# Impact of Women Participation in Fadama III Additional Financing Project in the Development of Rural Communities in Rivers State, Nigeria

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#### Abstract

The Fadama III Additional Financing (Fadama III AF) project was implemented in River State and aimed at enhancing the livelihood of rural communities by promoting agricultural activities and rural development. The study accessed the impact of women participation in Fadama III Additional Financing Project in the development of rural communities in Rivers State, Nigeria. The specific objectives were to describe the socio-economic characteristics of rural women participants in Fadama III additional financing project in the study area; ascertain the level of women participation in Fadama III Additional Financing project and ascertain the perceived effect of women participating in Fadama III additional financing project on community development in the study area. Two hundred and forty-six (246) respondents were proportionately selected for the study. Structured questionnaire and interview schedule were used to elicit data from the respondents. Descriptive statistics such as frequency distribution, percentage, mean score and standard deviation were used to present and analze data. Findings showed a mean age of 48years, 59.3% of the respondents were married; with a mean household size of 4 persons. About 37.3% had secondary education and the mean monthly income of the respondents was N45,000. The level of participation of the women in the F3AF project showed a grand mean of 2.93 which indicates that their level of participation was high. On perceived effect of F3AF project on community development, the result showed a grand mean score of 2.40 which indicated a low extent of effect on community development. The study concluded that the women in Rivers State participated in the FADAMA III Additional Financing Project which enabled them to expand their productivity and better their socio-economic status and that participating in the project had an effect on the rural women's socio-economic status and community development. The study therefore recommends that state, local government and other relevant agencies should organize agricultural projects that are result-oriented targeting the well-being of the rural people.

Keywords: Women Participation, Community Development, Fadama III Additional Financing Project

#### Introduction

Conscious of the strategic importance of agriculture in the economy, and considering the challenges facing the agricultural development in Nigeria, for example, the growth of the agricultural sector has declined drastically since independence. All the agricultural programmes have well defined aims and objectives to improve the living standard of people, increase their income, food security, such as the provision of subsidies for farmers in the form of fertilizer, tractors, insecticide, seedlings, farming equipment, loans through Agricultural Banks and assistance from World Bank, and other foreign organizations (Albert & Deekor, 2014; Ukpaku et al, 2022)

In order to ameliorate the system and mitigate the challenges facing agricultural food production in Nigeria, government at various levels initiated different programmes including the Fadama III Additional Finanvig Project. This Fadama AF project came as an off-shoot of the National Fadama III Project. Thus, the Fadama project is one of the agricultural projects established by the Nigerian Government to increase the income of rural dwellers, such as the FADAMA I, FADAMA II as well as the FADAMA III projects. The additional financing (AF) Project of US\$200 million was approved by the Board on June 28, 2013 and became effective on October 21, 2013 and as part of the Additional Financing I restructuring, the closing date was extended to December 31, 2017 (World Bank, 2016). The project focused on support to value chains of cassava, rice, sorghum and horticulture in six states of Kogi, Niger, Kano, Lagos, Anambra and Enugu. The six states served as hubs of Staple Crops Processing Zones (SCPZs), while surrounding states served as catchment areas to feed the processing zones. The 36 states of the federation and the Federal Capital Territory (FCT) eventually participated in the programme.

Rivers State participated in Fadama III additional financing (AF) project. It has been found to possess a comparative advantage of large irrigable land and irrigation facilities, high production potential and large market, one of the largest producer of garri, palm oil, vegetables (such as pumpkins, bitter-leaf, water-leaf etc) in Nigeria. This provides Rivers State with the advantage to increase the income of over 15,000 farmers since 2013 (Adewumi and Oladujovele, 2017). that is, five years after its implementation. The additional financing project focused on improving farm productivity performance of clusters of farmers engaged in priority food staples namely rice, cassava, sorghum and horticulture in participating states with high potential. The Fadama III Additional Financing (Fadama III AF) project was implemented in River State and aimed at enhancing the livelihood of rural communities by promoting agricultural activities and community development. A lot of beneficiaries participated across Local Government Areas of River State and despite the significant investments made in the project, there remains a need to comprehensively assess the impact of Fadama III Additional Financing project on the development of communities of the women who participated in the project. Male participants in the Fadama III AF like their female counterpart in the project participated maximally in the project and in community development activities. They have been active in several activities while participating in community development programmes such as community road maintenance, and more. The specific objectives were to:

- i. describe the socio-economic characteristics of women participants in Fadama III additional financing project in the study area;
- ii. ascertain the level of women participation in Fadama III Additional Financing project; and

iii. ascertain the perceived effect on women participating in Fadama III additional financing on community development in the study area.

