

# Impact of HIV/AIDS on the Socio-Economic Lives of Infected Farmers in Benue State

<sup>1</sup>Abua, T., <sup>2</sup>Ekele, G.E., & <sup>2</sup>Agbulu, O.N.

<sup>1</sup>Department of Agricultural Education, College of Education, Katsina-Ala

<sup>2</sup>Agricultural Education Department, University of Agriculture, Makurdi

## ABSTRACT

The study examined the impact of HIV/AIDS on the socio-economic lives of infected farmers in Benue state. The objective of the study is achieved by specifically examining relationships between HIV/AIDS and the socio-economic indices considered in this study. The study adopted cross sectional survey design. Analysis was based on primary data generated through a sample of 400 participants was drawn from 48 comprehensive treatment sites in Benue state. The instrument used was the impact of HIV/AIDS on Food Production of Farmers Inventory (IHFPFI). Pearson Product Moment Correlation was employed using the statistical tool known as Statistical Packages for Social Sciences (SPSS) to test the hypothesis of the study. Findings revealed significant positive relationship between HIV/AIDS and the socio-economic indicators considered in the study. The study concludes that there was significant positive relationship between HIV/AIDS and educational attainment, farm produce as well as financial status of the infected farmers. Consequently, the study recommends that The absence of a possible cure in the near future means that households will have to deal with the pandemic for a long time to come. Research is thus essential on how rural households can best cope with the pandemic. The findings of this research have demonstrated that most of the HIV/AIDS-affected households in the rural areas are finding it difficult to survive. Hence more research is required to come up with effective survival strategies that strengthen agricultural production practices, rather than diminish them, so that the ability of affected households to cope with the disease is enhanced.

**Keywords:** Socio-economic, lives, infected, farmers

## INTRODUCTION

HIV/AIDS remains a big challenge in Sub-Saharan Africa and understanding the socio-economic impact of the pandemic becomes an important policy issue. In 2007, at least 23 million of the 34 million people suffering from the disease were residents of the sub-region (UNAIDS, 2008). The HIV/AIDS pandemic has not only led to great. Softener

among its victims but has also snared a generation of children without parents (Ibrahim and Eria, 2010). Majority of the people in sub-Saharan Africa live in the rural areas and more than 80% are dependent on agriculture for their livelihood, more so, the socio-economic consequences of the disease are felt in health, education, industry, Agriculture and the macro economy. Nigeria is reported to have the third highest prevalence rate of any country in the world with a five percentage population prevalence rate of over 3.3 million people living with the virus (Annimarie, 2012). It is estimated that Agriculture currently accounts for 24% of world output, and uses 40% of land area. (FAO, 2003) but the human immunodeficiency virus (HIV) causing the Acquired Immunodeficiency Syndrome (AIDS) undermines agricultural systems and affect the socio-economic lives of rural farmers, leading to reduction in yield due to declined land use, huge financial burdens due to health care or funeral as capital assets are sold to fund care and funeral expenses, leading to loss of adult labour and transmission of knowledge and skills between generations. (Morton, Rutagwenda, Musinguzi and Tunawinjuwkwe, 2006 ). In addition, household members devote productive time caring for the sick and traditional mourning customs.

HIV/AIDS affects education systems All over the world, it causes devastation, destroying communities and families and taking away hope for the future. The impacts of HIV/AIDS are many. In the absence of a cure, and in most cases in the absence of adequate Treatment, HIV/AIDS diminishes or destroys quality of life before it takes away life itself. Its emotional and economic impact on life quality affects family, friends and community (Mishra 2012). It affects production as well as household incomes and expenditures; it poses major problems for health systems and health care practices; it diminishes the capacity of societies to provide essential services and plan for the future; and it threatens good governance and human security. Particularly severe is the epidemic's impact on schools and education. HIV/AIDS reduces the supply of education by reducing the numbers of teachers who are able to

carry out their work, and the resources available for education. The epidemic reduces the demand for education, as children are withdrawn from school and college in response to rising household expenditure, and to provide care for family members. And, the epidemic affects the quality of education Because of the strains on the material and human resources of the system and on health and presence of learners. (Ssengonzi, schlegel, Anyamele & Olson 2004). Increased HIV/AIDS morbidity and mortality amongst the working population of a giving society; includes teachers, school administrators, management staff, and learners and parents. The disruptive aspects of HIV/AIDS on the supply and demand for education have immediate negative and long-term effects on the quality of education that are hard to recoup (Lawal, 2008), for instance, the absence of a teacher in the class for even one day either due to sickness or taking care of a sick relative, directly translates into loss of knowledge intake for the learners, similarly, increased dropout of children affected by HIV/AIDS or inability of parents or guidance who are infected or affected negatively affects overall pupils enrollment.

