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# Gender issues in the development of small and medium scale enterprises: An appraisal of the Fadama-III agricultural project in Edo State, Nigeria

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### **Abstract**

Small and Medium Enterprises (SMEs) are recognised as the engine of sustainable development in most economies. The agricultural sector in Nigeria is one sector where many of these SMEs are warehoused, and where Nigerian women have contributed significantly to the growth of the country's output. Although rural women take the lead in agricultural activities, making up to 60-80 percent of labour force, however, for several decades, the participation of women in many of the economic sectors has been very minimal. This situation has limited the growth of SMEs and hindered optimum development in many other sub-sectors of the economy like agriculture. This is why the clamour for women emancipation, gender equality and the elimination of all forms of discrimination against women needs to be backed up by proper and practical efforts and actions. The policy framework for implementing the Fadama-III programme is one of such laudable actions. The policy objectives in the project stipulate a mandatory 70:30 male to female gendermix for operationalisation of the process and for the leadership structure of such projects which consist of the Fadama Users Groups (FUGs) and Fadama Community Associations (FCAs). This paper examined the Fadama-III model and advocates for increased mainstreaming of women in all aspects of the agricultural sector, and indeed in other sectors of the Nigerian economy. Apart from ensuring the optimal utilisation of the nation's human capital, of which the women gender has consistently constituted about 50 percent, it would also enhance job creation and employment opportunities for a good proportion of the populace.

**Keywords:** Employment Generation; Fadama; Fadama Community Association; Fadama Users Group; Gender Mainstreaming; Job Creation; Nigeria

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### 1. Introduction

Gender remains an important issue in man's daily endeavours worldwide. The impact and implications of gender and related issues remain vital factors of control and decision making in many cultures, such that certain trades, professions, responsibilities and activities are assumed to be dedicated to specific genders. This position generally appears to have resulted in some kind of gender bias, with the female gender seemingly disadvantaged by the resulting traditional gender classifications. This situation is apparently more acute in the developing countries, including the African sub-region, and even the Indian continent. It is in a bid to mitigate the aforementioned challenges that various policies and stakeholders including government bodies and non-governmental organisations (NGOs) pursue programmes aimed at gender equality, gender mainstreaming and gender emancipation, amongst others (Oisamoje et al., 2016).

The Federal Government of Nigeria (FGN) is a signatory to many international conventions, treaties and programs focussed on implanting female gender-friendly policies and decisions. In the past half century (1960 to 2010), the female gender in Nigeria constituted 49.7 percent of the population on the average (United Nations, 2011). This implies that the Nigerian population has been approximately equally divided between both genders (Oisamoje et al., 2016). It would therefore be a disservice to the nation, and also a misuse, disuse or abuse of the management of the nation's human capital, if the potentials inherent in the female segment of the nation's population are not adequately tapped and optimally managed.

The agricultural sector is one sector, particularly in Nigeria, where the participation and the contribution of women cannot be ignored. Indeed, women have played and continue to play a significant role in Nigeria's agricultural output which is presently essentially manual and has a substantial subsistence component. Ogunlela and Mukhtar (2009) assert that a good proportion of farmers in Nigeria operate essentially at the subsistence, small-holder level in an extensive agricultural system. They further explain that in the hands of these small holders lie the country's food security and agricultural development. Particularly striking, however, is the fact that rural women, more than their male counterparts, take the lead in agricultural activities, making up to 60-80 percent of the labour force. It is thus ironical that their contributions to agriculture and rural development are seldom noticed or acknowledged. Corroborating this claim, it has been revealed that relative to their male counterparts, Nigerian women are often marginalized in their access to economic, political, and social resources, thus rendering them relatively poorer than the males. Idowu and Ajani (2008), confirm that "important differences also exist between women and men in their contributions to agriculture, and in poverty, nutrition and food security levels".

In a bid to address the problems highlighted above, the FGN over the years has implemented various intervention measures meant to increase the participation of women in governance, in access to finance, and in other areas. These include for instance President Goodluck Jonathan's resolve to "achieve a 35 percent affirmative action in favour of women such that currently (that is, as at July, 2013) at the Federal level there were 13 women as cabinet Ministers, representing 33 percent of the Federal Executive Council" (Oisamoje et al., 2016). Women-friendly policies have also been initiated in business. For example, *The Youth Enterprise with Innovation in Nigeria* (YouWiN) Programme was originally set up to enhance job creation especially for the nation's army of unemployed youths. However, the second edition of the entrepreneurial scheme tagged "*The YouWiN'2'*! or *YouWiN! Women* was mainly designed for female entrepreneurs aged 45 years and below" (Etim, 2012). In agriculture, the Fadama-III programme is another women-friendly initiative of government.

