losses in the field, in storage, packaging and marketing commodities, and unavoidable losses in crops. Agricultural insurance scheme in Ogba (2018) is for all categories of farmers, small, medium, large scale, and can be in groups individuals, or corporate entities, in respective of their farm size, financial well covers compensation for financial losses, incurred no disasters. This agricultural insurance scheme exists in Ebonyi State Nigeria. Agricultural insurance in Ebonyi State is primarily facilitated through the Nigerian Agricultural Insurance Corporation (NAIC), a federal government agency established to provide agricultural risk insurance to farmers across Nigeria. While NAIC operates nationwide, including Ebonyi State, there is also emphasis on public-private partnerships to enhance the agricultural insurance landscape. This approach encourages private sector participation to bring innovation and competition to agricultural insurance services. In Ebonyi State, stakeholders have advocated for increased enrollment of smallholder farmers into agricultural insurance policies. This advocacy underscores the importance of both government initiatives and private sector involvement in providing comprehensive agricultural insurance coverage to farmers in the state. Agricultural insurance in Nigeria, including in Ebonyi State is primarily government-driven through the Nigerian Agricultural Insurance Corporation (NAIC) NAIC is a federal government agency created to provide agricultural insurance and reduce risks for farmers. Ilo (2020) maintained that agricultural insurance scheme has operations and policy stimulation similar to agricultural production. IFAD (2021) stressed that the policy stimulation includes – instrument for issuing loan from Agricultural insurance Bank for farmers in rural areas. Financial stability to farmers by adoption of farming practice and techniques to attract loan. Alleviating farmers suffering in training sponsorship and benefit to both small, medium and commercial farmers, access to finance, once the premium is paid in the bank. Agricultural insurance schemes has existing relevant policy documents, title – Nigerian Agricultural Insurance Corporation act 1993, is the key legal framework that governs agricultural insurance in Nigeria. Publishers – federal government of Nigeria. Place of publication – Abuja and years of publication – 1993. CBN (2023) reported that Agricultural insurance scheme, policies and stipulations, safe farmers from natural hazards by payment of premium and create flow of credit from lending institution to farmers, in pre-planting operation, planting operation, harvesting operation and marketing operation differently in payment of premium with a specified amount in each stage of production. Agricultural insurance scheme has key features and stipulations with coverage areas in crop insurance which covers losses due to pest, disease, drought, flood, fire and other natural disasters. It includes, livestock insurance, which protect against losses from accident, theft, disease, among others. Aquaculture insurance, farm property and equipment insurance. World Bank (2022) stressed eligibility criteria for farmers to be registered and has a legitimate farming operation, minimum and maximum coverage limit, it equally, has a premium rate based on types of coverages, specific risks involved and the value of the insured assets for small and medium scale farmers. Based on these, the present study fit into the policies and stipulation of Agricultural insurance scheme in different crop operational production

Therefore, need is what people like to have access to, or get, or achieve, within his/her necessity of life. Arinze (2021) stressed that need is the interest factor based, which have a stipulated measured of standard or bench mark in decision taken at every level. He maintains that need is relative and should be given time, to measure what it. Suppose to prove bring interest, skills, knowledge, experience, expected desire, among others. Need in the context of this study is the Agricultural insurance scheme innovative, risk bearing factors which assist rural farmers in staying in the business of farming.

In another development, achieving is to success, get through, pass to another level, perform above others. Umaru, (2017) Achieving is the struggle to successes, perform better, and get to another stage or level in abide to meet success. Achieving in the content of this study is the tactics of doing well in making Agricultural food available by encouraging farmers to remain in their job of productivity. However, food is anything (water, carbohydrate, protein, mineral, fat and oil) among others which after eating nourish the body. Ndem (2017) food are the agricultural products which farmers produce for human consumption; food in the context of this study is the farmers out put both crops and livestock which supposed to be available, surplus, cheap, and affordable to consumers. However, farmers supposed to have enough to sale all year round and increase their economic wellbeing. However, security is to guard, to secure, keep safe, and to make available. Security in the context of this study is to secure, to access, to guard food product and provide them when needed by consumers and assist farmers in producing more food. According to food and Agricultural organization (FAO 2010) food security is the ability of people to have access to sufficient and adequate food for health and productive life. In the same vein USAID (2015) view food security as the food availability, food access, and food utilization, (USAID 2018) stress

that food availability is achieved when sufficient quantities of food are consistently available. Food Summit (2016) food security is the measures taken to ensure that access to essential Nutrition. It implies that every individual household, locally, nationally; globally, all the time have physical and economic access to safe Nutrition.