AIDS- related illness have drastically affected household economies, reducing human capital, agricultural productivity, and labor supply and in turn reversing progress towards meeting other developmental challenges (Fauci, 2007; Bachmann, and Booysen, 2003). Continuous sickness and deaths in families due to HIV/AIDS reduces the ability of infected and affected households to participate in community and national development including farming, leading households, farmers and communities to reverse development progress intending acquisition of farm inputs, labour and time being unavoidable assets of rural farmers.

### **Statement of the Problem**

Agriculture is the most important sector in Africa, providing livelihood for at least 53% of the economically active population. A significant part of the agricultural population in Nigeria dwells in rural communities,

which are among the least privileged and bear the greatest burden of AIDS impact on agricultural productivity including loss of labour (e.g. rural men, women and children), the inability to cultivate crops due to illness, lack of access to land, loss of farming skills, more households headed by children and consequential adoption of less-productive farming strategies (FAO, 2000).

HIV/AIDS is not just a biological event; it has important social and economic consequences. It is a major social, economic and health problem, it threatens the Nigeria productivity and economy and has also impacted on the different sectors of the Nigerian economy namely: agriculture, education, wealth creation, commerce and industry and exacerbate poverty. The socio-economic impact of HIV/AIDS on rural farmers is identified through loss of family assets, reduced family income as well labor force and increased dropout and low enrollment of children in schools.

Above all, it is difficult to find books with detailed documentation on the devastating effect of HIV/AIDS on Agricultural productivity in Benue state. Pocket of information that can be assessed so far are sort of painting national and international pictures on the issues. Empirical works on the impact of HIV/AIDS on socio-economic lives of farmers on Agricultural productivity specifically to Benue state are hard to come by. This has made both the people and government to underestimate the level of devastation of the menace on agricultural productivity.

### **Objectives of the study**

The main objective of this study is to examine the impact of HIV/AIDS on socio-economic lives of infected farmers in Benue state. Specifically, the study will;

1 Identify the demographic characteristics of infected farmers in Benue state.

- 2 ascertain the impact of HIV/AIDS on educational attainment of affected families in Benue state.
- 3 Determine the impact of HIV/AIDS on farm produce of infected farmers in Benue state.
- 4 Determine the impact of HIV/AIDS on the financial status of infected farmers in Benue state.

### **Significance of the Study**

Farming in Nigeria and indeed Benue state remains the major source of livelihood for the rural population. Benue state ranked very high in the HIV/AIDS prevalence in Nigeria. Over 0.3 million people representing about 16.8% of the entire population are estimated to have been infected (Daudu, Okwu and Shaibu, 2006). This study would be relevant to agricultural educators and extension agents by better informing them on the socio-economic impact of HIV/AIDS in the agricultural work force. Government and other stakeholder e.g Non-Governmental organizations (NGOs), Faith based organizations e t c. would access the outcome of this study and find it useful in HIV/AIDS prevention information and training programs. Government might further reconsider her policy statements and commitment toward mitigating the impact of HIV/AIDS on her citizens. The outcome of this study will serve as reference materials for scholars interested in further research on HIV/AIDS.

### **Scope/ limitation of the Study**

The study covers only infected farmers in Benue state Agricultural Zone A and only farmers receiving Antiretroviral Drugs at designated Health centres are considered for the study. Furthermore, only socio-economic indices are considered in the study.

### **Literature Review**

There is no doubt that HIV/AIDS epidemic had threaten many of the underlying health, social and an economic sector. What is less

understood are the specific dimensions of the epidemic for various sectors of the Nigerian economy and society. Foremost among these sectors is education. As one of the fundamental and largest social service sectors as well as the basis for social and economic development, any threat to education will have grave consequences beyond the education sector (Roy, Kamugisha, Anne, & Dramane, 2002). What is the impact of the HIV/AIDS epidemic on education in Nigeria? The answers to this question are important because they will guide planners and policy makers in the education sector as well as those directing efforts to prevent its spread, to know what to expect in the education sector as the AIDS epidemic continues and to be able to plan accordingly. The information provided by the study will also raise awareness of the epidemic and its consequences for education among decision-makers in education and help to galvanize support for HIV/AIDS programmes in general and for education in particular.