H0<sub>1</sub>: There is no significant relationship between the socio-economic characteristics of women participants and their level of participation in the Fadama III Additional Financing Project in Rivers State.

## Methodology

The study area was Rivers State. Rivers State is one of the states in South-South geo-political zone of Nigeria. Rivers state was created on May 27, 1967. The study area is one of the states in Nigeria with a cordinate of 49'27.0012"N and 7'2'0.9996"E and a latitude of 4.824167 and longitude of 7.03361 (NPC, 2017). The state has a population of 7, 492, 366, making it the 7<sup>th</sup> most populous state in the nation (NPC, 2023); the cordinates at E4<sup>0</sup>42'00.0 N7<sup>0</sup>21'00 and population of 1,720,790 as at 2014 (NPC, 2017). All LGAs of Rivers State are headed by local administrators, under elected Chairmen. Each of the local government areas has its own administrative seat. It is made up of several ethnic groups; Ikwerre, Ibani, Opobo, Okirika and Kalabari, Etche, Ogba, Ogoni, Engenni, etc. The indigenous occupation of the people is agriculture in form of crop farming, fishing and livestock keeping (Nlerum and Aligbe, 2014). The state is endowed with oil reserve which serves as the major foreign exchange for the nation. Farming is the major occupation of the people; they are engaged in crop farming, fishing, non-timber activities among others. The state has a population of 7, 492, 366, making it the 7<sup>th</sup> most populous state in the nation (NPC, 2023).

The study adopted a descriptive survey research design. Data were collected from the participants based on before and after effect of the F3AF project. A descriptive survey design as stated by Nwankwo (2013) is a design in which the researcher collects data from a sampled population and describes certain features of the samples without manipulation of the independent variables of the study. A total of 12 communities were selected through the multistage sampling procedure in the first stage. In the second stage, random sampling was employed to select a total of 123, 41 and 82 respondents each from agricultural zones I, II and III respectively, of Rivers State to give a total of 246 respondents. The instrument used for data collection was a structured questionnaire and interview session. The data collected was subjected to descriptive statistics such as frequency, mean and percentage while regression analysis was used to test the relationship between the socio-economic characteristics of women participants and their level of participation in the Fadama III Additional Financing Project in the study area.

## **Results And Discussion**

The result on age revealed that 6.3% of the respondents were within the ages of 20-30 years, 20.3% were within 31-40 years, 44.7% were within 41-50 years while 28.7% were within 51-60 years. Also, the average age of the respondents was 48 years. This result is in line with the findings of Akinola (2015) who discovered that there were a relatively high proportion of middle-aged rural women in his study on determinants of crop residue use in Kano state, Nigeria. From the result showed on table 4.1, it can be deduced that the women who participated in the F3AF project in Rivers States were within their productive and economically active age, mature, and well experienced because of their age, and therefore they can actively participate in meaningful projects. There is also an indication from the result that there was low participation of younger women in the F3AF project which could be as a result of rural-urban

migration in the study area. According to Okorie et al (2021), in their study on effect of rural women participation in SEEFOR project in community development, young women between the ages of 31-40 years, who had secondary school certificate predominantly dominated the project. Majority (59.3%) been married indicates more responsibility on the part of the women (Albert-Elenwa, 2017). A higher percent (87.3%) of the respondents are educated indicating that they can read and read which will also enhance and motivate the women to participate in projects that would improve their wellbeing (Eze, 2014; Okorie *et al*, 2021)

