

Fadama III and Rural Poverty Reduction: Evidence from Farming Households in Katsina State

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Abstract

The major aim of the Third Fadama Development Project (Fadama III) is to increase the livelihood incomes of its beneficiaries in the rural areas of Nigeria in a sustainable way. This study assessed the sufficiency of the financial supports provided by the Fadama III in its mission to reduce poverty affecting the poor farming populace of Katsina State from 2009 to 2013. Out of 1836 sampling frame, a sample size of 320 respondents was derived through the use of Krejcie and Morgan table for sample size selection. The primary sources of data used were structured questionnaire and interview while the secondary sources were majorly journal articles, workshop and conference papers. The Statistical Package for Social Science (SPSS) was used to analyze the data. The study revealed that the common agricultural support provided through Fadama III were work bulls, followed by goats, fishing ponds, threshing machines, grinding machines, sheep, and wheel barrows. These have positive impact on the incomes of the Fadama III beneficiaries. The study established that the support impacted positively on the incomes of beneficiaries. Based on the findings, the study recommends that the Federal Government of Nigeria, World Bank and other funding partners such as states governments, communities and local government should work together to ensure long term impact on income levels of the beneficiaries rather than short term boost.

Keywords: Fadama III, Rural Poverty, Poverty Reduction, Sustainable Development & Katsina State.

Introduction

The agricultural sector in Nigeria is negatively affected with inadequate food production that could meet up with the basic food needs of the populace (Ajibefun & Aderinola, 2004). The Federal Government of Nigeria in the years back attempted to alleviate high poverty rate thereby introducing various agricultural development programmes so as to improve productivity in the agricultural sector. The Third Fadama Development Project (Fadama III) is a national development project assisted by the World Bank. The project was initiated and is being implemented virtually in all the states of the federation, including the Federal Capital Territory, Abuja. The development objective of Fadama III is to enhance the incomes of beneficiaries by giving resources directly to the benefitting communities. Nigeria is a nation that is blessed and endowed with fertile land and water resources for sustainable agricultural development.

Fadama III is supported by the World Bank loan in order to finance the development of Fadama lands by initiating small-scale irrigation in states that are vested with Fadama potentials. The Fadama project is aimed at enhancing and boosting food production as well as to raise the incomes of the Fadama users/beneficiaries. Also, Fadama was initiated to finance small scale irrigation practice featured by flexibility of farming operations, high economic values, minimal social and

environmental impact and low inputs requirement and thus conform with the general criteria for sustainable development (Oladoja & Adeokun, 2009).

The first phase of the Fadama project started in the early 1990s, which was labelled as Fadama I. This phase majorly prioritised production and neglected downstream activities such as rural infrastructure, preservation, conservation, processing that played significant role in ensuring efficient growing and taking of farm output to markets. The second Fadama Project was initiated following the first as one of the essential instruments for actualizing total development of the agricultural sector in Nigeria (World Bank Fadama Implementation Report, 2000, as cited in Terwase, 2018).

The success of Fadama II necessitated the funding partners to decide on the third phase. This was the decision of government to make use of the Fadama project as a strategic instrument to accelerate growth in other sectors other than oil for the purpose of increasing the income of Fadama beneficiaries/users, namely, farmers, hunters, gatherers, pastoralists and fisher folks.

Fadama III also enabled the government to take charge of the development agenda of beneficiaries/users through the financial service, matching grants for small scale productive/economic infrastructure sub-projects like rural roads, boreholes, rural markets, boreholes, feeder road, fish ponds, cold rooms, culverts, small bridges and feed mills, skill development, training and increased diversification of on-farm and off-farm activities etc.

The beneficiaries of the Fadama III include those personnel's that are considered as disadvantaged by the society such as; women, widows, widowers, the handicapped and the sick which comprises people living with HIV/AIDS and unemployed youths. More broadly, the third Fadama objective was to reduce natural resource-based conflicts among farmers as well as other economic interest groups which include indirect exploitation of resources in the Fadama (lowland) aquifers found in Nigeria's major river system and surface irrigation perimeters as well (World Bank, 2003, as cited in Terwase, 2018).

