



An Investigation of the Non-Financial Service Industry's Agricultural Development Programmes in Benue State Since 1976

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Abstract

Several studies have examined the role of the financial service industry in agricultural development in Benue State. However, this study takes a different dimension by focusing on the non-financial service agricultural development programmes in Benue State since 1976. In doing this, specific attention has been paid to the establishment of the Benue State Ministry of Agriculture, Benue State Agricultural Development Corporation (ADC), Benue Agricultural and Rural Development Authority (BNARDA), and Benue Tractor Hiring Agency (BENTHA). Using extant and oral sources, the paper discusses the establishment, activities, impact, and defects of the aforementioned programmes. The study found that the major challenges that bedevilled these programmes were poor maintenance culture leading to decay of the agricultural facilities and equipment, and corruption, amongst others. It concludes that irrespective of the challenges; the aforementioned programmes have contributed at least marginally to the course of agricultural development in the State.

Keywords: Non-Financial Service; Agricultural Development Programmes; Benue State.

Introduction

The financial sector is critical to the development of an economy as it plays a crucial role in the process of financial intermediation for economic growth and development. The financial service industry is a conglomerate of various institutions, markets, instruments, and operators that interact within an economy to provide financial services. These services, among others, include resource mobilisation and allocation, financial intermediation, and facilitation of foreign exchange transactions to boost international trade (Olorunsho, Undated). The financial service industry comprises the gamut of financial instruments and financial markets that are the regulatory and supervisory authorities, banks, and non-bank financial institutions (Evbuomwan, 2005). In Nigeria, over the years, the financial service industry has affected agricultural development. The major financial institutions that are involved in the financing of agriculture

include the Central Bank of Nigeria (CBN), Bank of Agriculture (BOA), and Microfinance Banks (MfBs), among others (Masha, 1984, Ityonzughul, 2019).

However, even before or with the interventions of the above financial service industry to agricultural development, Benue State initiated and implemented her non-financial agricultural development programmes. This paper analyses these programmes in detail. In doing this, the study raises and addresses some issues. For example, who are the people of Benue State? What were the non-financial agricultural development programmes of the State? To what extent have these programmes impacted agricultural development in the State? What were the defects of these programmes? These posers formed the crux of the discourse and to which the subsequent analysis is anchored.

Land and People of Benue State

Benue State is located in Central Nigeria. It was created in 1976. It is the home to many ethnic groups. This has a historical explanation as studies on the area have revealed that out of over 250 ethnic groups in Nigeria; over 200 of them are from Central Nigeria of which Benue State is an integral part (Dawan, 2002). It has been suggested that the great ethnic fragmentation of Central Nigeria made them particularly open to depopulating raids from large more centralised groups both to the south and the north. Many of these groups that are found in Central Nigeria today and Benue State in particular migrated into the region in different historical epochs, especially from the 15th and the 18th centuries (Yio, 2011).

In discussing languages and the peoples of Benue State, it is evident stating that Benue State is made up of three dominant groups, namely, Tiv, Idoma, and Igede. Tiv occupies fourteen of the twenty-three local government areas. The remaining nine local governments are shared by the Idoma who have seven and the Igede, two (Yina, 2007). Within the traditional boundaries of Tiv and Idoma lands are the various minority ethnic groups, namely: Etulo, Nyifon, Jukun, Abakwa, Bassa, Arago, Ufia, Akweya, with varying population figures. Apart from these indigenous ethnic groups, there are also the Diasporan communities in Benue State including Igbo, Yoruba, Igala, Edo, and many others who have settled in the Benue region over a long period usually for economic and educational reasons (Odey, 2009).