Table 1: Socio-economic characteristics of the respondents

		Zone	1		Zone 1	I		Zone 1	III		Total		
Variable	Category	Freq			Freq			Freq.			Freq		$\bar{x}$
		(n=2)	(%	$\bar{x}$	(n=2)	(%)	$\bar{x}$	(n=2)	(%	$\bar{x}$	(n=2)	%	
		46	)		46)	` /		<del>4</del> 6)	)		46)		
Age (years)	20-30 years	15	12.		9	21.		0	0		24	6.3	
8: () :::::)	J	_	5		-	9							
	31-40 Years	17	14.		18	43.		13	17.		48	20.	
	01 10 10015	-,	2		10	9		10	1		.0	3	
	41-50 Years	47	<del>-</del> 39.	48	21	51.	4	38	50	46	106	44.	48yr
	11 00 10015	.,	2			2	9	20			100	7	S
	51-60 Years	41	34.		2	4.9		25	32.		68	28.	В
	51 00 1 <b>cu</b> is		2		_	1.,		25	9		00	7	
Marital	Single	23	18.		0	0.0		8	9.8		31	12.	
Status	Billgie	23	7		O	0.0		O	7.0		31	6	
Status	Married	55	, 44.		33	80.		58	70.		146	59.	
	Married	33	7		33	5		30	70.		110	3	
	Divorced	10	8.1		0	0.0		4	4.9		14	5.7	
	Separated	14	11.		0	0.0		4	4.9		18	7.3	
	Separated	17	4		U	0.0		7	т.)		10	1.5	
	Widowed	21	17.		8	19.		8	9.8		37	15.	
	Wido wed	21	1		O	5		O	7.0		37	0	
Educational	No	17	13.		2	4.9		12	15.		33	12.	
Level	education	17	8		_	1.7		12	0		33	7	
Level	Primary	42	34.		24	58.		19	23.		85	34.	
	1 minury	72	1		<b>4</b> -T	5		1)	8		0.5	8	
	Secondary	35	28.		15	36.		41	51.		91	37.	
	Secondary	33	5		13	6		71	3		<i>)</i> 1	3	
	Tertiary	29	23.		0	0.0		8	10.		37	15.	
	Tertiary	2)	<i>23</i> .		U	0.0		O	0		31	2	
Household	1-4	50	42.		18	43.		46	56.		114	47.	
Size	1-4	30	42. 4		10	<del>4</del> 3.		40	30. 1		114	3	
Size	5-8	55	<del>4</del> 46.		23	56.		24	29.		102	42.	
	3-0	33	<del>4</del> 0.		23	30. 1		∠ <del>4</del>	29. 3		102	42. 3	
	9-12	12	10.	4	0	0.0	4	10	12.		22	9.1	Apor
	J-14	12	10. 2	4	U	0.0	4	10	2		<i>LL</i>	7.1	4per
	12 and	1	0.8		0	0.0		2	2.4		8	1.2	sons
	13 and	1	0.8		0	0.0		2	∠. <del>4</del>		0	1.2	
	above												

Enterprise	Small	45	39.	14	42.	14	17.	73	32.	
Size	Siliali	43	5). 5	14	42. 4	17	9	13	<i>32</i> .	
Size	Medium	62	54.	19	57.	57	73.	138	61.	
	Medium	02	4	17	6	31	1	130	3	
	Large	7	6.1	0	0.0	7	9.0	35	6.2	
Occupation	Farming	77	71.	23	59.	51	63.	151	62.	
occupation	1 411111119	, ,	3	-20	0	01	8	101	4	
	Trading	18	16.	10	25.	20	25.	48	19.	
	8		7		6		0		8	
	Self-	20	18.	6	15.	7	8.8	33	13.	
	employed		5		4				6	
	Civil	8	7.4	0	0.0	2	2.5	14	4.1	
	servant									
Membershi	Yes	83	76.	25	67.	66	84.	174	78.	
p of Social			9		6		6		0	
Organizatio										
n										
	No	25	23.	12	32.	12	15.	72	22.	
			1		4		4		0	
Years of	5-10 Years	37	30.	0	0.0	4	5.0	47	17.	
Experience			1						1	
(yrs)										
	11-15 Years	34	27.	6	16.	30	37.	70	29.	
			6		2		5		2	
	16-20 Years	37	30.	18	48.	19	23.	74	30.	15
			1		6		8		8	yrs
	20 Years	15	12.	13	35.	27	33.	55	22.	
	and above		2		1		8		9	
Contributio	Sole	43	35.	4	10.	16	19.	63	26.	
n to family	Contributor		8		3		5		1	
upkeep										
	Major	32	26.	15	38.	23	28.	75	29.	
	contributor	. ~	7	20	5	40	0	100	0	
	Joint with	45	37.	20	51.	43	52.	108	44.	
3.4 .1.1	husband	7	5	2	3	2	4	1.1	8	
Monthly	≤ <del>N</del> 20,000	7	5.7	2	5.1	2	2.6	11	4.6	
Income (₹)	N20 001	20	22	0	20	1.0	20	50	21	
	₩20,001-	28	22.	8	20.	16	20.	52	21.	
	₩30,000	16	8	2	5	1.4	5	20	7	NIAE
	₩30,001-	16	13.	2	5.1	14	17.	38	13.	₩45,
	₩40,000	22	0	16	41	21	9	60	3	000
	₩40,001- ₩50,000	22	17. 9	16	41. 0	31	39. 7	69	28. 8	
	N50,000 N50,001	50	9 40.	11	28.	15	19.	76	8 31.	
	and above	50	40. 7	11	28. 2	13	19. 2	70	31. 7	
Course		0024)	/						1	