Poverty reduction has been a big challenge which compels governments around the world to put much efforts towards reducing it to a minimal level. Poverty is seen as a constraint to prosperity (Nwachuko & Onwubiko, 2008). Most of the Third World Countries have been ruined by the extreme level of poverty. Generally, African countries and Nigeria have been destroyed or ruined through failed leaderships over the years. Successive governments in Africa in the post-independence era lacked the capacity and resources to overcome the constraints of development; the leaders in Africa fail totally in addressing issues like hunger, illiteracy, diseases and poverty affecting the citizens. Evidence shows that in Nigeria, the number of the population below abject poverty line continues to increase. For instance, the number of people that are affected by abject poverty increased from 27% in 1980 to 46% in 1985; it reduced to 42% in 1992, and increased very high to 67% in 1996. In Nigeria's context, unfavourable business environment, corruption, wrong patterns of education, high rates of inflation, unemployment, among others, are some of the major causes of poverty to the citizens (Obadan, 1996).

The idea of enhancing and improving infrastructures and agricultural development in Katsina State could be traced back within this post-independence era, which experienced both the huge planning and regional competition with regards to the sustainability of agriculture in Nigeria (Adegboye, 1991). Indeed, Katsina State is blessed with good water resources and climate that could trigger

the cultivation of a wide range of crops and raising of domestic animals. The agricultural practices in Katsina encompass irrigation farming and rain-fed, afterwards the land in Katsina State become important for growing of crops like lettuce, cabbage, tomatoes, pepper and melons. The Katsina State Agricultural and Community Development Project (KTADP) was the first specialized development project that was initiated to assist the newly created Katsina State to rectify the constraint of population pressure. Its essence is to increase food production as well as to improve food security, and accelerate incomes for the villages that are discovered to be extremely poor (Auta & Dafwang, 2010).

Fadama III was largely initiated across the 36 states of Nigeria and the FCT, including Katsina State with 20 participating Local Government Areas, namely, Bindawa, Baure, Bakori, Batagrawa, Charanchi, Daura, Dutsin-Ma, Faskari, Ingawa, Kurfi, Kaita, Katsina, Kafur, Kankia, Kankara, Mani, Mai-adua, Matazu, Rimi and Sabuwa (Katsina State Fadama Coordination Office, 2024). However, disbursements for the project in the state began in March, 2009. The total credit amount of Katsina State is \$4,658,600.00 and to date, the total disbursement status is \$3,223,062.24. The disbursement of International Development Association (IDA) funds to the beneficiaries in Katsina State commenced on 17-September-2010. Finally, a total amount of N169,086,050 has been disbursed to several Fadama Community Associations (FCAs) and Fadama User Groups (FUGs) for the initiation of their needed sub-projects (Katsina State Fadama Coordination Office, 2024).

This study assessed the economic impact of Fadama III on the beneficiaries in Katsina State towards reducing the poverty. In view of that, the study became responsible for answering the following questions:

- i. Which kind of agricultural assets were issued and those that have been issued more frequent towards reducing the poverty affecting Fadama III beneficiaries in Katsina State?
- ii. Are the supports given by Fadama III sufficient to reduce the poverty affecting the beneficiaries in the State?

The Concept of Fadama

Fadama is a Hausa name which means irrigable land. Fadama simply means a seasonally flooded area that is used for cultivating crops during the period of dry season. It can be viewed to consist of alluvial material such as silt, clay, sand, and gravel which occur as a result of water. Further, it is lowland that emerges as a result of erosion and depositional actions of the streams and rivers. They consisted of land and water resources that could simply be developed and utilized for irrigation agriculture (Qureshi, 1989, as cited in Terwase, 2018). Fadama are literally fully saturated with water during the rainy season but retain small volume of water in the dry season. Fadama areas are expected to have a huge potential for economic development through proper investments in infrastructure, household assets and technical assistance. In the situation whereby Fadama spread out of a large area, they are frequently labelled as “wetlands” (Ingawa, 2004, as cited in Terwase, 2018).