Food Security help to improve nutrition, promote a healthier lifestyle decrease anxiety and stress with un-wanted behaviour, food security help to diversified product and produce more food to food to sustain economic growth. USAD (2017) stress that food security to household implies when all members at all the time have enough food for active living in health; food security occurs when nutritionally adequate safe food is ready. USAD (2011) stressed steps for increasing food production as ways of increasing rural farmers income and reduced scarcity of food by (a) focus on science and technology to derive economic growth and provide food globally. (b) secure financial power to enhance productivity (c) Secure human capital development. Farmers are basically of two types, viz, small scale farmers and large-scale farmers both in crops and livestock. However, farming is a business which create wealth to many Nigerian assist Government to feed her citizenry as their primary responsibility. Since, any Nation that fails to supplies such facilities to her entire population is not deemed functional and sound country.

However, Rural Areas are the place where development has not reached, where 99% of the population are mainly farmers. It is the environment that are characterized by old men and women, whose duty is to go to farm on daily bases with their hoe and cutlass for cultivation of crops; (Ogba, & Ndem (2015). The application of the required needs of rural areas when identified will benefit the residents and people consuming what they produce from the area. In another development crops are the plants, cultivated, planted, maintained, for development, matured and give abundant yield, later harvested, distributed and marketed, processed among others for the benefit of man, such crops may be fruits crops, stable crops, spices crops, tuber crops latex crops among many others. Food and Agricultural Organization (FOA) crops are the products of matured seeds planted, germinated, maintained, purposely for good yield, which, are growing where it is wanted. It implies that crops many be better cultivated in rural certain than urban areas. Where it will perform its vital stages of life and provide sustainable Development to their area of production. Therefore, farmers are the 99% of the people living in such rural areas, mainly for cultivation of crops, for consumption and selling to other. Farmers are the engine house for making food available in Nigeria.

Ogba (2020) rural farmers are those that are living within villages that actively participate in crop production, rear livestock, fishing, hunting among others. He stressed that rural farmers constitute about 78% of people living in Nigeria villages. It can be said without minding words that the importance of Agriculture cannot easily be over emphasized. Based on this, agricultural insurance scheme needs for rural farmers, has to be identified to ensure farmers productivity level. However, since farmer depend on seasonal rainfall for their farming, activities as well, facing critical period to meet the food requirement of her teaming population, the observation, of the researchers reveled that most of rural crop farmer are mainly small scale and cannot increase their crop production despite the high level of food demand and to achieve food security. This observation has necessitated the need for this study, which seek to identify the agricultural insurance scheme needs of rural crop farmers for achieving food security in Ebonyi State.

Purpose of the Study

The general purpose of the study was to evolve possible agricultural insurance scheme coverage needs of rural crop farmer in Ebonyi State. specifically, the study determined operational areas, where crops farmers need agricultural insurance coverage:

- i. Pre-planting operation in crop production
- ii. Planting operations
3. Harvesting operations
4. Marketing operations

Research Questions

- (i) What are the Agricultural Insurance scheme coverage needs of rural crop farmers in pre-planting operation in crop production?
- (ii) What are the Agricultural insurance scheme needs of rural crops, farmers in planting operations in crop production?
- (iii) What are the Agricultural insurance scheme needs of rural crop farmer in harvesting operations in crop production?
- (iv) What are the Agricultural insurance scheme Needs of rural crop farmers in marketing operations in crop production?