Source: field survey, (2024)

Table 2 shows the extent of women participation in the FADAMA III Additional Financing Project was high (2.93). The table reveals that women participated more in community meetings ( $\bar{x}$ =3.45), needs prioritization ( $\bar{x}$ =3.44), beneficiary contribution (Kind) ( $\bar{x}$ =3.21), writing and signing of MOU with off-takers ( $\bar{x} = 3.06$ ), needs assessment ( $\bar{x} = 3.05$ ), implementation- decision making process ( $\bar{x} = 3.05$ ), sub-project identification ( $\bar{x} = 2.90$ ), program monitoring and evaluation-periodic monitoring ( $\bar{x} = 2.89$ ), consultation with technical professionals ( $\bar{x} = 2.86$ ), decision of scope of sub-project to take up ( $\bar{x} = 2.79$ ), program monitoring and evaluation-problem solving ( $\bar{x}$ =2.76), program monitoring and evaluationreporting ( $\bar{x}$ =2.62), program monitoring and evaluation- corrective intervention ( $\bar{x}$  =2.49), while women participation was least in cash beneficiary contribution ( $\bar{x} = 2.41$ ). From this result, the grand mean which was 2.93 shows a high extent of participation, thus it can be said that the women participated very well at different stages of the project. The constraints to men and women contributions to community development as presented in table 3, revealed the mean rating of the respondents, suggesting that both male and female agreed that colonial influence  $(\overline{X} = 3.4)$  and  $(\overline{X} = 3.3)$ , literacy level  $(\overline{X} = 3.2)$  and  $(\overline{X} = 3.1)$ , lack of access to resources  $(\overline{X} =$ 3.0) and  $(\overline{X} = 3.0)$ , inadequate motivation  $(\overline{X} = 3.0)$  and  $(\overline{X} = 2.9)$ , inadequate skill  $(\overline{X} = 2.6)$ and  $(\overline{X} = 2.8)$ , undue interference by external body  $(\overline{X} = 3.4)$  and  $(\overline{X} = 3.4)$ , corruption  $(\overline{X} = 3.0)$ each and political interest (3.0) each. Additionally, women agreed that conflict of interest ( $\overline{X}$  = 2.9), indiscipline ( $\overline{X} = 2.6$ ) and inadequate skill were among the identified constraints to their contribution to community development. The table also revealed that female have slightly higher pooled mean ( $\overline{X} = 2.8$ ) when compared to male ( $\overline{X} = 2.7$ ).

Table 2: Level of women participation in the Fadama III Additional Financing project