However, none of the dominant indigenous languages of Tiv and Idoma has the privileged status of a regional *lingua franca* (Yina, 2007). However, it is worthwhile noting that these ethnic groups are found in the twenty-three Local Government Areas of Agatu, Ado, Apa, Otukpo, Ohimini, Okpokwu, Tarka, Katsina-Ala, Logo, Gboko, Buruku, Makurdi, Gwer, Gwer-West, Konshisha, Kwande, Guma, Ukum, Ushongo, Vandeikya, Obi, Oju, and Ogbadibo. The Benue population by the 1996 population census was put at 498,554 households and by 2006, it was 4,253,641 (2,144,043 male and 109,598 females) (Federal Republic of Nigeria, 1991 Population Census).

Table 1: Local Government Areas (LGEAs) and Population of Benue State in 2006

S/No	Name of LGEA	Population Census 2006-03-21	Population Projection 2011-03-21
1.	Ado	184,389	214,230
2.	Agatu	115,597	134,310
3.	Apa	96,780	112,440
4.	Buruku	206,215	239,590
5.	Gboko	361,325	419,800
6.	Guma	194,164	225,590
7.	Gwer East	168,660	195,960
8.	Gwer West	122,313	142,110
9.	Katsina-Ala	225,471	261,960
10.	Konshisha	226,492	263,150
11.	Kwande	248,642	288,880
12.	Logo	169,570	197,010
13.	Makurdi	300,377	348,990
14.	Obi	98,707	114,680
15.	Ogbadibo	130,988	152,190
16.	Ohimini	70,688	82,130
17.	Oju	168,491	195,760
18.	Okpokwu	175,596	204,010
19.	Otukpo	266,411	309,530
20.	Tarka	79,280	92,230
21.	Ukum	216,983	252,100
22.	Ushongo	191,935	223,000
23.	Vandeikya	234,567	272,530
	Total	4,253,641	4,942,100

Source: National Population Commission, 2006. Also available at <https://www.citypopulation.de/php/nigeria-admin.php?adm1id=N>. Accessed on 20.04.2016

The preceding table 1 reveals that Benue State is made up of 23 LGAs. Gboko Local Government has the highest population of 361,325 while Ohimini has the least population of 70,688 people. However, whether small or large in population, all of these 23 local government areas contributed to the well-being of the state including agricultural activities. It should be noted that Benue State has contributed to the population of both livestock and fish production in Nigeria as can be seen in the table below:

Table 2: Types and Population of Selected Livestock in Benue State Compared to the National Livestock Population (NLP) 000

Type	National	Benue	% NLP
Muturu	354	20	7
Zebu (Fulani)	27,446	272	1
All Cattle	27,800	292	1
Goats	67,734	4,866	7
Sheep	42,460	936	4

Pigs	6,734	1,406	21
Chickens	142,328	16,736	12
Ducks	25,600	360	10
Pigeons	30,400	782	3

Source: National Bureau of Statistics (NBS), 2016

Table 2 confirms that Benue State is reputed to have the highest number of pigs in Nigeria. The State environment is also ideal for poultry production. The table further shows that Benue State has a very scanty number of *Muturu*. It also displays that the State environment is also suitable for the rearing of goats, sheep, chickens, ducks, and pigeons.

Table 3: Fish Production by Inland States (000 tonnes)

State	2011	2012	2013	2014	2015
Anambra/Enugu	4,612	4,481	2,960	2,893	2,728
Bauchi	273	272	244	254	259
Benue	846	1,807	4,088	2,147	2,130
Borno/Yobe	87,266	64,657	144,852	186,413	187,712
Taraba/Adamawa	23,568	23,089	21,897	21,494	21,105
Imo/Abia	1,802	1,657	2,357	2,039	2,197
Kaduna	1,456	4,101	2,096	2,373	2,276
Kano/Jigawa	1,435	1,896	2,050	1,065	1,837
Katsina	1,047	1,020	1,406	1,091	1,295
Kwara/Kogi	252	28	497	613	420
Niger	2,019	2,024	2,554	2,193	1,609
Oyo/Osun	456	479	485	615	215
Plateau	483	421	839	1,207	867
Sokoto/Kebbi	46,161	104,144	61,844	103,815	128,015
FCT	-	18	83	24	122
Total	184,876	210,484	229,612	270,926	285,327