II. Methodology

Design of the Study

The study adopted survey research design. Oliatan et al, (2010) stated that survey research design is one in which a group of people or items are studied by collecting and analyzing data from only few people considered to be the representative, sample of the entire population. Therefore, this design is the most appropriate to the study because questionnaire was used in collecting data from the respondent on the Agricultural insurance scheme needs of rural crop farmers in crop production for achieving food security.

Area of the Study

The area of the study is Ebonyi State of Nigeria. The state is bounded with Cross River in the East and Enugu in the West, while Benue in the North and Abia in the South. The State was chosen for the study because it is one of the food basket of the country, that have contributed to the economic development of the state.

Population of the Study

The targeted population of the study was 210 comprises of 195 rural crop farmers and 15 extension agents, the entire population was used as sample size for the study, because the sample size was manageable.

Sample for the Study

The sample size for the study was 210 because the population was small and manageable

Instrument for Data Collection

A 38 items Agricultural insurance scheme needs of rural crop farmers in crop production was structured questionnaire developed from the literature reviewed by the researchers and was used for data collection.

Method of Data Collection

The instrument was administered to the respondents by the researchers and retrieval of 210 copies of the questionnaire with the help of two research assistants, all the 210 questionnaire administered were used in the study.

Data Analysis Techniques

The four research questions was analyzed using mean and standard deviation. Mean scores of 2.50 and above were regarded as needed, while below 2.50 were regarded as not needed. While t-test was used to test the responses of the farmers and extension agents on operational areas were they perceive that farmers need insurance coverage.

III. Result

The result of the analysis were presented in the tables based on the research questions asked

Research Question 1: What are the Agricultural insurance scheme needs of rural crop farmers in pre-planting operation in crop production?

Table 1: Mean Responses ad Standard Deviation of Rural Farmers and Extension Agents on Pre-planting Operational areas that require Insurance Coverage

S/N	Pre-planting Operations	$\bar{x}$	SD	$\bar{X}_2$	SD ₂	$\bar{X}_g$	t	R
1	Buying suitable land for planting crop.	2.88	0.79	2.87	0.77		0.55	NS
2	Testing the soil (land) in the laboratory to determine the nutrients of the soil	2.85	0.74	2.84	0.75		0.57	NS
3	The cost for plugging the hand.	2.67	0.83	2.65	0.87		0.49	NS
4	The cost for liming the soil (land).	2.63	0.84	2.63	0.85		0.53	NS
5	The cost for harrowing, stumping using appropriate blade.	2.55	0.87	2.54	0.88		0.51	NS
6	Using appropriate equipment for double digging the soil (land).	2.58	0.87	2.57	0.89		0.49	NS
7	Cost of buying an improved seeds are seedling of crop	2.74	0.79	2.73	0.80		0.44	NS
8	Making appropriate ridges for the particular crop.	2.51	0.89	2.50	0.90		0.52	NS
9	Buying fertilizer and herbicides before the rainfall.	2.59	0.81	2.57	0.83		0.69	NS
10	Make use of animal dung while preparing the soil (land).	2.53	0.99	2.50	0.98		0.99	S

Data presented in table 1 showed that each of the items on operational crop areas had a mean above the cutoff point of 2.50 signifying that each is accepted as an area where insurance is needed. Again, the range of standard deviation is close indicating closeness of the responses of the respondents.

Nine (9) out of the ten (10) items had t-value less than table value, showing that there no significance difference in the mean responses of farmers and the extension agents on those items.

Research Question 2: What are the Agricultural Insurance Scheme needs of rural crop farmers in planting operation in crop production?

Table 2: Mean Responses and Standard Deviation of Rural Crop Farmers and Extension Agents on Planting Operations that Requires Insurance Coverage