Another important area is that children are being orphaned as a result of the epidemic. Studies from Africa have consistently shown that orphans have less access to educational resources and opportunities than other children (Mishra, 2005). A common coping strategy is for orphaned children to drop out of school to avoid school fees and to help compensate for lost family labor and income. Those orphans who are in school often lack the material and psychological support needed for academic success. In many cases, the curriculum will need to be revised to provide them the skills to help them survive economically and socially when they leave school.

Schooling supply may suffer due to deaths of teachers and other personnel, school closures related to decreasing numbers of students in affected areas and decreasing budgets for education as competition for scarce resources intensifies. The quality of education may suffer as a less qualified teaching force replaces more experienced teachers who die or may otherwise be unable to teach due to illness. Teacher absenteeism

may increase along with discrimination and isolation of teachers suffering from HIV/AIDS.

There is little direct information on the impact of the HIV/AIDS epidemic on human resources directly employed in education in Nigeria. The U.K's Department for International Development (DFID) is currently sponsoring the application of an impacts model on five states (Lagos, Jigawa, Plateau, Benue and Ekiti), but many questions remain unanswered. However, it is probable that the rate of HIV infection among employees of the education system is at least as high as that of the adult population as a whole. The human resources at risk are not confined to teachers, but include all of those who have roles in the delivery of educational services. These include, but are not limited to central and local administrators and planners, as well as those involved in the teaching and training of teachers. The sector is seen as critical for human development because education and skills development are a way to raise the living standards for the country as a whole. The threat posed by the HIV/AIDS epidemic is eroding the human resource base of educational systems in ways that are generally not being measured, assessed or responded to.

The National policy on Education in Nigeria (FRN, 2004) recognises education as an instrument per excellence for effective National Development in Nigeria. The philosophy of Nigerian educational system encompasses all that needed to be done to train the minds of the individuals in and of the school setting the challenges of Agricultural Education is that, Agricultural training institutions need to adjust to the realities of change as seen in today's world (Osinem, 2008) as basic education forms the core foundation of a literate and progressive society. Throughout the world, HIV/AIDS is having a dramatic effect on the lives of individuals, families and communities.

Mishra (2005) assert that substantial number of teachers are dying or caring for family members. Young people, especially girls, are being withdrawn from school to assist in the home. Ssengonzi (2004) furthered that, the absence of a teacher in a classroom for even one day (either due to sickness or to having a sick relative) directly translates into loss of knowledge intake for pupils unless arrangements are made to replace the school day in the in the same year, which will be very hard to do as the impact of the epidemic heightens.

In the view of Daniel, (2009), in most of Sub-Saharan African countries, agriculture provides the basis for livelihood for 70 to 80% of the population. It also supplies food to both urban and rural sectors, generates foreign exchange and employment. In particular it supplies raw materials to industries and a services market through its forward linkages and also provides demand and huge market for the agricultural inputs industry through backward linkages. Finally agriculture provides “final demand linkages” through the multiplier effects up and down stream especially through the non-basic sectors (economic activities whose transactions are local and directly agricultural production-related; services, housing, etc).

Thus, a fall in agricultural efficiency and output as a result of the pandemic affects the rest of the economy through direct, indirect and induced economic linkages. Given the above, it needs to be emphasized that agriculture is affected by HIV/AIDS in several intricate ways. FAO/UNAIDS (2009) observed that the most obvious is the direct drain on the agricultural labour force, both unskilled and skilled. This occurs at two levels; firstly as a result of the loss of the victim’s labour and secondly through labour time dedicated to care for the sick. However other losses will be discussed below estimates of 2000 by the FAO have indicated that in 27 most affected countries in Africa, 7 million agricultural workers died from AIDS since 1985, and 16 million more deaths were expected in the next two decades. By the year 2000,



most of the African countries were estimated to have lost 2 to 13 % of the agricultural labour to the virus (Bicego, Rutstein, and Johnson, (2003). In the ten most affected African countries, labour force decreases are anticipated to range from 10 to 26 percent by the year 2020.