Fundamentally, the seasonally water saturated area or flooded land referred to as Fadama in Nigeria consists:

- i. Enclosed or open depressions;

- ii. Streamside Fadamas that are found near to river channels in irregular or sometimes in continuous strips; or
- iii. Floodplain Fadamas, which are featured by levees, point bars, meander, back swamps, oxbow lakes and scrolls.

However, in the northern part of Nigeria, the Fadama are majorly flood plains characterized by fluvial deposits and containing extensive exploitable aquifers. Fadamas differs from size to size from a few hundred meters to 20km and consist of the land and water resources that can be generated for irrigated agriculture. Fadamumi refers to the plural of Fadama, but mostly in literatures they usually described the Fadamumi as 'Fadamas'. Different countries in Africa, however, are with the different nomenclature in referring to the features similar to Fadamas. For instance, Fadama is known as Mbugas in East Africa; Vleis in Zimbabwe and South Africa; Bolis in Sierraleone and Dambos in Zambia (Terwase, 2018). It is important to note that Fadama is not only restricted to the Hausa usage alone. This implies that even within the Nigerian State, the name of the concept varied. It is referred to as Jande in Tiv and Aje-Eho-Oto, which means a description of mouldy farm land in Idoma. The great potentials for irrigated agriculture in the Fadama is something that is unquestionable. Fadama is now globally adopted for usage by the IDA in the pursuit to alleviate poverty among all kinds of farmers and other users of Fadama resource (Ingawa, 2004 cited in Terwase, 2018).

The Concept of Poverty

According to Nwachukwu and Onwubiko (2008), the concept of poverty was defined by scholars in two dimensions: absolute and relative kind. Absolute poverty refers to a circumstance or condition in which one lacks resources necessary to meet up with his/her livelihood needs. Those affected by absolute poverty lack the basic needs for living like food, clothing and shelter (Omaku, Musa & Benard, 2022). This interpretation of poverty in accordance with subsistence is used majorly by scholars in their analysis and discussion of poverty threat in Africa and the Third World countries at large. Relative poverty, however, is the kind of poverty in which the individual has fewer resources in comparison with other dwellers of a particular community or society. Relative poverty refers to a situation whereby an individual cannot afford to meet up with the normal lifestyle of the society in which he/she belongs (Omaku, Musa & Benard, 2022). Also, it is argued that poverty is with many facets. Poverty includes hunger and malnutrition; lack of access to education; lack of income to live a sustainable living; inadequate housing and homelessness (United Nations, 1995). Part of the features of poverty includes lack of participation in decision making.

Kolawole (2021) assessed poverty reduction programmes in Nigeria. The review reveals that the poverty reduction measures introduced have put much consideration on growth, rural development strategies and basic needs. The majority of the poverty reduction/alleviation programmes implemented in Nigeria were designed to address the challenges affecting rural areas and the agricultural sector. It was discovered that the majority of the programmes introduced fail to satisfy the needs of the poor and as a result they are with little results in alleviating or reducing the high poverty rate. According to Danan (2018), poverty is a complex issue with a lot of facets because it is characterized by factors such as economic, social, psychological and cultural circle of existence. In order to reduce the extreme level of poverty, there is the need to empower and sensitize individuals to utilize and manage the resources at their disposal efficiently and effectively (Danan, 2018).

Consequently, Okonkwo (2015) notes that poverty alleviation/reduction programmes are with little impact in Nigeria. To address this problem, poverty alleviation programmes should put a considerable attention to social welfares, assets issuance and creation of incentive structures that can increase the level of and economic growth pattern. In another view, poverty reduction programmes are not with any significant economic impact on the lives of the populace in Nigeria due to mismanagement and policy inconsistency. The way forward to deal with this matter of ineffectiveness of poverty reduction programmes in Nigeria is to organize and implement effective monitoring committees and to create the atmosphere that could enhance enabling environment for wealth creation and employment opportunities (Taiwo & Agwu, 2016).