S/N	Planting Operations	$\bar{x}_1$	SD_1	$\bar{x}_2$	SD_2	$\bar{x}_g$	t	Remark
1	Conduct seed viability test on improved seeds.	2.79	0.71	2.78	0.73	2.52	0.49	NS
2	Stick to the March/April and August to Sept. planting date.	2.54	0.89	2.43	0.91	2.49	1.99	S
3	Appropriate spacing distance of 60cm to 60cm apart	2.55	0.87	2.45	0.90	2.50	1.98	NS
4	Use 2-3 seed per hole, and thin down to 1-2 per stand.	2.57	0.84	2.46	0.88	2.86	1.97	NS
5	Use appropriate fertilizer for early dressing with a good measures	2.67	0.85	2.66	0.87	2.66	0.73	NS
6	Clean weeding to reduce nutrient competition crop fast growth fill development and maturity	2.70	0.83	2.69	0.83	2.70	0.66	NS
7	Proper insect control method to avoid crop plant destruction.	2.82	0.65	2.81	0.67	2.56	0.58	NS
8	Ensure second weeding with weeding knives, hoe, and right chemicals	2.66	0.81	2.65	0.83	2.82	0.60	NS
9	Replace vacant spaces, with seedling	2.46	0.80	2.43	0.79	2.44	0.71	S
10	Applying second fertilizer on the supplied seedling.	2.66	0.77	2.65	0.80	2.67	0.53	NS

Data presented in table 2 reveal that eight (8) out of the ten (10) items had mean up to the cutoff point of 2.50 signifying that each of the items is an operation in planting of crops that require insurance coverage. The remaining two items had their means below the cutoff point of 2.50, testifying that each does not require insurance coverage. Again, there is no significance difference in the mean responses of farmers and extension agents on eight items, but the responses of the two groups of the respondents differ significantly on item 2 and 9.

Research Question 3: What are the Agricultural insurance scheme needs of rural crop farmer in harvesting operation in crop production in Ebonyi State?

Table 3: Mean Responses and Standard Deviation of Rural Crop Farmers and Extension Agents on Planting Operations that Requires Insurance Coverage

S/N	Harvesting Operations	$\bar{x}_1$	SD_1	$\bar{x}_2$	SD_2	$\bar{x}_g$	t-value	Remark
1	Harvesting crop plant within 2 months to 5 month from the time of germination	2.69	0.80	2.68	0.83	2.68	0.52	NS
2	Harvest for fresh parts (leaves, fruits) among others.	2.63	0.82	2.62	0.84	2.62	0.55	NS
3	Harvest the dried crop plant for next year planting seeds.	2.73	0.74	2.72	0.75	2.72	0.49	NS
4	Harvest as when due to reduce the incident of insect attack.	2.57	0.89	2.54	0.92	2.56	0.11	NS
5	Harvested parts before decay, destructions and damages.	2.44	0.91	2.42	0.94	2.43	0.97	NS
6	Ensure the sun drying of some plant fruits/leaves parts for cocking later	2.48	0.88	2.46	0.90	2.47	0.99	S
7	Store harvested plant parts in basket for ventilation	2.93	0.70	2.92	0.71	2.92	0.53	NS
8	Select plant parts like matured seeds for storage in a cool dry place.	2.49	0.93	2.48	0.94	2.48	0.55	S
9	Preserve crop harvested in cold room for next day use.	2.66	0.79	2.65	0.80	2.65	0.65	NS

Data presented in table 3 revealed that seven (7) harvesting operations had means above the cutoff point of 2.50, indicating that each of the operational areas require insurance coverage. The remaining 2 items had their mean below the cutoff point of 2.50, testifying that each does not need insurance cover.

The responses of farmers and extension agents differ significantly in one item but had no significance difference in other nine harvesting operations.

Research Question 4: What are the Agricultural insurance Schemes need of rural crop farmers in marketing operation in crop production in Ebonyi State?

Table 4: Mean Responses and Standard Deviation of Rural Crop Farmers and Extension Agents on Planting Operations that Requires Insurance Coverage

