

# DETERMINANTS OF AGRO-INPUTS REDEMPTION UNDER THE ELECTRONIC WALLET INITIATIVE IN NIGERIA

Coker A. A.

<sup>1</sup>Department of Agricultural Economics and Extension Technology, School of Agriculture and Agricultural Technology, Federal University of Technology, Minna, P.M.B. 65, Minna, Nigeria.  
E-mail-ayodejicoker@futminna.edu.ng

## ABSTRACT

*The study assessed the spread of farmers and participation in terms of input redemption and the determinants of farmers redeemed with agro-inputs under the electronic-wallet initiative of the Growth Enhancement Support Scheme of the On-going Agricultural Transformation Agenda. Secondary data covering the Nigerian nation, with states and zonal breakdowns were used for the study. Analytical tools included the use of descriptive analysis such as mean, percentages coefficient of variation and graphical analysis. Other non-parametric and parametric tools employed included the analysis of variance and multiple regression analysis. The study revealed that the northern parts of the country accounted for about 90% of the total number of farmers redeemed with agro-inputs under the scheme, with the north-west accounting for about 50% of this figure. The performance of local government participation was generally above par given the average performance of 81.47% across zones, with over 90% active LGA participation recorded in the south-south and south-west. The analysis of variance test showed that the zonal achievements in terms of agro-inputs redeemed were significantly different across the 6 zones within the country. Ironically, the coefficient of variation index revealed a higher stability in farmers redeemed in the south west zone with an index of 1.15, in spite of the placement of the zone relative to the northern zones. Farmers turn-out and number of active local government areas were also observed to be significant determinants of farmers redeemed with agro-inputs at 1% and 10% respectively. The study recommended the need for enhanced political support for the scheme at the state and local government levels, effective farmer education and mobilization, enhanced supervision of agro-input dealers and redemption centers, effective alignment of all on-going food security projects with the scheme, while prioritizing the scheme for targeted budgetary allocation.*

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