Poverty Reduction Programmes in Nigeria

Successive governments in Nigeria have put a lot of effort for the purpose of building rural infrastructures as well as initiating various kinds of rural development programmes which aimed at reducing and alleviating rural poverty. Some of these programmes include: Agricultural Development Projects (ADP), Family Economic Advancement Programs (FEAP), Green Revolution (GR), River Basin Development Authority, National Poverty Eradication Programme (NAPEP), National Economic Empowerment and Development Strategy (NEEDS), Family Support Programme (FSP), Poverty Alleviation Programme (PAP), Operation Feed the Nation (OFN), Npower and SURE P and so on. Apart from these, there was the Millennium Development Goals (MDGs) that recently metamorphosed into the Sustainable Development Goals (SDGs) (Okoli, 2015). The MDGs, now SDGs are considered as a global partnership to reduce poverty. These programmes do not make any significant impact on the people. The programmes had failed due to some challenges such as poor monitoring of the programmes, lack of required efforts from the beneficiaries, lack of well implemented policy for poverty reduction, absence of clearly identified target setting, absence of good coordination and merger between the three levels of government and agencies of government (Orji, 2005).

Methodology

The study utilizes mixed method research design in retrieving the intended data with questionnaire as the main data gathering instrument and interview as the supplementary one. The 293 valid responses were retrieved out of 320 questionnaires distributed to selected Fadama III beneficiaries in Katsina State. The 320 sample size was derived from the actual sample frame of 1836 Fadama III beneficiaries through the utilization of Krejcie and Morgan formula for sample size selection. The 1836 total number of Fadama III beneficiaries was retrieved through Fadama III Users Groups (FUGs) registered document at Katsina State Fadama Coordination Office (KSFCO). The study retrieved 293 valid responses of the Fadama III beneficiaries out of 320 distributed questionnaires to the six randomly selected local government areas of Katsina State, two from each of the three Senatorial Zones. Data were analysed through the use of the Statistical Packages for Social Science (SPSS) as it helped the study in making reliable generalizations to the larger population.

Results and Discussion

Demographic Characteristics of Respondents

Personal data of the respondents for this study included the gender, age, religion, marital status and ooccupation. Out of a total of 293 valid responses, 205 respondents (70.0%) were male, while 88 respondents (30.0%) were female. The data reveal a 70:30 male-to-female ratio, suggesting that males were more represented in the study population. In terms of religious affiliation of the

respondents, out of a total of 293 valid responses, 218 respondents (74.4%) identified as Muslims, while 75 respondents (25.6%) identified as Christians. This indicates a significant majority of Muslim participants in the study. Regarding marital status, 65 respondents (22.2%) were single, 136 respondents (46.4%) were married, 36 respondents (12.3%) were divorced, and 56 respondents (19.1%) were widowed.

On age distribution, the largest group of participants fell within the 46–59 years age range, comprising 98 respondents (33.4%). This was followed by 93 respondents (31.7%) aged 31–45 years, and 68 respondents (23.2%) who were 60 years and above. The smallest group was the 18–30 years category, with only 34 respondents (11.6%). The data indicates that a significant proportion of the respondents were middle-aged or older, with over 88% of them aged 31 years and above. Occupational distribution indicates that 76 respondents (25.9%) were government officials, 119 respondents (40.6%) were farmers, 56 respondents (19.1%) were traders, and 42 respondents (14.3%) were students. These are represented in Table 1 below:

Table 1: Personal Data of the Respondents

Gender				
Gender	Frequency	Percentage (%)	Valid Percentage	Cumulative Percentage
Male	205	70.0	70.0	70.0
Female				
Total	88	30.0	30.0	100.0
	293	100.0	100.0	

Religion				
Islam	218	74.4	74.4	74.4
Christianity				
Total	75	25.6	25.6	100.0
	293	100.0	100.0	