S/N	Marketing operations	$\bar{x}_1$	SD_1	$\bar{x}_2$	SD_2	$\bar{x}_g$	t-value	Remark
1	Check market days for higher demand of crop (fruit, vegetable) among other.	2.81	0.71	2.80	0.74	2.81	0.37	NS
2	Grade, the sorted out crop, using 1 st grade 2 nd grade, 3 rd grade with respective price.	2.95	0.66	2.95	0.69	2.94	0.39	NS
3	Market the crop leaves, fruits, seeds) at the farmer gate when fresh.	2.98	0.61	2.97	0.67	2.97	0.38	NS
4	Put notice of harvest within the environment.	3.03	0.59	2.02	0.61	3.02	0.41	NS
5	Advertise your product through media for better prize and demand	3.33	0.60	3.32	0.62	3.33	0.42	NS
6	Transport crop products to places where it is needed, demanded very high.	2.57	0.83	2.55	0.85	2.56	0.93	NS
7	Package and some to whole sellers far away before decaying.	2.73	0.74	2.72	0.75	2.72	0.44	NS
8	Keep appropriate record of scales for each market.	2.90	0.69	2.89	0.71	2.89	0.45	NS
9	Check the expenditures and income and balance the profit.	2.88	0.70	2.87	0.72	2.88	0.53	NS

Data presented on table 4 reveal that all nine marketing operational items had their means above the cutoff point of 2.5, signifying that each item requires insurance cover. The close range of the standard deviation testifies the closeness in responses of the respondents. The results in the above table show that there is significance difference in the responses of rural farmers and extension agents on all the marketing operations.

IV. Discussion:

The Data presented in table 1 showed that each of the items on operational crop areas had a mean above cutoff point of 2.50. This signifying that each is accepted as an area where insurance is needed. This study is in line with the study of USAD (2011) who maintains that the best way to increase food production is to make use of science and technology and other agencies like Agricultural insurance schemes enhancing productivity in crop production to feed the teaming population all the time. The range of standard deviation is close, indicating closeness of responses of farmers and extension agents in the crop coverage areas. This study is in line with the study of Ogba (2015) who maintain that Agricultural Insurance Schemes is the best alternatives for risk management in Agricultural production by crop farmers in terms of area coverage in operation as accepted by farmers and extension agents. The nine (9) out of the ten (10) items had t-value less than the table value, showing that there is no significance difference in the mean response of farmers and extension agents on these items. This study is in line with the study of Arinze (2024) who maintains that need is interest factor which measure level of significance for two items. In this study both farmers response and extension agents shows no significance difference on accepting insurance need in area of crop coverage.

Data presented in table (2) reveal that eight (8) out of the ten (10) items had mean up to the cutoff point of 2.50. Signifying that each of the items is an operation in planting of crop that requires insurance coverage. The remaining two items had their mean below the cutoff point, testifying that each does not requires insurance coverage.

Again, there is no significance difference in the mean response of farmers and extension agents on the respondents differs significantly on item 2 and 9. This study is in with the study of Ogba (2020) who stress that time of planting, early and late cropping, determine harvesting period and replacement of seedling. Which item 2 and 9 on planting operation differs significantly for farmers and extension agents as crop area coverage for insurances.

Data presented in table 3 revealed that seven (7) harvesting operations had means above the cutoff point of 2.50, indicating that each of the operational area requires insurance coverage. The remaining three (3) items had their means below the cutoff point of 2.50 testifying that each does not need insurance cover. The responses of farmers and extension agents differs significantly in one item but had no significance difference in other nine harvesting operations. This study is in line with the study of Ogba (2018) who maintains that harvesting as when due to prevent destruction and add value to the harvesting parts.

Data presented on table 4 reveals that all the nine marketing operational items had their means above the cutoff point of 2.50 signifying that each item requires insurance cover, the close range of the standard deviation testify the closeness in responses of the respondents. The result in the table 4 above shows that there is no significance difference in the responses of rural farmers and extension agents on all the marketing operations. This study is in line with CBN (2022) who stressed that legitimate farming operation have minimum and maximum coverage, specific risk involvement for pre-planting, planting, harvesting and marketing operations coverage for farmers and extension agents responses for insurance cover.

V. Conclusion

Based on the result, agricultural insurance scheme needs of rural crop coverage will sustain confidence of farmers and testified by extension agents in response to the means and standard deviation on the study.

Recommendations

Based on the findings of the study

- (i) The researchers recommend that operational area which requires insurance coverage should be used in training rural crop farmers in crop production in Ebonyi State.

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