### Theoretical Framework

This study is also anchored on Malthusian theory of population that seeks to explain the contributions of labor to agricultural/ economic development. The theory asserts that the size of potential gross national product depends upon land, labor, capital and organization. Jhingan,( 2003) maintained that when these four factors are employed in the right proportions, they will maximize production in two major sectors of the economy: the agricultural sector and the industrial sector. It is the accumulation of capital, the fertility of the soil and technological progress that leads to increase in both agriculture and industrial production.

$$P=f(L,K,r,O)$$

Where,

P = Production

L = Labor

K = Capital

r = Land

O = Organization

It is argued that the level of productivity depends on human inputs - that is labor force and the organizational ability. An increase in productivity leads to an increase in income leading to growth and economic development. Kuznets attributes great importance to human capital as a major contributor to modern economic growth, this include not only the labor force, but also their efficiency. An increase in GNP per capital is attributed to the health and development of human factor, which is reflected in the increased efficiency of the labor force. Therefore, any epidemic on human resources such as HIV/AIDS is an important

obstacle to agricultural production/output. Such economy will lack the energy and ability required to work, this will result in low labor productivity and low output level, in this case there will be limited supply of labor with no physical energy to even work talk less of being transferred. Nigeria is endowed with fertile land that has great agricultural potentials in Africa with large human population that depends on agriculture for their livelihood but is now under the threat HIV/AIDS. Moreover, Nigeria technology is not developed so much so that we still depend on physical energy for our agricultural productivity, and it is this segment of the population that is being infected and affected by HIV/AIDS.

## METHODOLOGY

### Research Design

This study made use of a cross-sectional survey design to gather data from the respondents. Collects information from a predetermined population (HIV/AIDS infected farmers) and the information collected are just at one point (Anti-retroviral sites). Therefore, cross-sectional survey design was used in the study.

### Area of Study

Benue state is located in the North Central geo-political region of Nigeria. The state has 23 local government areas, and its Headquarters is Makurdi. The state has abundant land estimated to be 5.09 million hectares. This represents 5.4 percent of the population of the national land mass with an arable land estimated to be 3.8 million hectares (BENKAD, 1998). The state is predominantly rural with an estimated 75% of the population engaged in rain-fed subsistence agriculture (Asogwa and Umeh, 2012). The state lies between longitude  $7^{\circ} 40'$  and  $10^{\circ} 00'$  E and latitude  $6^{\circ} 30'$  and  $8^{\circ} 24'$  N. It is bounded by five states, namely Nasarawa to the north, Taraba to the north east, Cross-River to the south, Enugu and Kogi to the west. There is also a short

international boundary between the state and the Republic of Cameroon along the south-west border

### Population of the Study

The total population of study is 460,000 HIV/AIDS infected persons in Benue state. This data were collected from 48 comprehensive treatment sites in Benue state (BENSACA, 2014).

## RESULTS AND DISCUSSION

### Objective One

Table 1: Demographic Characteristics of the Respondents

Variable		Frequency N=392	Percentage (%)
Sex	Male	226	55.3
	Female	166	40.6
Marital status	Single	64	15.6
	Married	136	33.3
	Divorced	23	5.6
	Widowed	94	23.0
	Widower	75	18.3
Age bracket	18-25 years	68	16.6
	26-35 years	155	37.9
	36-45 years	113	27.6
	45 years >	56	13.7
Annual income	100000-250000	201	49.1
	251000-350000	118	28.9
	351000-450000	53	13.0
	451000 >	20	4.9
Highest educational qualification	no formal education	87	21.3
	Fslc	142	34.7
	Ssce	96	23.5
	ND/NCE	47	11.5
	bachelors degree >	20	4.9

The respondents were classified into two categories based on gender, with the male sex respondents; 266(55.3%) while females 166(40.6%). The male infected farmers formed the highest number among the sampled population. On marital status of the respondents, married couples formed the highest

number 136(33.3%) followed by widows, 94(23.0%) while the number of divorced respondents was smallest, 23(5.3%). The respondents with age bracket of 26-35 years formed 155(37.9%) followed by the 36-45 years age bracket which were 113(27.6%) while those with age bracket of 45 years and above were 56(13.7%). In terms of income bracket, respondents with an annual income of ₦ 100000-250000 (49.1%) were the highest while those with an annual income of ₦ 451000 and above were least 20(4.9%). On the basis of highest educational qualifications of the respondents, those with First school leaving certificate-FSLC<sub>142</sub> (34.7%) were the highest followed by those with senior secondary school certificate-SSCE 96(23.5%) while respondents with bachelors degree were the least with 20(4.9)