Source: National Bureau of Statistics (NBS), 2016

Table 3 above reveals that fish production in Benue State hit the figure of four million metric tonnes in 2013. Though the figures have continued to decrease, the state is still listed among those with a production capacity of a million metric tonnes and above. It is worth noting that fishing is carried out in the state mostly by those who inhabited the riverine areas and it provides employment and livelihood for families involved in fishing, processing, preservation, and marketing.

Benue State Agricultural Development Programmes, 1976

When Benue state was created in 1976, there was a need for the State administration to embark on agricultural programs that would enhance agricultural production (Ahom, 2012). This was based on the realization that the state possessed the potential to produce almost all food crops and as part of the measures to tap these great resources, the government drew up certain strategies part of which was the mobilization of farmers to form cooperative unions to benefit from bank

credit facilities and have easier access to agricultural inputs. The state government also ensured the ready availability of agricultural machinery, chemicals, and expert advice (Benue State Ministry of Information, 1969). The idea behind the formation of cooperative unions is a sound one and they have always constituted themselves into such unions to enable them to access credit facilities but the exercise has never been sustained by the granting organizations. However, even though cooperative unions have been formed for easy accessibility of agricultural inputs at government-subsidized rates, farmers have always had difficulty in accessing these inputs, especially fertilizer, since it has always been diverted and sold to traders who in turn sell it in the open and exorbitant rates which are usually unaffordable by the average farmer and this has been the bane of the small farm holders. An informant corroborated the above assertion thus, "we have always formed agricultural cooperative unions to get improved inputs from the government but these have always eluded us, especially fertilizer" (Oral Interview with Upev, 2018).

Another programme is the actual involvement of the government in agricultural production through its agencies. The government produces improved seeds for supply to the farmers on the one hand and modern techniques on the other. The direct involvement of government in agricultural production as a deliberate policy measure toward increased food production has not yielded the desired effects (Ahom, 2012). This is predicated on the fact that most strategies geared toward increased food production are impeded by the bureaucratic red-tapism in the civil service structure. A typical example is the handling of agricultural inputs like fertilizers, and the production of improved seedlings for the farmers which have to follow the official route necessary for the approval and release of funds from the designated government officials for their purchase and distribution before these get to the real farmers and in most cases, the inputs arrive when it is too late for them to be applied on the crops. For an area with small land holdings especially in the Kunav and Gaav areas due to land shortage, the farmers could hardly secure optimal crop yields on their farms. A farmer commented on the direct involvement thus, "we rely on the government to help us boost agricultural production but the official processes have always impeded our efforts. Above all, measures adopted for input distributions are foiled by government officials and we end up buying in the open market" (Oral Interview with Wuanor, 2018).

The strategy of impacting new agricultural techniques by government officials through extension services has also led to a lot of drawbacks. This is because several scheduled appointments by extension officers with farmers have either been cancelled on account that funds for the exercise have not been released or they have been used for another exercise and better still the officer concerned decided to put it off (Ahom, 2018). When the farmers with small land holding cannot access the extension services of the relevant agricultural agencies, then they cannot benefit from modern techniques which are supposed to boost/her crop production. Benue state is rural-based and to ensure that what is produced has easy accessibility to the markets, there was the need to open up the rural areas for easy evacuation of agricultural products. Furthermore, to ensure attractive commodity prices, the government provided the farmers with some incentives to produce more. The policy measure sounded very good more so since the bulk of the farming population is found in the rural areas which are quite inaccessible due to the lack of roads but the implementation failed (Ahom, 2018).