Small and medium scale enterprises (SMEs) have been recognised as indispensable components of national development in both developed and developing economies (Abrie and Doussy, 2006; Lai and Arifin, 2011). Known variously as Small and Medium-sized Enterprises (SMEs), Small and Medium-scale Businesses (SMBs), as well as Small-Scale Industries (SSIs), this sub-sector of the economy is globally acknowledged to contribute substantially in enhancing employment generation and wealth creation (Oyelaran-Oyeyinka, 2003). Hence, the participation of women in this sub-sector of the economy would help to enhance their worth by its provision of gainful employment for all the participants.

It is in the light of the foregoing that this paper examines Gender Issues in the Development of Small and Medium Enterprises in Nigeria, by appraising the Fadama-III agricultural project in order to highlight the relevance and contribution of the women in Nigeria's agricultural production and transformation.

# 1.1. Gender and gender mainstreaming

Gender simply refers to "one's sex" or "the condition of being male or female" (Robinson and Davison, 1996; Hornby, 2000). Gender mainstreaming is thus the process of assessing, for both the male and the female folks, the implication of any proposed action or plan bothering on legislation, policies or programmes, in all areas and at all levels (United Nations, 1997). It may be noted that all the global and national efforts put in place to bring the female folks at par with their male counterparts have been driven by bodies that foster gender equality or that pursue policies aimed at gender mainstreaming (Oisamoje et al., 2016). As an indication of the current global scope of the female gender mainstreaming effort, King (2002) notes that "clear intergovernmental mandates for gender mainstreaming have been developed for all the major areas of the work of the United Nations, including disarmament, poverty reduction, macro-economics, health, education and trade". Incidentally, Nigeria is a signatory to most, if not all, of these gender-related global policy decisions. Indeed, several conventions have been initiated all aimed at the elimination of all forms of discrimination against women in Nigeria (Gender Rights Project, 2004). Therefore, the focus on women in the Fadama-III agricultural project is one more laudable step in the effort to enhance the participation of women in all sectors of the economy and in the agricultural sub-sector in particular.

### 1.2. Small and medium scale enterprises

Stakeholders are making efforts to properly position the Small and Medium Scale Enterprises (SMEs) in order to enable them play their enviable role of driving the economy. Various definitions, descriptions and classifications of SMEs (by international, regional, national and professional organisations) exist. Hence, contemplating a consensus definition would thus be very difficult, and perhaps near impossible, and even unnecessary. Table 1 gives a summary of the classification of SMEs by some organisations in Nigeria. As can be seen from this Table, the classifications are mainly based on the following three criteria: Total Value of Assets, Annual Turnover, and the Number of Employees. As can be seen later, based on the membership structure and numerical strength of the participants of the Fadama III projects, they readily fall into the small-scale Enterprise (SSE) cadre. The structure and operations of the Fadama programme would now be discussed.

	Asset Value ('m)			Annual Turnover y ('m)			No of Employees		
Institution/Class.	MSE	SSE	ME	MSE	SSE	ME	MSE	SSE	ME
Fed. Min. of	<200	< 50	n.a.	n.a.	n.a.	n.a.	<300	<100	<10
Central Bank	<150	<1	n.a.	<150	<1	n.a.	<100	< 50	n.a.
NERFUND	n.a.	<10	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
NASSI	n.a.	<40	<1	n.a.	<40	n.a.	n.a.	3-35	n.a.
NASME	<150	< 50	<1	< 500	<100	<10	<100	< 50	<10

**Table 1.** Definition of SME by Nigerian institutions

Source: World Bank, SME Country Mapping

**Remarks**: NERFUND - The National Economic Reconstruction Fund;

NASSI - The National Association of Small-Scale Industries;

NASME - The National Association of Small and Medium Enterprises;

FMI-Federal Ministry of Industries; MSEs-Medium Scale Enterprises;

SSEs-Small Scale Enterprise; MEs-Micro Enterprises.