Marital Status				
Single	65	22.2	22.2	22.2
Married	136	46.4	46.4	68.6
Divorced	36	12.3	12.3	80.9
Widowed				
Total	56	19.1	19.1	100.0
	293	100.0	100.0	

Age				
18-30 Years	34	11.6	11.6	11.6
31- 45 Years	93	31.7	31.7	43.3
46-59 Years	98	33.4	33.4	76.8

60 Years and Above

Total	68	23.2	23.2	
	293	100.0	100.0	100.0

Distribution of Respondents by Occupation

Government Official	76	25.9	25.9	25.9
Farmer	119	40.6	40.6	66.6
Trader	56	19.1	19.1	85.7
Student				
Total	42	14.3	14.3	100.0
	293	100.0	100.0	

Source: Field survey, 2025

Findings from Table 1 show that farmers have a higher percentage in the beneficiaries of Fadama (III) project than other categories of respondents, which implies that the project has positive impact on reducing the poverty rate because of its support on farmers' household incomes. On the other hand, Table 2 indicates that the most frequent agricultural support provided were work bulls, goats and poultry production while others stated that fishing ponds and threshing machines were among the assets distributed to them. Other assets distributed to the beneficiaries in less quantity were wheel barrows, sheep and grinding machines. This shows that the support given to the beneficiaries by the Fadama (III) was more on livestock and crop production among rural farmers

Table 2: Respondents' Opinions on the Most Frequent Agricultural Support Provided by National Fadama III in Katsina State.

S/ N	Statement	SA (%)	A (%)	U (%)	D (%)	SD (%)	Total	Mean	Std Dev
1	Water pumps were the most frequent agricultural assets distributed through the Fadama (III) Project.	53 (18.09)	56 (19.11)	36 (12.29)	82 (27.99)	66 (22.52)	293	2.82	1.41
2	Sheep were the most frequent agricultural assets distributed through the Fadama (III) Project.	45 (15.36)	50 (17.06)	79 (26.96)	60 (20.48)	59 (20.14)	293	2.87	1.33
3	Grinding machines were the most frequent agricultural assets distributed through the Fadama (III) Project.	59 (20.14)	63 (21.5)	59 (20.14)	57 (19.45)	55 (18.77)	293	3.05	1.38
4	Threshing machines were the most frequent agricultural assets distributed through the Fadama (III) Project.	67 (22.87)	67 (22.87)	52 (17.75)	53 (18.09)	53 (18.09)	293	3.14	1.42
5	Fishing ponds were the most frequent agricultural assets	77 (26.27)	76 (25.94)	51 (17.40)	46 (15.70)	43 (14.67)	293	3.33	1.39

distributed through the Fadama (III) Project.

6	Work bulls were the most frequent agricultural assets distributed through the Fadama (III) Project.	102 (34.81)	76 (25.94)	45 (15.36)	40 (13.65)	30 (10.24)	293	3.61	1.34
7	Goats were the most frequent agricultural assets distributed through the Fadama (III) Project.	91 (31.06)	83 (28.32)	32 (10.92)	45 (15.36)	42 (14.33)	293	3.46	1.41
8	Poultry Production was the most frequent agricultural asset distributed through the Fadama (III) Project.	89 (30.38)	82 (27.99)	42 (14.33)	41 (13.99)	39 (13.31)	293	3.48	1.39

Source: Field survey, 2025

Table 2 indicates that a large proportion of respondents agreed that the distribution of agricultural assets through Fadama III was significant. Specifically, Items 6, 7, and 8 showed the highest agreement, where 60.75%, 59.38%, and 58.37% of the respondents, respectively, either strongly agreed or agreed that work bulls, goats, and poultry production assets were the most frequently distributed.

Similarly, for Items 5 and 4, a considerable number of respondents (over 48%) agreed that fishing ponds and threshing machines were among the assets distributed. Items 1, 2, and 3 had lower agreement rates, suggesting that wheelbarrows, sheep, water pumps and grinding machines were distributed but less frequently compared to livestock and aquaculture assets.

