

Farm Settlement Schemes in Nigeria: Challenges from Akufo Settlement, Ibadan, Oyo State, Nigeria

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Abstract

Farm settlements were introduced in Nigeria in the late colonial period and early post-independence era as a rural development strategy aimed at enhancing sustainable food security. Despite decades of existence, many of these schemes have recorded limited success. This study investigated the challenges confronting Akufo Farm Settlement in Oyo State, Nigeria, with the objective of addressing the paucity of empirical evidence on the factors undermining its sustainability. The study examined settlers' perceptions of some identified challenges, then assessed how these challenges affect farmers' productivity and explored possible mitigation strategies. This study adopts an integrated analytical framework derived from modernization theory and dependency theory to explain the persistence of rural underdevelopment in Akufo. The study adopted a mixed qualitative approach. Primary data were collected through questionnaires, key informant interviews, and in-depth interviews with 73 settlement dwellers selected using purposive and snowball sampling techniques in the year 2025. Secondary data were obtained from policy bulletins, books, and peer-reviewed journals. Data were analysed using descriptive statistics and thematic content analysis. Findings revealed persistent challenges which included deteriorating infrastructure (54%), insufficient capital (90%), inadequate extension services (66%), youth disengagement from farming (74%), and land tenure insecurity (89%) respectively as reported by the respondents. The foregoing constraints have negatively contributed to the decline in agricultural productivity within Akufo settlement. The study recommends strategic revitalisation of Akufo farm settlement through increased government involvement, long-term policy commitment infrastructural rehabilitation, secure land management systems, consistent policy frameworks, and deliberate engagement of younger farmers. The findings contribute to global discourse on sustainable rural development and agricultural policy implementation in Nigeria.

Keywords: Farm Settlement, Rural Development, Food Security, Youth disengagement, Modernisation Theory

Word Count: 250

Introduction

In Nigeria, farm settlement schemes represent one of the nation's earliest state-led efforts at organized agricultural transformation in the pursuit of sustainable rural development. Introduced in the early 1960s during the immediate post-independence period, the schemes were designed to provide farmers with access to land, planned housing, feeder roads, and technical support in order to stimulate large-scale food production and modernize rural livelihoods (Agbaje and Omodunbi, 2022). Aside being a tool for agricultural production, the settlements were conceived as instruments for youth engagement, curbing rural–urban migration, as well as serving as demonstrative models for integrated rural development. In spite of these ambitious objectives, the settlement schemes have recorded limited success over time, as many have become marked by neglect, infrastructural decay, and weak institutional support. These outcomes have continued to provoke scholarly debate regarding the sustainability and effectiveness of government-led rural development interventions in Nigeria.

Oyo State, located in southwestern Nigeria, was among the earliest regions to implement the farm settlement programme. Settlements such as Akufo, Eruwa, and Ijaiye were initially vibrant, contributing to local agricultural supply, and also providing housing for farm families (author, year). Subsequently, these farm settlements experienced progressive decline evidenced by deteriorating infrastructure, inadequate extension support, limited access to credit and increasing youth disengagement in farming reflecting broader structural weaknesses in the nation's agricultural policy implementation thereby reflecting the inconsistency of the state towards rural development initiatives. Akufo Farm Settlement, located in Ido Local Government Area on the outskirts of Ibadan, provides a compelling case study for examining these challenges. Being a predominantly agrarian settlement, Akufo was purposely established as a settlement supported by government to exemplify modernization through planned agricultural production, as well as rural organization. Its subsequent deterioration makes it a useful microcosm for understanding the failures of state-led agricultural modernization in Nigeria. Viewed from the perspective of Modernization Theory, the settlement's decline underscored the restrictions placed by the top down development frameworks that prioritize infrastructural provision, devoid of sustained institutional support, technological adaptation, and human capital development. Also viewed from the canon of Dependency Theory, the settlement illustrated how prolonged reliance on state intervention, coupled with policy discontinuity, had constrained local agency, and subsequently undermined the capacity of farmers to achieve autonomous, and sustainable development.

Ido Local Government Area is situated near Ibadan metropolis and shares boundaries with Ibarapa East to the west, Akinyele to the east, Iseyin and Afijio to the north, and Ogun State to the south. The Area comprises largely rural and peri-urban communities, where agriculture remained the dominant economic activity. The major crops being cultivated included yam, maize, cassava, and vegetables. Historically, organised support systems such as housing, cooperative societies, and extension services were deployed to improve agricultural output at Akufo Farm Settlement. Today, these support structures have declined, thereby causing productivity loss, food insecurity, and rural poverty due to discontinuity. Thus, Akufo's story illustrates Nigeria's agricultural development and rural livelihood crisis.