However, farmers have recorded very high post-harvest losses, especially in perishable crops such as tomatoes, pepper, and tree crops like citrus, mangoes, pears, and a host of others. Thus, in instances where buyers manage to get to some remote places, they give considerably low prices bearing in mind that the farmers are at the receiving end and if they refuse such prices their products would go bad. When farmers record post-harvest losses on their products there is no respite from any government agency. And if they have to go on with production at all it is to the commercial banks or other private lending institutions that they turn to (Ityonzughul, 2019). The agricultural development policies initiated by Benue State Government are discussed one after the other in the succeeding discourse here.

Ministry of Agriculture and Natural Resources, Benue State

The Ministry of Agriculture and Natural Resources was established in 1976 when Benue state was created (Benue State Ministry of Information, 1976 and 2022). The core mandate of the ministry is the creation of an enabling environment for increased agricultural production in the state. Consequently, it was charged with the responsibility of providing extension services to farmers: providing tractor hiring services to enhance large-scale crop production. Providing improved seeds and livestock breeds and assisting farmers in pest control. It also manages the state government's credit scheme for small and medium-scale farmers. The Ministry of Agriculture also made efforts to introduce agricultural mechanization. To this end, an Agricultural Engineering Division was created within the Ministry to impart knowledge about the use of agricultural machines like tractors, harvesters, threshers as well as irrigation techniques. In the area of improved seeds, seedlings, and livestock breeds, the Ministry under review produces or purchases these for sale to farmers at subsidized rates (Ahom, 2012). The intention of policymakers to establish the Ministry of Agriculture as a strategy for increased food production is a commendable move by the government but in reality, the Ministry is part of the civil service and its bureaucracy has been a drawback in the effective implementation of the policy of increased food production. Direct involvement of government agencies like the Ministries of agriculture has not made any headway in the agricultural revolution due to the attitude of the people to public infrastructure (Ahom, 2012, Ityonzughul, 2019). The government investment in the Ministry has not yielded commensurate gains due to the care-free attitude of the agricultural experts in the maintenance of the agricultural machinery and this has worked against increased agricultural production. Agricultural machinery such as Tractors, harvesters etc cannot be afforded by the smallholder farmers and in cases where they can, the cost of lease or hire, the method of leasing the machinery is wrought with acts of favouritism. Added to the above is the fact that the machinery is not well maintained and that is why the premises of the Ministries of Agriculture and their Divisional head offices are littered with broken-down agricultural machinery which would otherwise be in working condition were they from corporate organizations (Oral interview with Ogbu, 2022).

Looking at the objectives of the Ministry of Agriculture, it will be realized that it has failed in its primary mandate of creating a conducive environment for agricultural production in Benue State. This is because it has not been able to bring about reforms in the sector and agricultural production is still conducted in the same rudimentary forms. An informant lamented “those of us

in the rural areas are not provided with the agricultural inputs then we go without them” (Oral interview with Ogah, 2022). The extension services of the ministry could have helped develop the sector, especially in the provision of improved seedlings of many of the crops cultivated by the people. This could have led to increased yields even in areas of land shortage such as southern Tivland.

Benue State Agricultural Development Corporation (ADC)

In May 1977, the Agricultural Development Corporation was set up by the Benue State Government. The headquarters of the Corporation is situated at Apir in Gwer East Local Government area of Benue State, about 11 kilometres south of Makurdi on the Makurdi-Otukpo Road. The Benue Agricultural Development Corporation was established primarily to hasten the pace of agricultural development in the state by getting directly involved in the production of livestock, animal feeds as well as embarking on large-scale mechanized farming. To meet its demands as well as those of livestock farmers, the Corporation set up two feed mills that produce different types of livestock feeds (Gbileve, 2013). Some notable achievements of the Corporation include agreements with foreign companies which led to their partnership with the state government in several agricultural ventures. These include the Ikyogen Cattle Ranch, Ben-Wily Fish farm at Ber Album, the Hawaiian Agronomics, and the Soya mill project which was a joint venture with Danish Turkey Dairies limited for the extraction of milk from soybeans. The establishment of the Agricultural Development Corporation (ADC) has been a very laudable policy measure by the Benue State Government toward increased agricultural production in the state. However, the Corporation encountered some critical challenges. The first challenge has to do with the management of the corporation. Instead of running it strictly based on the technical competence of the staff concerned, it was run along bureaucratic lines with an administrative structure that was rather unwieldy for the organization and therefore a drain on its resources which finally led to its collapse.