**Objective Two:** Impact of HIV/AIDS on educational attainment of affected families in Benue state.

**Correlations**

		1	2	3	4	5
i find it difficult to pay school fees	Pearson Correlation	1	1.000**	.984**	.967**	.978**
	Sig. (2-tailed)		.000	.000	.000	.000
	Sum of Squares and Cross-products	378.222	378.222	360.222	355.316	373.737
	Covariance	.967	.967	.921	.909	.956
	N	392	392	392	392	392
i can not enroll myself/children in school	Pearson Correlation	1.000**	1	.984**	.967**	.978**
	Sig. (2-tailed)	.000		.000	.000	.000
	Sum of Squares and Cross-products	378.222	378.222	360.222	355.316	373.737
	Covariance	.967	.967	.921	.909	.956
	N	392	392	392	392	392
find it difficult to register exams	Pearson Correlation	.984**	.984**	1	.982**	.978**
	Sig. (2-tailed)	.000	.000		.000	.000
	Sum of Squares and Cross-products	360.222	360.222	354.222	349.316	361.737
	Covariance	.921	.921	.906	.893	.925
	N	392	392	392	392	392

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can not afford required books	Pearson Correlation	.967**	.967**	.982**	1	.978**
	Sig. (2-tailed)	.000	.000	.000		.000
	Sum of Squares and Cross-products	355.316	355.316	349.316	356.980	363.235
	Covariance	.909	.909	.893	.913	.929
	N	392	392	392	392	392
		Pearson Correlation	.978**	.978**	.978**	.978**
me and my children drop out from school	Sig. (2-tailed)	.000	.000	.000	.000	
	Sum of Squares and Cross-products	373.737	373.737	361.737	363.235	386.426
	Covariance	.956	.956	.925	.929	.988
	N	392	392	392	392	392

\*\* . Correlation is significant at the 0.01 level (2-tailed).

From the correlation analysis, all the items showed a strong positive correlation with each other which shows that HIV/Aids has a significant impact on the educational attainment of affected farm families in Benue state.

**Objective Three:** Impact of HIV/AIDS on farm produce of infected farmers in Benue state

		Correlations					
		1	2	3	4	5	6
could not plant/harvest on time	Pearson Correlation	1	.939**	.967**	.918**	.935**	.917**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	Sum of Squares and Cross-products	380.977	365.069	376.054	361.939	371.038	399.847
	Covariance	.974	.934	.962	.926	.949	1.023
	N	392	392	392	392	392	392
		Pearson Correlation	.939**	1	.960**	.980**	.993**
my farm keeps decreasing in size	Sig. (2-tailed)	.000		.000	.000	.000	.000

	Sum of Squares and Cross-products	365.069	396.793	380.839	394.184	401.885	430.459
	Covariance	.934	1.015	.974	1.008	1.028	1.101
	N	392	392	392	392	392	392
	Pearson Correlation	.967**	.960**	1	.940**	.956**	.940**
	Sig. (2-tailed)	.000	.000		.000	.000	.000
my farm yield keeps decreasing	Sum of Squares and Cross-products	376.054	380.839	396.875	378.143	386.911	418.357
	Covariance	.962	.974	1.015	.967	.990	1.070
	N	392	392	392	392	392	392
	Pearson Correlation	.918**	.980**	.940**	1	.985**	.961**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
find it difficult to buy farm inputs	Sum of Squares and Cross-products	361.939	394.184	378.143	407.837	404.102	433.592
	Covariance	.926	1.008	.967	1.043	1.034	1.109
	N	392	392	392	392	392	392
	Pearson Correlation	.935**	.993**	.956**	.985**	1	.972**
	Sig. (2-tailed)	.000	.000	.000	.000		.000
can not afford the cost of farm labour	Sum of Squares and Cross-products	371.038	401.885	386.911	404.102	412.936	441.255
	Covariance	.949	1.028	.990	1.034	1.056	1.129
	N	392	392	392	392	392	392
	Pearson Correlation	.917**	.967**	.940**	.961**	.972**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
could not farm on commercial scale	Sum of Squares and Cross-products	399.847	430.459	418.357	433.592	441.255	498.980
	Covariance	1.023	1.101	1.070	1.109	1.129	1.276
	N	392	392	392	392	392	392

\*\* . Correlation is significant at the 0.01 level (2-tailed).