While several studies have examined agricultural policies and rural development initiatives in Nigeria, there still remains a dearth of empirical, community level research that encapsulates the settler's lived experiences and perceptions of farm settlement decline. Additionally, existing literature often focused on policy analysis at the macro level, often neglecting how local dynamics, institutional failures, and community participation interact to shape prevalent outcomes. This study thereby addresses this gap by empirically investigating the challenges facing Akufo Farm Settlement from the perspective of the residents.

Against the aforementioned, this study investigates the problems associated with the Akufo farm settlement scheme. The study identifies the key challenges and situates them within modernization and dependency theories, thereby explaining the underperformance of the farming scheme by generating primary data, and reviewing existing literature. Therefore, the study has undoubtedly contributed to the contemporary debates on rural development by highlighting the intersection between state-led interventions and the reality of community participation

Statement of the Problem

Rural agricultural development in Nigeria remains a major concern due to persistent socio-economic disparities between urban and rural areas and an agricultural policy trajectory marked by numerous programmes implemented inconsistently since the late 1980s (Olomola & Nwafor, 2018). Farm settlement schemes, introduced in the twilight of Nigeria's independence between 1959 and the 1960s, were conceived as state interventions to promote efficient land use, restore dignity in farming, and enhance sustainable food security through the provision of basic infrastructure such as housing, feeder roads, and farm security. Despite repeated efforts by successive governments, including the reinstatement of abandoned settlements with a view to attracting educated youths, and generating employment, the schemes have recorded limited impact (Obayelu et al., 2020). In addition, renewed political commitments, including the year 2020 gubernatorial visit to Akufo settlement, promising revitalisation, there have not been tangible improvements (Feyisipo, 2020). The settlement continues to experience structural constraints including infrastructural decay, weak institutional support, land tenure insecurity, limited youth engagement, and environmental stressors, resulting in declining productivity and an ageing farming population. While existing literature recognises farm settlements as potential catalysts for rural transformation, most studies adopt macro policy, or planning paradigms, thereby leaving a critical empirical gap in understanding micro level settlement realities, on how sustainable outcomes are enhanced. Notably, there is dearth of information on the extent to which the infrastructural conditions, youth participation, and policy implementation are in tandem with Sustainable Development Goals (SDGs) initiatives, particularly SDG 2 (Zero Hunger), SDG 8 (Decent Work and Economic Growth), and SDG 9 (Resilient Infrastructure) at Akufo farm settlement. This study addresses this gap by providing empirical insights into the challenges confronting Akufo Farm Settlement and examining how targeted interventions can strengthen food security, rural employment, and sustainable agricultural development in Oyo State.

Objectives

The main objective of the study was to investigate the challenges facing Akufo Farm Settlement in Ido Local Government Area, Oyo state, Nigeria.

The specific objectives were to;

1. evaluate the challenges facing the settlement,
2. analyse the effects of these challenges on farmers' productivity, and overall agricultural performance within the settlement
3. propose strategies to mitigate the identified challenges facing Akufo farm settlement

Literature Review

The Nigerian farm settlement scheme has been widely documented in development literature as a bold attempt to modernize rural agriculture, and provide structured livelihoods for farm families. According to Akinola (1978), the Western Region government viewed the settlements as "agricultural laboratories" where farmers could access housing, land, and improved technology. However, this vision was in tandem with the post-independence optimism of using state interventions to drive transformation of agriculture. Subsequently, evaluations later revealed a decline in infrastructure, poor maintenance, and dwindling institutional support, thereby reducing the schemes' impact.

Additionally, highlighted in literature is recurring inadequate functional infrastructure in the areas of feeder roads, storage facilities, irrigation, and electricity. Olujimi and Gbadegesin (2020) observed that poor rural road networks have limited farmers' access to markets, increasing post-harvest losses. In Akufo, farmers complained of dilapidated feeder roads, as well as absence of modern storage facilities. These deplorable conditions reduced productivity, and youth participation in agriculture. Thus, inadequacy of infrastructure represents a structural constraint to the sustainability of the settlement scheme.

Another challenge is insecurity, particularly in the last two decades. for instance, insecurity in Edo farm settlements contributed significantly to their deterioration. In Akufo, farmers reported frequent thefts of their farm produce, incessant land disputes, and occasional clashes with herders, thereby posing security challenges which have largely discouraged long-term investments in farming, and have also contributed to rural-urban migration of younger people. (Auta, 2010).