The second issue had to do with the maintenance of the equipment of the Corporation. There has been a lack of maintenance of the equipment of the corporation especially those that are involved in the production of poultry and other machinery such as tractors and harvesters for its farms. The Corporation was also plagued by corruption in the running of its affairs by both its management and the interference by its Board. The above factors have therefore hampered the smooth operations of the Agriculture Development Corporation’s drive toward increased food production in the state (Oral interview with Opita, 2022).

If the Agricultural Development Corporation (ADC) had been managed properly to achieve the mandate for which it was established, the impact of its establishment could have gainfully engaged the farming population of southern Tivland. The Ikyogen Cattle Ranch located in Kwande and the Ben-Willy fish farms at Ber-Agbum in Ushongo Local Government are all in Benue State. The two establishments could have successfully trained and gainfully engaged the erstwhile idle youths of Kwande Local Government Area in modern techniques of livestock keeping. The Ben-Willy Fish Farms would also have trained many of the youth in modern fish farming. The overall impact of the Agricultural Development Corporation would have been two-fold. It could have led to increased agricultural production in Benue State and at the same time

gainfully engaged many of the idle hands in useful agricultural ventures thereby taking them away from engaging in land ownership conflicts. Bem Kashi retorted that "the establishment of the Ikyogen Cattle Ranch was a noble one and could have helped our people, especially those who love to keep livestock but for its fold-up" (Oral Interview with Kashi, 2022). When the ADC failed to meet its desired objective, the Benue State Government established the Benue State Agricultural and Rural Development Authority to promote agricultural development in the State.

Benue Agricultural and Rural Development Authority (BNARDA)

The Benue Agricultural and Rural Development Authority (BNARDA) was established by Benue State Edict No.7 of 11th July, 1985 as an extension of the enclave of Ayangba Agricultural Development Projects (BNARDA, 1995). It came into formal operation in January 1986. It was established to promote and sustain crop and food production and raise the incomes and standard of living of farmers in Benue State. This was to be achieved by providing a package of farm support services which include improved and unified extension service, on-farm adaptive research, farm input distribution, rural water supply, small-scale irrigation, and infrastructural development (BNARDA, 1995). The idea behind the establishment of the Benue State Agricultural and Rural Development Authority was a good one because the Authority had as its priority the provision of extension services and the provision of improved seedlings to farmers. As a follow-up, the program was able to effectively mobilize the rural farmers in the state through its extension services which were beneficial to the farmers and covered all areas where crops were grown.

However, the Authority faced the challenges of poor maintenance culture which has led to the breakdown of the Authority's agricultural machinery, the lack of sustained funding for the activities of the organization, and the non-adherence to the core objectives of the authority by the supervising government agencies among other factors have been responsible for the poor state of the Benue Agricultural and Rural Development Authority (BNARDA). The Benue Agricultural and Rural Development Authority started well, especially in extension services but these efforts are no longer noticed in our communities (Ityonzugul, 2019). If the Benue State Rural Development Authority had lived up to its billing, especially in the provision of extension services to farmers and other essential services such as small-scale irrigation services, it could have developed agricultural production and led to increased crop yields in Benue State. To enhance the pace of agricultural development in the State, the Benue State Government has established Benue Tractor Hiring Agency (BENTHA) so that farmers would hire the services of tractors at subsidized rates.