From the correlation analysis, all the items showed a strong positive correlation with each other which shows that HIV/Aids has a significant impact on the farm produce of affected farm families in Benue state.

**Objective Four: impact of HIV/AIDS on the financial status of infected farmers in Benue state.**

**Correlations**

		1	2	3	4
less returns from farm	Pearson Correlation	1	.868**	.862**	.857**
	Sig. (2-tailed)		.000	.000	.000
	Sum of Squares and Cross-products	357.337	309.301	301.168	321.194
	Covariance	.914	.791	.770	.821
	N	392	392	392	392
could not afford viable stock	Pearson Correlation	.868**	1	.976**	.965**
	Sig. (2-tailed)	.000		.000	.000
	Sum of Squares and Cross-products	309.301	355.140	339.901	360.658
	Covariance	.791	.908	.869	.922
	N	392	392	392	392
sales my produce early at low cost	Pearson Correlation	.862**	.976**	1	.955**
	Sig. (2-tailed)	.000	.000		.000
	Sum of Squares and Cross-products	301.168	339.901	341.834	350.097
	Covariance	.770	.869	.874	.895
	N	392	392	392	392
spends much on medical expenses	Pearson Correlation	.857**	.965**	.955**	1
	Sig. (2-tailed)	.000	.000	.000	
	Sum of Squares and Cross-products	321.194	360.658	350.097	393.051
	Covariance	.821	.922	.895	1.005
	N	392	392	392	392

\*\* . Correlation is significant at the 0.01 level (2-tailed).

From the correlation analysis, all the items showed a strong positive correlation with each other which shows that HIV/Aids has a

significant impact on the financial status of affected farm families in Benue state.

## DISCUSSION

The main objective of this research was to examine the impact of HIV/AIDS on the socio-economic lives of infected farmers in Benue state. The study made use of a cross-sectional survey design owing to the fact that all the respondents were contacted at specific antiretroviral sites located across the state. The demographic data of the respondents was determined based on sex, income bracket, age and qualifications. While the socio-economic indices determined were; educational attainment, farm produce and financial status. It was observed that all the items on each objective showed a strong positive correlation with each other which shows that HIV/AIDS significantly impact on the socio-economic lives of infected farmers in Benue state.

## CONCLUSION/RECOMMENDATIONS

The agricultural sector should recognize the fundamental fact that household labour, which is the most important input in communal agriculture, as revealed in this study, is under threat from the HIV/AIDS pandemic. There is therefore need to protect this labour source from the pandemic for communal agriculture to remain viable. The best way of protecting this labour is to ensure that household members do not get infected by the HIV virus. This is possible by incorporating HIV/AIDS education and risk awareness programmes into the school curriculum and into agricultural extension messages. This comes out of the realisation that awareness on how HIV/AIDS affects agriculture in the areas is low. Moreover the current agricultural extension services are focussed on giving farming advice to farmers without making them aware that their farming operations and livelihoods are threatened by the HIV/AIDS pandemic.



The study has revealed that HIV/AIDS is causing significant increases in household medical costs. It is therefore recommended that Government introduce an inexpensive medical aid scheme tailor-made for communal farmers, just as there are medical aid systems tailor-made for the civil service. This will help communal farmers to reduce medical expenses that are impacting negatively on crop production in the communal areas. This will leave households with more money to invest in crop production. Provide communal farmers with loans in the form of seeds, fertilizers and herbicides at low concessionary rates that take into account the poverty of communal farmers. The inputs should be supplied to farmers well ahead of the start of the planting season so that they are able to prepare their land and plan in advance. Another strategy for having access to cheap inputs is to introduce low external (purchased) input technologies and practices such as using specially preserved maize from the previous season as seed rather than buying seeds every year.

One of the best ways that agricultural communities that are threatened by HIV/AIDS can survive is to ensure that they diversify their income generating projects to include economic activities other than crop production. Such activities include poultry, bee farming and pig rearing.

HIV/AIDS is spreading rapidly in the rural areas of Benue state. The absence of a possible cure in the near future means that households will have to deal with the pandemic for a long time to come. Research is thus essential on how rural households can best cope with the pandemic. The findings of this research have demonstrated that most of the HIV/AIDS-affected households in the rural areas are finding it difficult to survive. Hence more research is required to come up with effective survival strategies that strengthen agricultural production practices, rather than diminish them, so that the ability of affected households to cope with the disease is enhanced.

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