Another key challenge identified were inadequate extension services, cooperatives, and financial support, which were also once admired as the cornerstones of the settlement scheme, but had waned presently. Accordingly, the success of the reintroduced scheme between 1999, and 2021 was largely impaired by weak government support, as well as systemic corruption (IIARD 2024). For instance, in Akufo, farmers rarely receive technical advice from extension workers, while credit facilities are inaccessible to most of them. This absence of institutional support do perpetuate cycles of poverty, and low productivity among rural farmers.

In the foregoing context, modernization theory views underdevelopment as a result of traditional practices lacking modern institutions. Accordingly, societies must pass through

stages of growth, with agriculture playing a vital role in the transition to transformation (Rostow 1960). From this perspective, farm settlements should have provided the infrastructure, credit, and technology to transform rural communities. The decline of settlements in Akufo suggests that agricultural transformation process, in the area was incomplete, due to weak commitment on the part of government. Whereas, dependency theory offers a counterpoint by arguing that underdevelopment persists because of dependence on external structures, and the elites, who control resources (Frank, 1967).

The theory suggested that farmers in Akufo remained dependent on inconsistent government support, and remained vulnerable to global economic pressures, and that without autonomous structures for self-sustainability, the scheme was bound to fail. Therefore, the triangulation of the two theories, indicated that the farm settlement scheme's decline reflected both incomplete modernization, and entrenched dependency on state interventions at a holistic level of discourse.

In summary, the literature points to multiple problems in the areas of poor infrastructure, insecurity, institutional weakness, and theoretical contradictions. These Challenges are not unique only to Akufo, but are replicated across Nigeria's farm settlements. This study builds on these insights by providing empirical data from Akufo, and situating the findings within modernization and dependency theories.

Theoretical Synthesis of Modernization and Dependency Perspectives on Akufo Farm Settlement

The challenges facing Akufo Farm Settlement reflect deeper structural issues that are well explained through the viewpoints of both modernization and dependency theories. The two theories therefore jointly reveal why rural underdevelopment has persisted despite deliberate state-led interventions to enhance improved agriculture as summarised by the conceptual framework (Figure 1).

From modernization perspective, farm settlement scheme was conceived as a mechanism for transition, through which traditional agrarian communities could be incorporated into modern agricultural economy. Additionally, modernization theory was propounded by Rostow (1960), and guided by the assumption that development would occur through linear stages, with agriculture serving as a crucial foundation for economic take-off. In other word, farm settlements were expected to supply the pivotal institutional conditions such as infrastructure, extension services, credit facilities, and technological innovations that were needed to stimulate productivity, attract youth participation, and transform rural livelihoods.

Evidence from Akufo however reveals a clear breakdown in the modernization trajectory. The deteriorating condition of feeder roads, absence of good storage facilities, weak extension services, as well as declining institutional presence all suggested that the enabling conditions required for sustained transformation were merely poorly established, and not adequately maintained. This position however supports the critics of modernization theory, arguing that development could not be assumed to be automatic or self-sustaining once initial investments were made.

In Akufo, modernization was merely initiated but not sufficiently consolidated, thereby resulting in what can be described as incomplete, or halted modernization, largely due to weak continuity of policy, poor governance, and declining state commitment. While modernization theory explains the failure of transformation in terms of institutional imbalances, it is not sufficient on its own to account for the persistent vulnerability of farmers, and the structural nature of underdevelopment observed in Akufo. This is where dependency theory provides a critical counterpoint.

In his own view, a precursor of Dependency theorist, Frank (1967), argued that underdevelopment would be reproduced through dependence on external actors, as well as centralized power structures, which had the capacity to limit local autonomy, and capacity for sustained growth. Nevertheless, the application of dependency theory to Akufo revealed the farmers' high dependence on government for inputs, subsidies, and security arrangements, without the development of autonomous and strong local institutions, or diversified rural economies.

In addition, the decline of accessibility to credit facilities, insecurity of land tenure, as well as poor infrastructure further deepened this dependence, thereby leaving farmers exposed when state support became inconsistent. Rather than empowering settlers, the scheme inadvertently reinforced a pattern where rural farmers lacked control over productive resources, and decision-making processes, making the settlement vulnerable to policy shifts, corruption, and macroeconomic pressures.

From the foregoing explanation, the Akufo case showed that dependency did not necessarily arise solely from external global forces, as classical dependency theory often emphasized, but from internal political, and institutional structures. Additionally, weak centralized management coupled with inconsistent policy implementation further undermined the intended benefits of the settlement scheme. Thus, rural underdevelopment persisted not only because modernization was incomplete, but also because dependency relationships were reproduced at both national and local levels.

