



“Investing in Africa’s future”

COLLEGE OF HEALTH AGRICULTURE AND NATURAL SCIENCES

NAEC202: AGRICULTURAL EDUCATION AND EXTENSION

END OF SECOND SEMESTER FINAL EXAMINATIONS

APRIL 2023

LECTURER: DR K. MUKUMBI

DURATION: 3 HRS

INSTRUCTIONS

Answer all Questions

QUESTION 1

- a) Name and describe 5 sources of noise in the communication between an extension agent and their audience. (10 marks)
- b) What can the extension agent do to address the problem of noise in communication? (15 marks)

QUESTION 2

Read the passage below and answer the questions that follow.

The Insurance Council of Zimbabwe (ICZ) has bemoaned low uptake of insurance by farmers, which currently stands at 6%. ICZ public relations and marketing manager, MS Rinigisai Batiya, told New Ziana that at present, agricultural insurance cover is mostly taken up by large commercial farmers, tobacco farmers and contract farmers, while the majority of growers still shy away.

“The uptake of agriculture insurance has remained subdued with this class of business contributing about 6% to the Gross Premium Written of \$14,14 billion as per the September 2021 IPEC report.,” she said. Ms Batiya attributed the subdued uptake of agriculture insurance to lack of knowledge on the benefits of insurance and risk management services. There is a low uptake due to lack of tailor-made insurance products that address the needs of smallholder and subsistence farmers who are the majority in Zimbabwe following the land redistribution exercise. There is also mistrust of insurance services. “Legacy issues of unpaid claims by insurers who were deregistered further fuel mistrust,” she said. Reliance on traditional self-insurance in risk and loss management is also an issue, said Ms Batiya.

She however, confirmed that available insurance packages do not fully address the needs of farmers. “At the moment, products on the market partially address the needs of farmers in terms of insurance cover required. ICZ is actively engaging with farmers in identifying their insurance needs. Based on the information collected ICZ is working with insurers and IPEC to improve on the current product offering and affordability,” she said.

Zimbabwe Commercial Farmers Union (ZCFU) president, Mr Shadreck Makombe, said lack of tailor-made packages that address farmers’ problems was a major turn-off. “Most of these insurance firms do not want to pay. When they come to the farmer in the event of a disaster, it would appear as if the farmer has committed a crime, the inquiries and filling of forms is also

tedious. “We urge insurance firms to have user friendly packages which are tailor made for farmers, not one size fits all,” he said. He however urged farmersto consider taking up insurance.

Tobacco Industry and Marketing Board chief executive, Mr Meanwell Gudu, said the situation is different for tobacco farmers who are mandated to take up insurance cover before being contracted to grow the crop. “Contractors make it mandatory for growers to have field to floor insurance cover before signing up as assurance they will be able to recover their money in case of any eventualities. You cannot be contracted unless you have an insurance policy.

- a) You have been hired by an insurance company to develop a communication strategy to promote uptake of agricultural insurance. Your response should answer the following questions:
- i. What types of stakeholders should be involved? (5 marks)
 - ii. What is the desired change in behavior? (4 marks)
 - iii. What three key messages would be appropriate? (6 marks)
 - iv. Which media of communication would be most effective? (3 marks) Why? (2 marks)
 - v. How will the communication process be monitored and evaluated? (5 marks)

QUESTION 3

Foliar fertilisation is the technique of feeding plants by applying liquid fertiliser directly to the leaves so they absorb essential elements through their stomata and epidermis. The practice of foliar fertilisation is based on scientific research done in the 1950s, which demonstrated that leaves can take up minerals through their stomata, and in some cases their cuticles. It is most effective when done early morning and late afternoon. In Zimbabwe, there has been resistance and low uptake of foliar fertiliser by farmers.

- b) What 5 factors could be causing the resistance and low uptake of foliar fertiliser by farmers? Explain. (10 marks)
- c) You work for a company that produces foliar fertilizers, and you provide advisory services to farmers. You have been asked to recommend an extension approach, model, and methods to promote adoption for foliar fertilisers.
- i. Which extension approach is the most appropriate one to use in this situation? Describe the extension approach and explain why you chose it. (5 marks)
 - ii. Which extension model will you use? Describe the extension model and explain why you chose it. (5 marks)

iii. Which extension methods will you use? Describe the extension methods and explain why you chose them. (5 marks)

QUESTION 4

- a) In a table format compare and contrast monitoring and evaluation. (10 marks)
- b) With the aid of a diagram describe the results chain. (5 marks)
- c) Describe 5 benefits of using M&E in extension program management. (10 marks)