Table 2. Level of women participation in the Fadama III Additional Financing project												
		Zone 1 Zone 2					Zone 3		Total	l		
Level of Participation	Mean	SD	Rank	Mean	SD	Rank	Mean	SD	Rank	$\bar{x}$	SD	Rank
Needs assessment	2.83	0.65	7th	3.66	0.48	$3^{rd}$	3.08	0.59	$4^{th}$	3.05	0.67	5 <sup>th</sup>
Needs Prioritization	3.36	0.71	1 <sup>st</sup>	3.63	0.49	$4^{th}$	3.44	0.63	1st	3.44	0.66	$2^{nd}$
Sub-project identification	2.74	0.66	9 <sup>th</sup>	3.27	0.63	8 <sup>th</sup>	2.98	0.98	$6^{th}$	2.91	0.80	6 <sup>th</sup>
Consultation with technical professionals	2.82	0.91	8 <sup>th</sup>	3.49	0.60	6 <sup>th</sup>	2.59	0.96	$10^{th}$	2.86	0.93	$8^{th}$
Decision of scope of sub-project to take up	2.74	0.81	9 <sup>th</sup>	2.68	0.82	$2^{nd}$	2.93	0.81	$8^{th}$	2.79	0.81	9 <sup>th</sup>
Beneficiary contribution (Cash)	2.29	0.71	13 <sup>th</sup>	2.56	0.67	$11^{\rm th}$	2.51	0.93	$12^{th}$	2.41	0.79	13 <sup>th</sup>
Beneficiary contribution (Kind)	3.00	0.90	$4^{th}$	3.61	0.49	5 <sup>th</sup>	3.34	0.91	$3^{rd}$	3.21	0.88	$3^{rd}$
Involvement in community meetings	3.33	0.51	$2^{nd}$	3.85	0.36	1st	3.43	0.81	$2^{nd}$	3.45	0.63	1 <sup>st</sup>
Implementation-Decision making process	3.13	0.74	$3^{rd}$	3.32	0.47	$7^{th}$	2.79	0.57	9 <sup>th</sup>	3.05	0.67	5 <sup>th</sup>
Program monitoring and evaluation-	2.65	0.91	$11^{\rm th}$	3.05	0.97	9 <sup>th</sup>	2.79	0.99	9 <sup>th</sup>	2.76	0.95	$10^{\text{th}}$
Problem solving												
Program monitoring and	2.55	0.91	$12^{th}$	2.15	0.91	$13^{th}$	2.56	0.71	$11^{\rm th}$	2.49	0.86	$12^{th}$
evaluation-Corrective intervention												
Program monitoring and evaluation-	2.72	0.89	$10^{\text{th}}$	2.83	1.07	$10^{th}$	2.38	0.72	13 <sup>th</sup>	2.62	0.89	$11^{\rm th}$
Reporting												
Program monitoring and evaluation-	2.94	0.95	5 <sup>th</sup>	2.66	0.66	$12^{th}$	2.95	0.71	$7^{\text{th}}$	2.89	0.83	$7^{\text{th}}$
Periodic monitoring												
Writing and Signing of MOU with off-takers	2.91	1.02	6 <sup>th</sup>	3.61	0.49	5 <sup>th</sup>	3.06		5th	3.06	0.99	$4^{th}$
Grand Mean	2.86	0.81		3.17	0.65		2.91	0.81		2.93	0.81	

Source: field survey, (2024)

 $.M \ge 2.50 = High Exent; M < 2.50 = Low Extent$ 

Table 3 shows the level of agreement with the way F3AF project helped the women participants to help in community development. From the table, the level of agreement with the way F3AF project helped the women participants to help their community was a bit low with a grand mean of 2.40. Data on the table 3 revealed that the extent of agreement of women who participated in FADAMA III Additional Financial project was low in the area of helping their communities with a grand mean of (2.40). It further revealed that women who joined the programme have helped in the area of contribution to clearing farm roads (3.42), provision of borehole (2.56), community decision making (3.16) and other (3.02). However, there was serious disagreement in some areas of community development. The result is contrary to the study of Okorie *et al* (2021) on women participation in SEEFOR project in Rivers state on community development were they observed a significant effect of women participation on community development.

Table 3: Perceived effect of Fadama III Additional Financing Project on community development