Taken together, the two theories offer a complementary explanation of the Akufo experience. Modernization theory explains what was intended and why transformation failed to materialize, while dependency theory explains why failure became entrenched and self-reinforcing. The decline of the Akufo Farm Settlement therefore reflects a dual condition of unfinished modernization and entrenched dependency, rather than the absence of development efforts altogether. Rather than operating as mutually exclusive explanations, the two frameworks jointly illuminate why rural underdevelopment has persisted despite deliberate state-led agricultural interventions. From a modernization perspective, the farm settlement scheme was conceived as a transitional mechanism through which traditional agrarian communities could be integrated into a modern agricultural economy.

In the view of modernization theory, as propounded by Rostow (1960), a meaningful development would occur through linear stages, with agriculture serving as a pivotal foundation for economic take-off. In this regard, farm settlements were expected to supply the essential institutional conditions such as infrastructure, extension services, credit facilities, and technological innovations needed to stimulate productivity, attract youth participation, and

transform rural livelihoods. However, evidence from Akufo reveals a clear breakdown in this modernization trajectory.

The deterioration of feeder roads, absence of storage facilities, weak extension services, and declining institutional presence suggest that the enabling conditions required for sustained transformation were only partially established and poorly maintained. This position seemed to support the critiques of modernization theory which argued that development could not be assumed to be automatic or self-sustaining, once initial investments are made.

In Akufo, modernization was initiated but not consolidated, resulting in what can be described as incomplete or stalled modernization, largely due to weak policy continuity, poor governance, and declining state commitment. While modernization theory explains the failure of transformation in terms of institutional deficits, it is insufficient on its own to account for the persistent vulnerability of farmers and the structural nature of underdevelopment observed in Akufo. This is where dependency theory provides a critical counterpoint. Thus, rural underdevelopment persisted not only because modernization was incomplete, but also because the inherent dependency relationships were reproduced not only at local levels.

Taken together, the two theories offer a complementary explanation of the Akufo experience. Modernization theory explains what was intended, and why transformation failed to materialize, while dependency theory explains why failure became entrenched and self-reinforcing. The decline of the Akufo Farm Settlement therefore reflects a dual condition of unfinished modernization, and entrenched dependency, rather than the absence of development efforts altogether.