Benue Tractor Hiring Agency (BENTHA)

The Benue Tractor Hiring Authority was established in 1988 to reduce the labour-intensive traditional method of cultivation and popularize the culture of mechanization of agricultural production and its services which include clearing, harrowing, and ploughing of farmlands. This would not only save time but also increase acreage and ensure a greater yield. The agency started with 150 tractors at the cost of a million (Avav, 2005). The Benue Tractor Hiring Authority (BENTHA) as an agency of the government for the promotion of agriculture in the state has

rather been a conduit pipe for the draining of its scarce financial resources. This is against the backdrop that since the establishment of the agency, successive governments have made budgetary provisions and gone ahead to purchase agricultural tractors in units of hundreds meant for the Benue farmers. These tractors end up being shared among highly placed government officials while the rest are leased to agricultural merchants who take them to neighbouring states of Nasarawa and Taraba where they are leased out at exorbitant rates. At the end of such exercise, the merchants come back to pay paltry sums into government coffers which at the end of the day cannot procure one or two units of the tractors.

There has also been the issue of lack of effective maintenance of these tractors which resulted in the abandonment of many units of unserviceable tractors on farm sites within and even outside the state and within the premises of the authority headquarters in Makurdi, the state capital. Most Benue people do not have access to the use of tractors. It is only the rich farmers that can hire the services of tractor operators either from the government or from the private sector (Ahom, 2012 and Ityonzughul, 2019). Despite all these challenges, these programmes enhanced the production of diverse crops in Benue State; the State in turn supplies food to the Benue populace and different parts of the country. Food crops produced in the State are shown in the succeeding table 4.

Table 4: Food Crops Produced in Benue State

S/NO	Crop	Area of Production
1.	Yam	All over Benue State with higher concentration in Ukum, Katsina-Ala, Gboko, Buruku, Vandeikya, Gwer, Guma, Okpukwu, Ohimini, Agatu, and Apa.
2.	Cassava	All over Benue State with higher concentration in Katsina-Ala, Gboko, Gwer, Buruku, Okpokwu, Ohimini, Apa, Agatu, and Oju.
3.	Cereals (mainly rice, maize, sorghum, and millet).	All over Benue State with concentration in Vandeikya, Gboko, Buruku, Katsina-Ala, Makurdi, Gwer, and Kwande
4	Soya Beans	All over Benue State with concentration in Gboko, Buruku, Vandeikya, Katsina-Ala, Makurdi, Gwer, Kwande and Okpokwu
5.	Groundnut	All over Benue State
6.	Citrus	All over Benue State with a concentration in Gboko, Vandeikya, Konshisha
7	Beniseed	All over Benue State with a concentration in Gboko, Buruku, Katsina-Ala, Vandeikya, Makurdi
8.	Mango	All over Benue State
9.	Sugar Cane	Katsina-Ala and Buruku
10.	Melon	All over Benue State
11.	Vegetables (mainly pepper, tomatoes, and okro)	All over Benue State with concentration in Gboko, Buruku, Makurdi and Tarka

Source: Benue State Agricultural and Rural Development Authority (BNARDA) 2017.

Table 4 illustrates that different types of good crops are produced in Benue state. Almost all the types of food crops that are produced in the Tiv area are capable of thriving in Idomaland, Igede area, Etulo, and Nyifon, among others.

Conclusion

This article has attempted to variously examine issues such as the land and people of Benue State, and the Benue State agricultural development programmes. The chapter discussed these programmes with an emphasis on the establishment of the Ministry of Agriculture and Natural Resources, Agricultural Development Company (ADC), Benue Agricultural and Rural Development Agency (BNARDA), and Benue Tractor Hiring Agency (BENTHA). The study emphasised that the challenges associated with the programmes under review have prevented them from maximally achieving the set goals. This is an implication that the programmes did not fully transform the agricultural sectors in the State. However, their impact is felt to some extent since the Benue agricultural sector is still viable and have an edge over that of many states.

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