# 2. The Fadama programme

The Lagos State Fadama Coordination Office (LSCO) indicates that "Fadama" is a Hausa word that refers to a flood plain, or a flood plain that is flat or a nearly flat land that is adjacent to a stream or river that experiences occasional or periodic flooding. In other words, the term "Fadama" is a Hausa word for irrigable land – usually low-lying plains under laid by shallow aquifers found along major river systems. In addition to providing a source of water for livestock during dry seasons, Fadamas also support large and diverse resident or transient wildlife including herbivores, carnivores and migratory birds (LSCO, 2010).

# 2.1. Brief history of the Fadama programmme

The first National Fadama Development Project (Fadama I) was negotiated by the Nigerian Government with the World Bank and approved by the World Bank in 1992 as an agency of the Federal Ministry of Agriculture and Water Resources. The initial benefiting states were: Bauchi (now Bauchi and Gombe), Kano, Jigawa, Sokoto (now Sokoto and Zamfara) and Kebbi (Akinola, 2003; Akinbile and Ndaghu, 2000).

Fadama Users Associations (FUA) were formed by Village Extension Agents (VEAs) of Agricultural Development Projects which they collaborated with to identify user members, maintain infrastructures, monitor water availability and finance infrastructures such as roads and carry out agronomic activities. The efforts put into the Fadama-I yielded positive results (Adisa and Okunade, 2005).

The encouraging results of Fadama I led to the launching of Fadama II in 2004 which was jointly sponsored by the World Bank and the African Development Bank (ADB). The purpose of the phase II was to increase the income of Fadama users, namely farmers, pastoralists, fishermen, hunters and others. The projects were implemented between 2004 and 2009 in 18 states including 12 of them sponsored by the World Bank (that is, Adamawa, Bauchi, Federal Capital Territory, Gombe, Imo, Kaduna, Kebbi, Lagos, Niger, Ogun, Oyo, and Taraba). The six states sponsored by the ADB were Jigawa, Katsina, Kwara, Kogi, Plateau and Borno. The project

provided capacity building, infrastructure, assets, appropriate advisory services, project management, monitoring and evaluation.

The Fadama II project impacted the lives of rural farmers positively and raised their incomes by 63 percent (World Bank, 2010). In 2008, the World Bank-sponsored Fadama III project was launched to capitalize on the gains of Fadama I and II and to extend the actualization of these gains to the entire 36 states and the Federal Capital Territory. The target groups include: the rural poor engaged in economic activities (farmers, pastoralists, fishermen and women, nomads, traders, processors, hunters gatherers as well as other economic interest groups relatively disadvantaged groups (women including widows, widowers, the physically challenged, the sick including those living with HIV/AIDS and youths. Others include service providers including government agencies, private operators and professional/semi-professional associations operating in the project area.

# 2.2. Policy objectives of the Fadama-III project

The policy objective of the Fadama III project was to ensure sustainable increase in the incomes of Fadama land and water resource users, to reduce rural poverty, and increase food security and contribute to the achievement of key Millennium Development Goals (MDGs) by directly delivering resources to the rural people in their communities. Another policy focus of the Fadama III project was the mainstreaming of the women folk to at least 30% inclusion in mixed FUGs and FCAs and in the leadership structure. The policy was also to encourage the formation of FUGs and FCAs that were wholly made up of women. The beneficiaries include all the 36 states plus the Federal Capital Territory.

It is important to note that the Fadama II and Fadama III projects were designed in line with the Community Driven Development (CDD) approach which ensures maximum participation of stakeholders at every stage of the project cycle. The US\$450 million Fadama III project was approved by the World Bank's Directors in July 2008. The financing was made up of US\$250 million from the International Development Agency (IDA), and US\$200 million counterpart contributions from the Federal, State and Local governments as well as the beneficiaries.

## 2.3. Leadership and operational structures of the Fadama-III project

While Fadama I and II used one-tier structure called Fadama Users Associations (FUAs), Fadama III project adopted a two-tier structure namely Fadama Users group (FUGs) at the grassroots and Fadama Community Associations (FCAs) as the apex group.