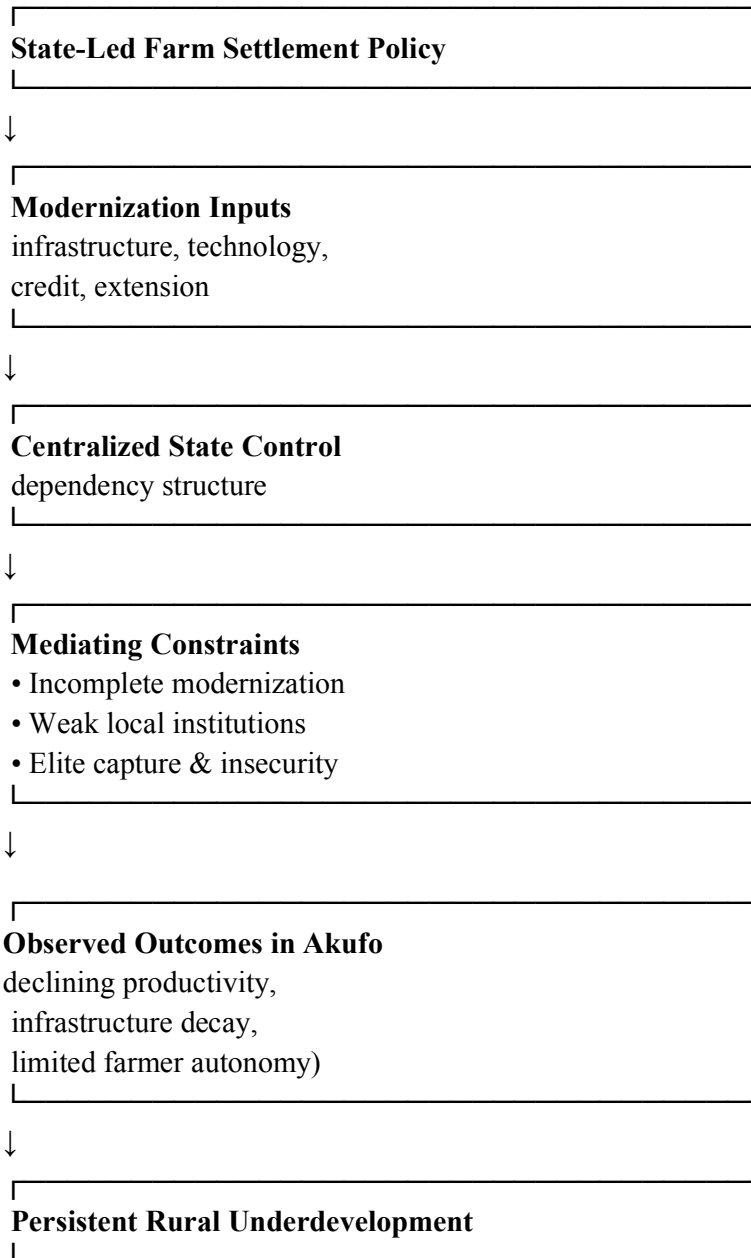


Figure 1: Conceptual Framework of the Akufo Farm Settlement

Source: Fieldwork, 2025

Note: Framework integrates the synthesis of Modernization Theory (Rostow, 1960) and Dependency Theory (Frank, 1967).

Methodology

Research Design:

The study is a case study, designed to take into account an in-depth exploration of the activities, experiences, and challenges of the Akufo Farm Settlement, located in Ibadan, Oyo State, Nigeria. The approach was adopted because it enables a contextualized understanding of complex social, institutional, and livelihood dynamics within the rural agricultural settlement.

Population, Sampling Technique, and Sample Size:

The population for this study comprised registered farmers who were resident in the settlement, and were actively engaged in agricultural activities. A total of seventy-three (73) farmers participated in the study. The participants included male and female farmers, representing different age groups, cultivating different farm sizes, and enterprise types, including crop and livestock productions.

A purposive sampling technique was employed in the selection of respondents who possessed relevant experience, and a wide range knowledge of the settlement's operations, and history. The sample size was determined based on population accessibility, and the willingness of the farmers to participate in the study, and the need for adequate representation of diverse farming enterprises within the settlement. In addition, snowball sampling was used to identify key informants, who were also experienced farmers, but were not easily accessible through official registers or contacts. This was done to enhance access to information from such participants. However, its potential to introduce selection bias was well acknowledged, as a potential limitation of the study.

Data Collection Methods:

Data were collected using multiple methods to enhance depth and triangulation. These included a well-structured questionnaire which was administered to all 73 respondents to obtain quantitative data on socio-demographic characteristics, farming activities, access to infrastructure, and perceptions of the farm settlement scheme.

Focus group discussions were held with selected farmers to gain deeper insights into the history of the settlement, their lived experiences, the challenges faced, adaptations strategies adopted over time.

Furthermore, direct observation of infrastructures was also carried out. Roads, housing facilities, water supply channels, storage areas within the settlement were inspected and observations recorded using field notes and photographs.

Validity and Reliability of Instruments

To ensure content validity, the research instruments precisely; questionnaire and FGD guide were reviewed by experts in rural development and agricultural extension. Also, a pilot test was conducted among a small group of farmers outside the study area and flagged terms were either removed or revised to minimize ambiguity and response bias.

Data Collection Period:

Data was collected over a three-month period from March – May, 2024. Participants were informed about the voluntary nature of participation. Prior to data collection, and were assured of confidentiality and anonymity.

Data Analysis

Quantitative data obtained from the questionnaires were analyzed using descriptive statistics, including frequencies, percentages, and mean values. Variables quantified included respondents’ socio-demographic characteristics, types of farming enterprises, access to infrastructure, and perceived benefits and challenges of the farm settlement scheme. Results were presented using tables and figures for clarity.

Qualitative data from FGDs was analysed using thematic content analysis. Audio recordings and field notes were transcribed verbatim and subjected to open coding and recurring ideas and concepts identified. Codes were grouped into broader themes, reflecting key dimensions of farmers’ experiences and institutional challenges. Data from questionnaires, FGDs, and observations were triangulated, thereby allowing for a cross-validation of findings.

Presentation of Data

Table 1: Socio-Economic characteristics

Characteristics	Frequency	Percentage (%)
Age		
20-30	13	17.81
31-40	25	34.25
41-60	35	47.95
Total	73	100
Education attained		
Illiterate	16	21.92
Adult education	11	15.07
Primary	24	32.88
Secondary	15	20.55
Tertiary	7	9.59
Total	73	100
Types of crop		
Biennial	14	19.18
Perennial	11	15.07
Annual	48	65.75
Total	73	100

Problems		
Land	11	15.07
Capital	37	50.68
Storage	15	20.55
Marketing	10	13.70
Total	73	100
Farming practice		
Subsistence	47	64.38
Mechanized	26	35.62
Total	73	100
Source of capital		
Co-operative	39	53.42
Commercial bank	6	8.22
Money lender	28	38.36
Total	73	100
Government assistance		
Often	7	9.59
Rarely	37	50.68
Never	29	39.73
	73	100