The mean scores ranged between 2.82 and 3.61, indicating varying degrees of agreement, while the standard deviations (ranging from 1.33 to 1.42) show a moderate level of consistency among the responses.

Table 3: Respondents' Opinions on the Sufficiency of Agricultural Supports Given Fadama III to the Beneficiaries in Katsina State Towards Improving their Incomes

S/N	Statement	SA (%)	A (%)	U (%)	D (%)	SD (%)	Total	Mean	Std Dev
1	The support provided by the Third Fadama Development Project to a large extent increased the incomes of the Third Fadama (III) Beneficiaries.	65 (22.18)	68 (23.18)	49 (16.73)	56 (19.12)	55 (18.79)	293	3.10	1.36
2	The support provided by the Third Fadama Development Project increased the incomes of the Third Fadama Beneficiaries to a lesser extent.	56 (19.11)	57 (19.45)	50 (17.06)	68 (23.18)	62 (21.19)	293	2.91	1.38
3	The Third Fadama (III) Development Project support fails	40 (13.65)	47 (16.04)	49 (16.73)	89 (30.37)	68 (23.18)	293	2.66	1.32

automatically in improving the incomes of the Beneficiaries.

4	World Bank as a financial institution that is supporting Fadama Development Project has to increase the level of economic support it used to give to the Beneficiaries in Katsina State towards achieving a more successful agricultural operation.	81	75	49	48	40	293	3.37	1.34
		(27.64)	(25.60)	(16.73)	(16.38)	(13.65)			

Source: Field survey, 2025

Table 3 shows respondent's perceptions regarding the sufficiency of support provided by the Fadama III in improving beneficiaries' incomes in Katsina State. Specifically, for Item 1, about 45.36% (22.18% + 23.18%) of the respondents either strongly agreed or agreed that the project support significantly increased their incomes.

Similarly, for Item 2, a combined 38.56% (19.11% + 19.45%) agreed that the support increased their income but to a lesser extent. However, responses to Item 3 reveal that a greater proportion (53.55%) either disagreed or strongly disagreed that the support completely failed to improve incomes, indicating that most respondents believed the support had at least some positive impact. Regarding Item 4, a notable 53.24% (27.64% + 25.60%) of respondents strongly agreed or agreed that the World Bank should enhance the level of financial support to the beneficiaries to achieve better agricultural success. The mean scores ranging from 2.66 to 3.37, alongside relatively low standard deviations (1.32–1.38), indicate moderate consistency and a generally positive outlook among respondents regarding the impact of Fadama III support on income improvement.

These findings suggest that while Fadama III project has made notable contributions in improving the incomes of beneficiaries in Katsina State, there is still a clear call from beneficiaries for increased financial support to ensure more sustainable and impactful agricultural development. This implies Fadama III increased the incomes of beneficiaries but not to the extent that is expected.

Conclusion

The study assessed the economic impact of World Bank assisted Fadama III project in Katsina State, Nigeria. It reveals the extent to which the project supports the reduction of absolute poverty affecting the poor farming households of the rural areas of Katsina State. Conclusively, Fadama III, as a national poverty reduction project through empowerment, has performed fairly in reducing the absolute poverty level among the poor farming people which needs to be remodelled in the years to come. This implies that the project has impacted moderately on the lively incomes of the benefitting individuals by issuing them assets like work bulls, goats, poultry production, water pumps, wheel barrows and so on.

Recommendations

The following recommendations are put forward:

- i. Just as work bulls, goats and poultry production being the most frequent assets distributed in empowering Fadama III beneficiaries, grinding machines also should be considered well

in the subsequent assets' distribution by the project especially to those households headed by women.

- ii. There is need to find out the factors responsible for the failure of the Fadama III project to significantly increase the incomes of the benefitting individuals to the expected level.
- iii. The economic supports given by the World Bank, Federal Government, State Government and communities should be increased so as to deal with the absolute poverty level efficiently and effectively in the rural areas of Katsina State in particular and across Nigeria generally.

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