In operationalising the Fadama-III programme, local community members under the aegis of Fadama Community Associations (FCAs) and Fadama Users Groups (FUGs), oversee the design and the implementation of the project, and are empowered through skills and capacity-building to improve their livelihood by increasing their income generating activities. Thus, the Fadama III project had two structures which were made up of FUGs and FCAs. The FUG is the primary structure, and it is at the grass root. It is made up of at least 20-30 members who are interested in a particular farm enterprise like cassava farming, poultry or snail farming. In other words, it is a homogeneous specialised economic interest enterprise. Each FUG has an average of 20 individual members. At the community level, at least 15 FUGs combine to form an apex

association called Fadama Community Association. The FCAs are made up of at least two delegates each from the fifteen FUGs. It was mandatory for each mixed FUG and FCA to be composed of 70:30 male to female inclusion. The FUG, by size of 20 members, falls into the category of small-scale enterprise. The FCAs being composed of at least 300 members qualify to be tagged as medium scale enterprises.

The mainstreaming of female participants and qualifying their inclusion rate to at least 30 percent in the FUGs and FCAs operational and leadership structure, is a very striking feature of the Fadama III programme. This feature thus clearly showed that Fadama III project was gender-equity sensitive. The operational structure of each FUG is such that it must consist of not more than 70 percent men and at least 30 percent of women. For a mixed group of the FUG, the chairman and secretary must be males while the treasurer must be a female. The leadership structure must also comply with the 70:30 gender ratio or mix.

About a year after the program was launched, it made some remarkable progress such as the creation of over 2000 development plans by the local community involved with the project, as well as the enhancement of farm infrastructures through the construction of wells, storage facilities, the acquisition of more than 8000 pieces of farming equipment, as well as the construction of veterinary clinics, feeder roads and small bridges required to connect farmers and their goods to the local markets. To improve the operations of the farmers, the introduction of information and Communication Technology (ICT) was proposed.

# 2.4. Target beneficiaries of Fadama III project in Edo State

Edo State has a population of about 3,218,000 people according to the 2006 National Population Census (National Population Commission, 2006) spread over the 18 Local Government Areas of the State of which 50.30 percent are males while 49.70 percent are females. The average population density is 109 persons per square kilometres. The target beneficiary population is about 60,000 Fadama users which include the following categories of persons: the rural poor engaged in economic activities like crop farmers, pastoralists, fishermen and women, nomads, traders, processors, hunters and gatherers as well as other economic interest groups.

The relatively disadvantaged groups including women, widows and widowers, the handicapped and physically challenged, the sick (including people living with HIV/AIDS) and the youths; as well as service providers, government agencies, private operators and professional and semi-professional associations operating in the project areas. These beneficiaries were not dealt with as individuals but were organized into homogeneous specialized economic interest groups called Fadama Users Groups (FUGs) registered as corporative societies (Federal Ministry of Agriculture, 2009).

By the end of the 5 years, the duration for implementing the Fadama III project, each State is expected to have established 200 FCAs. With an average of 20 members per FUG, and with 15 FUGs constituting one FCA, the total number of beneficiaries per State would be (20x15x200), that is, 60,000 beneficiaries. This translates to 2,220,000 beneficiaries for all the 36 states of Nigeria and the FCT. In other words, a total of 2,220,000 people are expected to be participating in this project from the 36 states including the Federal Capital Territory at the end of five years (5) which is the duration of the programme.

# 2.5. Operations and activities of Fadama III project

According to the Operating Manual 1, 2009 there are seven (7) main activities of the Fadama Users Group (FUG). These include:

- 1) Opening bank accounts to receive funds
- 2) Carrying out approved and agreed activities with members commitment to make contribution towards financing such projects;
- 3) Keeping records and other information for project supervision;
- 4) Operating and maintaining sub projects with responsibility for collecting user fees to fund operations, as well as maintain and replace assets;
- 5) Identifying building process priority investment for group members;
- 6) Using technical assistance to prepare proposals for sub projects that deal with members concern; and
- 7) Selecting management committee.

Likewise, the activities of Fadama III Users Association include the following:

- 1) Opening bank accounts to receive sub project funds;
- 2) Carrying out approved and agreed activities;
- 3) Ensuring all members receive trainings;
- 4) Preparing an LDP following participatory and socially inclusive process and ensuring timely submissions to LFDC;
- 5) Keeping records and other information for project supervision;
- 6) Signing agreements with the project and service providers;
- 7) Operating and maintaining sub projects with responsibility for collecting users' fees for sustainability of projects;
- 8) Contracting goods and technical assistance to develop operation and maintenance of programs and techniques;
- 9) Using technical assistance to prepare sub projects proposals;
- 10) Assigning representatives to the LFDC meetings;
- 11) Identifying building process priority investments for group members; and
- 12) Electing a management committee.