Source: Field work, 2025

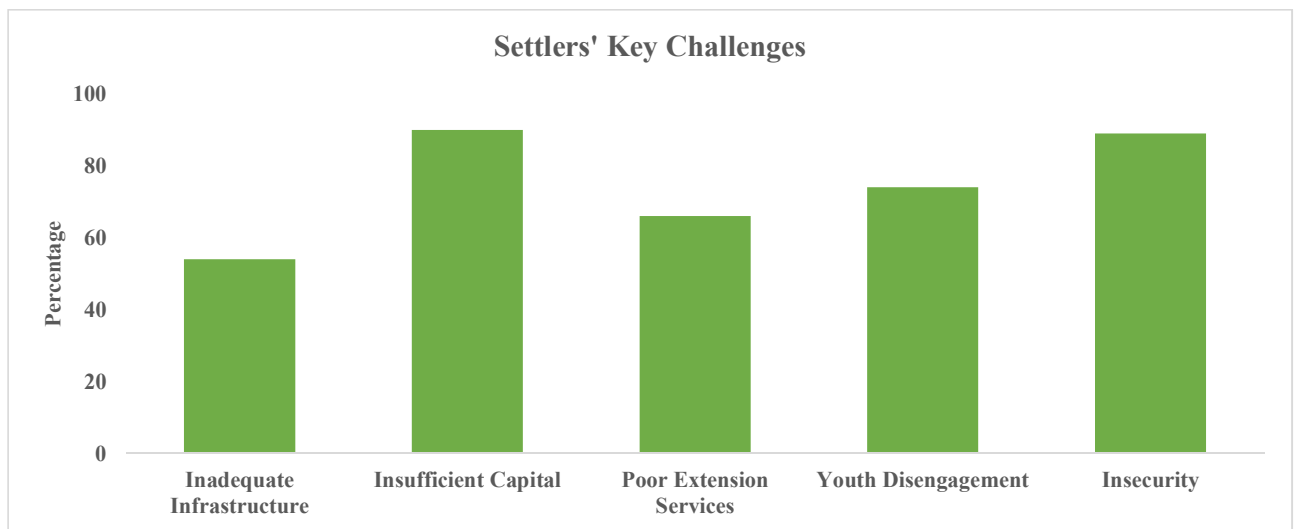


Figure 2: Bar Chart Showing Key Challenges in Akufo Farm Settlement

Source: Field work 2025

Qualitative results from Key Informant Interview (KII) and In-Depth Interview (IDI) conducted to generate primary data from the participants revealed different key challenges being faced at the settlement.

A participant responded to the question as to what their source of capital was, thus;

"Most of the times, I relied on private money lenders in the community. They actually give me quick cash, without asking for too many documents like banks. The only challenge is that their interest rate is very high, sometimes up to 20% in a season. But because I need the money urgently for buying fertilizer and paying laborers, I don't have any other option."

(Participant 1/42 years/KII/Akufo Settlement/2025):

Along this line, another participant shared his experience thus;

"I once collected a loan from a private money lender to expand my maize farm. The process was fast, and I got the money within two days. However, paying back was stressful because the interest kept increasing. Most times, I had to sell part of my harvests at lower prices, just to settle my debts. If we had options of having easy access to cooperative, or government loans, I would gladly avoid local money lenders." (Participant 2/35 years old/Akufo Settlement/2025)

Still reflecting on access to loan facilities, one of the participants related his experience by saying that;

"For me, private money lenders are a blessing, and a curse. They help us to get loans at short notices in times of emergency, but they always exploit we farmers. During the last planting season, I borrowed money to buy herbicides, and seeds, but by harvest time, I realised that most of my profits had gone back to my money lenders. Still, I cannot stop using them because they are always available when the banks say no." (Participant 3/50 years old/ Akufo Settlement):

Despite his dislike for private money lenders, a respondent expressed his preference this way;

"I don't like going to private money lenders, but sometimes I don't have a choice. Cooperative loans are too small, and bank loans take too long. When I urgently needed money to hire tractors for land preparation, I went to a money lender. They asked for collateral, which was risky, but at least I was able to farm on time. I only wish the interest was lower so we could grow our business without too much debt." (Participant 4/38 years old/Akufo Settlement/2025)

On the state of infrastructure, the following responses ensued;

According to a farmer settler,

"The biggest problem I face is the bad road network. After harvesting my cassava, getting it to

the market is always difficult. Vehicles break down, transporters charge us double, and sometimes the produce spoils on the way. If the roads were better, I would make more profit and waste less." (Participant 47 years old/Akufo Settlement/2025)