uevelopment										
Level of Agreement	VHE	HE	LE	VLE	Total	Mean	SD	Remark		
Contribution to provision of	13	83	125	25	246	2.34	0.73	Low Extent		
Market stalls										
Contribution to clearing farm	139	79	20	8	246	3.42	0.78	High Extent		
roads										
Contribution to provision of	15	112	115	4	246	2.56	0.63	High Extent		
Borehole										
Contribution to provision of	14	24	148	60	246	1.97	0.76	Low Extent		
Culverts										
Contribution to provision of	24	113	66	43	246	2.48	0.89	Low Extent		
Educational facilities.										
Contribution to provision of	27	43	97	79	246	2.07	0.97	Low Extent		
Health centres										
Contribution to provision of Toilet	26	22	79	117	244	1.82	0.98	Low Extent		
facilities.										
Contribution to provision of Cargo	4	10	84	148	246	1.47	0.66	Low Extent		
boats										
Contribution to provision of Oil	25	96	67	58	246	2.36	0.95	Low Extent		
palm processing plants										
Contribution to provision of	30	58	58	100	246	2.07	1.06	Low Extent		
Electricity										
Contribution to Community	87	125	21	13	246	3.16	0.79	High Extent		
Decision making								<u> </u>		
Other (Information on security)	20	23	7	6	56	3.02	0.96	High Extent		
Grand Mean						2.40	0.85	Low Extent		

Source: field survey, (2024)  $M \ge 2.50 = \text{High Extent}$ ; M < 2.50 = Low Extent

There is no significant relationship between the socio-economic characteristics of women participant and their level of participation in FADAMA III Additional Financing Project in Rivers State. The result in table 4 shows the multiple regression analysis on the effects of the socio-economic characteristics of the respondents on the women participation in FADAMA III Additional Financing. The result showed that the Coefficient of Determination (R²) was; 0.770, 0.702, and 0.619 for the linear model, semi-log model and double log model, respectively. Consequently, the linear model was chosen ahead of the semi-log model and the double-log model. The result of the linear model showing a coefficient of determination (R²) = 0.770 shows that a 77.0% variation in women participation in FADAMA III Additional Financing was explained by variation in socio-economic characteristics. The remaining 23.0% were explained by other variables not included in the model. This shows a good fit. Since age, social organization, years of experience, family upkeep and monthly income were positively significant out of the 10 outlined variables, it will be seen that the socioeconomic characteristics of the women have significant relationship with their level of participation in FADAMA III Additional Financing project in the study area.

Table 4: Result of multiple regression analysis relationship between socio-economic characteristics and level of participation of women in FADAMA III Additional Financing projects

	Linear N	Model		Semi-log	Model	Double-Log Model			
Variables	Coeff	t-cal	PV.	Coef	t-cal	PV.	Coef	t-cal	PV
(Constant)	39.341	11.386	0.000	0.421	-3.080	0.000	-13.479	-6.543	0.000
Age	-0.343	-0.500	0.618	0.335	0.532	0.471	0.081	2.940	0.000
Marital Status	-0.244	-0.525	0.600	0.109	1.009	0.051	0.657	0.608	0.541
Educational	-0.178	-0.276	0.783	0.213	2.306	0.532	0.214	.432	0.358
Qualification									
Household Size	-2.595	-3.762	0.000	0.209	4.550	0.005	-2.300	-1.089	0.199
Enterprise Size	3.613	3.533	0.001	-1.009	-3.112	0.007	-0.241	-0.309	0.420
Occupation	-2.749	-4.535	0.000	-2.561	-3.587	0.000	-0.326	-1.103	0.982
Social Organization	-1.019	-0.872	0.385	-1.108	-5.410	0.000	3.111	3.111	0.000
Years of Experience	0.740	1.272	0.205	0.009	5.041	0.000	0.359	5.760	0.000
Family Upkeep	0.309	0.523	0.601	2.042	0.568	0.108	2.514	1.890	0.000
Monthly Income	1.129	2.249	0.026	-0.598	-9.201	0.000	3.159	3.002	0.001
R		0.770			0.702			0.619	
R-Square		0.605			0.493			0.383	
F-Cal		8.913			23.334			7.990	
Sig F-		0.000			0.000			0.000	

a. Dependent Variable: Participation

## **Conclusion And Recommendations**

The study, in line with its objectives has been able to ascertain and confirm that FADAMA III Additional Financing Project implemented by FADAMA has not relatively contributed to the development of rural communities in Rivers States. Government at all levels and other relevant agencies should organize agricultural projects that are result-oriented targeting the well-being of the rural people. Also, age, social organization, years of experience, family upkeep and monthly income have significant relationship with the rural women level of participation in FADAMA III Additional Financing project in the study area.

<sup>\*=</sup>Significant difference ( $P \le 0.05$ ), NS = Not significant (P > 0.05)

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