### 2.6. The 70:30 gender mix

United Nations Development Programme (UNDP) Report (UNDP, 1995) reveals that no nation has achieved more than 86:14 gender mix in all sectors of its economy whether in politics, industry, education or agriculture. The striking innovation of the Fadama III project is its mainstreaming of women folk to at least 30 percent in the operational and leadership structures of its FUGs and FCAs in mixed groups. In addition, the formation of wholly female groups has been highly encouraged to improve women participation in leadership.

### 2.7. Strengths and threats of the Fadama III project

Every programme or plan usually has attached to it strengths and weaknesses, just as it presents some opportunities and is subjected to some threats. Some of these are considered hereunder.

### *2.7.1.* Funding

The take-off and the continuous survival of the Fadama III Project have been largely due to the funding from the World Bank, African Development Bank, as well as funding from the Federal and State Governments. The structure of the funding is that the beneficiary funds 10 percent of the value of the project while the funding agencies provide the counterpart fund of 90 percent which they promise to sustain for only five (5) years after which they will withdraw their support. This withdrawal will not only threaten the continuity of the activities of the FUGs and FCAs but will also limit or else completely stall new and potential beneficiaries of the project.

### 2.7.2. Duration of the project

According to the scope of the programme, the funding by the international agencies is to last for 5 years only. Thereafter the financial support currently made available will be withdrawn. This short duration of the project is a challenge to its future survival. This is because at the end of the five-year period, the programme would not have been self-sustaining. In that case, there would be a threat to its continuity.

### 2.7.3. Inputs (cash and kind)

Some studies have been conducted to confirm why some farmers were not enthusiastic about participating in the Fadama III project. The findings reveal among other things that some of the potential participants did not like the fact that funds and grants were disbursed to the beneficiaries in kind for executing the project. They would have preferred that the inputs were given to them in cash instead of in kind (Omorogbe, 2010).

# 3. Methodology

This study was essentially questionnaire-driven. The target population for the Fadama-III project consists of the 2,220,000 beneficiaries in Edo State. By the time this survey was conducted in June 2010 Edo Agricultural Development Project (EADP) had formed 72 FCAs, four for each of the 18 Local Government Areas of the state. Of these 72 FCAs only 20 FCAs had met the documentation and other requirements for counterpart fund contribution mobilization by the State Fadama Authority. The 20 FCAs mobilized were spread out as follows; Edo North 7, Edo Central 5, Edo South 8.

The population were the 72 FCAs with their component FUGs spread over the entire state at the rate of 4 per Local Government Area. At the time of the study, 10 of the 20 FCAs mobilized financially by the Edo State Fadama Coordinating Office were purposively and randomly selected for the study. The breakdown of selection is as follows: Edo North 4, Edo Central 2, Edo South 4, making a total of 10.

The study focused on fifty percent of the twenty (20) FCAs mobilized by Edo state Fadama Coordinating Office made up of about 3,000 farmers from the three senatorial zones of Edo State. Random sampling technique was used to select 172 farmers from FCA and 170 farmers from FUG for the study. Data obtained were analysed using simple percentages.

Some of the variables of interest in the study, and based on which the questionnaire was prepared are: Age, Marital Status, Household Size, and Educational Level. These are essentially demographic in nature. Table-1 gives the Demographic Characteristics of the Respondents. These are briefly discussed hereunder.

# 3.1. Demographic factors

From the study, it was found out that a smaller percentage (only about 29 percent) of the participants were youths who were less than or equal to 40 years old.

**Categories** Female Male Total Variable Frequency **Percent Frequency Percent Frequency** Percent < 30 Age 9 11.84 5.21 14 8.14 5 23 (years) 31-40 13 17.11 23.96 36 20.93 41-50 22 28.95 25 26.04 47 27.33 57 51-60 26 34.21 31 32.29 33.14 > 60 6 7.89 12 12.50 18 10.47 76 **Total** 100.00 96 100.00 172 100.00 9 Marital Single 11.84 7 7.29 16 9.30 15 25.00 39 22.67 Status Separated 19.74 24 Married 38 50.00 57 59.38 95 55.23 Divorced 4 5.26 7 4.07 3 3.13 Widower 1 5 6 3.49 1.32 5.21 Widow 9 11.84 9 5.23 **Total** 76 100.00 96 100.00 172 100.00 Household 3 & below 6 7.89 10 10.42 16 9.30 46.05 **Size** 4-6 35 50 52.08 85 49.42 7-10 32 42.11 32 33.33 64 37.21 >10 3 3.95 4 4.17 7 4.07 Total 76 96 100.00 172 100.00 100.00 No Formal Edu. 9 25 **Education** 16 21.05 9.38 14.53 Level **Primary** 32 42.11 32 33.33 64 37.21