Still on infrastructure, one of the respondents confessed;

"We don't have proper storage facilities in this community. After harvesting maize, I keep most of it at home, and before long, pests and moisture spoil a good portion. If there were silos or community warehouses, we would reduce post-harvest losses and earn more income." (Participant 2/36 years/Akufo Settlement/2025)

Another farmer related his ordeals by saying that;

"Electricity is another challenge. I wanted to start small-scale processing of tomatoes, but without steady power, I abandoned the idea. Even to pump water for irrigation is a big problem for us, since we depend on electricity generators. As we all know that the prices of fuel are now too high. Seriously speaking, lack of infrastructure is a big challenge that is really limiting us from moving beyond subsistence farming." (Participant 4 /40 years/Akufo Settlement/2025)

In another dimension on infrastructure, a fairly old participant shared his own experience and wish by saying that;

"We don't have reliable irrigation systems in this area, due to insufficient water supply. During the dry season for instance, farming becomes almost impossible because we rely on streams, wells on rainfall. If government could provide dams, boreholes, or irrigation canals, we would produce all year round instead of waiting for rainy season." (Participant 3/52 years/Akufo Settlement/2025)

On the rate of the youth's disengaging from agriculture, one of the participant who is of a middle age declared;

"Most of the young people in our community don't want to farm because they see it as hard labor with little reward. They prefer to go to the city, ride motorcycles for transport business, or look for office jobs, even if the pay is small. Until agriculture is made attractive and profitable, youths will keep running away from it." (Participant 1/45 years old/Akufo Settlement/2025)

Another respondent cut in to say that;

"Farming is no longer the pride of the youth. They believe it is for old men like us. The government talks about supporting agriculture, but the support hardly reaches the grassroots. Without access to modern tools, credit facilities, and good markets, the younger generation will not be interested." (Participant/39 years old/Akufo Settlement 2025)

Speaking in agreement with the earlier speaker said that;

"The truth is, young people want quick money, and agriculture takes time. You plant today and wait months before you harvest. Meanwhile, they can make daily income from small businesses in town. Unless they see farming as a business with real opportunities, they will not commit themselves to it." (Participant 3/50 years/Akufo Settlement/2025)

Also speaking in the same way, a participant interjected by saying that;
"Another reason why our youths in this settlement are not showing interest, and leaving is because there is lack of encouragement. Many of them don't know how to farm beyond subsistence level. If agricultural training centers, extension services, and technology were available to them, they would be more willing to stay in agriculture." (Participant 4/42 years old/Akufo Settlement 2025)

On how secured their farms were;

A fairly old farmer counted his losses by reporting that;

"Insecurity is our greatest worry now. Many times, we are afraid to go to the farm because of attacks from herders or bandits. Last year, I lost several bags of maize when strangers came at night to harvest what I had labored for. This fear is discouraging many farmers in our community." (Participant 1/55 years old/Akufo Settlement/2025)

The report given by another farmer was stunning. He said;

"Even when we cultivate, we are not sure if we will enjoy the fruits of our labor. Some people invade farmlands, destroy crops, or graze animals on them. The government is not protecting us enough. If this continues, many of us may abandon farming entirely." (Participant 2/43 years old Akufo Settlement/2025)

A younger farmer quickly came to say that;

"I used to farm a large piece of land, but I had to reduce it because of insecurity. We hear of farmers being kidnapped for ransom, and nobody wants to risk their life. Now I just cultivate close to my house where I can keep an eye on the farm." (Participant 3/38 years old/Akufo Settlement/2025)

The position of the farmer that spoke last was an eye opener by saying that;
"The insecurity problem is also making farming more expensive. We now hire vigilantes to guard our farms, and that is an extra cost. Sometimes, we go to the farm in groups for safety, but this limits our productivity. Until the government provides real security, agriculture will continue to suffer. (Participant 4/ 46 years old/Akufo Settlement/2025):



Figure 3: Deteriorated condition of infrastructure at the Akufo Farm Settlement, Ibadan, Oyo State

Discussion of findings

Findings of the study revealed that 17.81% belonged to the age bracket of 31-40 which is the youth population thereby making the ageing stratum of the study population more dominant at 47.95% (Table 1). This pattern reflects broader national trends observed in other settlements, Oyo State farm settlements such as Eruwa and Ijaiye, where studies report declining youth participation due to poor infrastructure, low profitability, and weak institutional support (Auta, 2010). Unless government policies directly target youth empowerment in agriculture through mechanization, credit access, and technology adoption, farm settlements like Akufo may remain stagnant or decline further in relevance.

Also reported was the level of education of the settlers which ranked primary education higher (32.88%) as shown in Table 1. The implication of this is that the farmers had minimal education that could just enable them to read and write. However, this could be a serious challenge when sophisticated inputs are introduced for interpretation and direct usage. Modernization theory assumes that education enhances farmers' capacity to absorb innovation. The Akufo case demonstrates how insufficient investment in adult education and extension training weakens this pathway.

The next parameter considered for report was the types of crops being grown in the settlement (Table 1). The dominance of annual crop (65.75%) cultivation reflects risk-averse production strategies shaped by infrastructural deficits rather than poor decision-making. Limited access to irrigation, storage, and credit discourages diversification into perennial or high-value crops, exposing farmers to seasonal income instability and food insecurity. Evidence from Eruwa settlement similarly shows that infrastructural collapse compels farmers to prioritise short-cycle crops to minimise losses, highlighting a shared pattern of modernization failure (Huising and Mesele, 2021).

Inadequate capital was also identified as one of the problems of farmers the highest representing 50.68%. Farmers had no choice than to seek loans from private money lenders which attracted high interest on the money loaned to them, as 53.42% of respondents claimed. Theoretically, this underscores the limitations of both modernization and dependency frameworks. While modernization theory stresses institutional support, dependency theory illustrates how external financial dependence perpetuates underdevelopment. Farmers in Akufo were caught between inadequate local institutions and exploitative credit systems, which undermined their ability to scale up production.

Additionally, inadequate and deterioration of infrastructure was revealed as one of the challenges facing the farm settlement (Figure 3). This represents 54% of the respondents. Infrastructure is essential for market access and productivity, while the absence of reliable roads, irrigation facilities, and storage structures has limited productivity, and increased post-harvest losses (Olujimi and Gbadegesin 2020) observed. This view is in concord with modernization theory, which posits that agricultural transformation requires deliberate investment in capital and technology drive. Additionally, the poor state of infrastructure at Akufo demonstrates a failure to institutionalize modernization, which in turn signals the perpetuation of rural backwardness in the farm settlement. Without deliberate state-led infrastructural renewal, farm settlements will remain unable to achieve the intended transformation.

Another major issue that emerged as a challenge is insecurity, with 89% (Figure 2). A host of farmers reported incidences of crop theft, land encroachments, and occasional herder–farmer clashes on the farms. This confirms Auta (2010) study reflecting on the extent of farmers' discouragement as to the large-scale investment on farming, and the reduction of community cohesion. On the other hand, from the perspective of dependency theory, insecurity mirrors the structural vulnerabilities of rural communities that depended on the seemingly weak state apparatuses for protection. The inability of the government to guarantee security in farm settlements exposes farmers to risks that weaken their productivity and morale.

Conclusion

This study concludes that inadequate infrastructure, insecurity, poor access to credit, weak extension services, and youth disinterest are some of the dominant challenges confronting the farm settlement scheme in Akufo. The theories used also revealed a broader trend in Nigeria's agricultural settlement history, where ambitious policy frameworks often fell short due to poor implementation, and weak institutional support.

Recommendations

1. Strengthening Agricultural Infrastructure and Productive Assets
 - Provision of good roads for the settlers, to facilitate the transportation of their farm produce to the market place.
 - Land provision is also needed by the government for food production, hectares of land should be provided in abundant for the use of the farm settlers
2. Improving Access to Agricultural Inputs and Financial Services

- The government should make affordable and adequate credit facilities in form of loans for the settlers to be able to invest in farm inputs, and improved technologies, and also increase overall productivity.
- Provision of fertilizers at affordable prices to improve the qualities of their produce. More supply of fertilizers should be supplied to the farm settlement as at when needed.

3. Promoting Youth Inclusion and Sustainable Agricultural Transformation

- The government should procure and made available and well-maintained tractors and other farm implements to encourage mechanized farming and enhance farmers' productivity.
- Deliberate efforts must be made to attract and retain youths in agriculture by targeting programmes that integrate technology, digital farming platforms, and agribusiness entrepreneurship into rural economies.

Study Limitations

The study was limited to Akufo farm settlement, which may affect the generalizability of the findings. Participant size was small due to inaccessibility and unwillingness to participate. The reliance on self-reported data may have introduced response bias, while time and resource constraints limited deeper or longitudinal analysis.

Suggestion for Further Research

Future research should adopt a comparative and longitudinal approach to examine farm settlements across different regions in Nigeria, with particular attention to the impact of infrastructure, access to credit, mechanization, and youth participation on productivity and livelihoods over time. Such studies would provide deeper insights into the sustainability of farm settlements and inform more effective agricultural and rural development policies.

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