**Table 2.** Showing Social Characteristics of Respondents (FUG)

Source: Field Survey June, 2012

Secondary

**Tertiary** 

Total

On the other hand, the participants within the age bracket 41-60 years were about 60 percent (see Table 1). This revelation suggests that the future of the Fadama III project is bleak since the level of participation of the youths is low (less than 30 percent). This is because unless something is done, when the aged participants leave the scene, there will be no participants to fill their places and ensure the continuity of the project.

28.95

7.89

100.00

34

21

96

35.42

21.88

100.00

56

27

172

32.56

15.70

100.00

22

6

**76** 

# 3.2. Education

In the same study by Omorogbe (2010), it was also discovered that more than 85 percent of the respondents had formal education. This finding indicates that there was high participation in the activities of Fadama III project by those who are educated. It should be expected that the higher the educational level of the participants, the better the level of the understanding of the requirements of the project by the participant respondents.

# 4. Development and gender equality

There are a number of theories that have been formulated in relation to gender issues. One of such theories highlighted by Williams and Torimiro (2008) sees gender as a culturally specific set of characteristics that are identified as a social behaviour of both women and men. The theory posits that gender is an analytical tool for the understanding of social process in the Society. In spite of the advocacy for gender equality by gender sensitive stakeholders over the last two decades, the fact still remains that presently no country in the world has yet seen complete and full realization of equality between the female and male genders (Williams and Torimiro, 2008). Although some measure of success has been recorded especially in the health and education sectors, nevertheless, the economic potentials and performance of women remain largely untapped and undervalued. The Human Development Report of (1996-2000) of the United Nations Development Programme (UNDP, 1995) gives a vivid picture of the level of gender inequality by noting that:

- The share of women in leading positions in the industry and administration is about 14%;
- Only about 14% of all members of political leaders(parliamentarians) are women;
- Only 30% of women's work is paid;
- In the formal sector, women only make about 75% of men's income (77% in industrialized countries; 73% in developing countries);
- Women account for between 60 80% of all those employed in the informal sector, where their work is not secured legally and socially, and not recorded in any statistics;
- Sixty percent of all refugees fleeing from wars and disaster areas are women and children;
- Sixty four percent of people with no formal education (that is illiterates) are women;
- Thirty three percent of women are solely responsible for feeding and educating their children without help from men who, will often shirk their social responsibilities; and
- New HIV/AIDs infections are increasingly affecting women, directly as they fall ill or indirectly as they need to care for family members and lose family income.

Consequent on the above indicated gender inequality the UN Report (UNDP, 1995) recommended a 30 percent inclusion of women at decisions making and administrative structural levels was recommended for any effective participation by women. With the above unsatisfactory gender inequality report in view, and for stakeholders in gender issues to encourage effective transformation of the agricultural sector of the Nigerian economy, it is easy to appreciate why the threshold of 30 percent women participation in the Fadama III Project was specified or recommended. If successfully implemented, this strategy could be extended to other areas of the economy.

### 5. Conclusion and recommendations

Funding of the Fadama III project should be continuous and be consistent. When a group finishes repaying the credit they received, the group should be given another credit for more sustainable production. The project plans to impact 60,000 farmers per state including the 36 states and the Federal Capital Territory. This translates to 2,220,000 farmers at the end of the five (5) years duration of the project. This number is only about 1.6 percent of the total Nigerian population of 140 million as reported by the 2006 census. It has been acknowledged that more than 60 percent of Nigerian workers are farmers, but only a very small fraction of

about 1.6 percent of that population would be impacted by the benefits of the Fadama project. The need to expand the project in order to accommodate more full-time and part-time farmers and participants can therefore not be over-emphasized. In fact, there should be a Fadama IV project to consolidate on the gains and expand the horizon of influence of the project.

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