



## Expenditure on Fadama User Groups' Sub-Projects and Fadama Community Associations; Comparative Appraisal in Rivers State, Nigeria

*Neeka Igbara<sup>1</sup>, Abraham Anthony (Ph.D)<sup>2</sup>*

<sup>1</sup>*School of Foundation Studies, Kenule Beeson Saro-Wiwa Polytechnic, Bori,  
Rivers State, Nigeria.*

<sup>2</sup>*Department of Economics, Federal University Otuoke,  
Bayelsa State, Nigeria.*

### ABSTRACT

*The implementation of Fadama III programme in Rivers State was in line with World Bank laid down criteria which operated successfully through two major platforms; Fadama User Group and Fadama Corporative Association in achieving maximum objectives. This paper conducted a comparative appraisal of expenditure on Fadama III User Groups' Sub-Projects and Fadama Corporative Associations' in Rivers State, Nigeria. The study was limited to the period of five years; 23rd March, 2009 to 31st December, 2013 that Fadama third phase lasted. Information was sourced through secondary materials. Descriptive Statistics of tables, frequencies, percentages, Pie and Bar charts were used in the analysis. Findings revealed that seven out of the twenty-three local government areas in Rivers State did not participate in the programme due to their inability to pay counterpart funds and provide desk offices in their local government councils. Therefore, farmers could not organize themselves into Fadama User Groups (FUGs) and Fadama Cooperative Association (FCAs). The programme performed better as funds were prudently managed in pro-rata approach to accommodate numerous demands from groups that met Fadama criteria. Benefiting communities got quality agricultural productivity aiding infrastructure through Fadama programme. The study recommended that the duration of Fadama programme should be extended and more funds released for increased provision of rural infrastructure.*

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## Introduction

Agriculture has been a major driver to the development of rural areas and has macro-economically continued to boost Nigeria's foreign earnings, sustained empowerment of the youths and raw materials provisions to the industrial sector. It was on this premise various levels of governments in Nigeria has at different times initiated, replicated or adopted the agricultural programmes to ensure sustained food productivity. Considering the impact of agriculture, different shades of farming activities such as livestock, tubers, vegetables, bee-keeping, orchards and others; are stepped up and implemented. While these crops are made available in local markets, they are also exported to other countries to generate revenue from exchange trade relationships. It is pertinent to state that agriculture is indeed a noble venture. It is also imperative to point out that infrastructural facilities help in boosting harvest and distribution of farm produce. This stems from the fact that infrastructural facilities such as boreholes, cold rooms, market stores, feeder roads, silos and other facilities are attracted to communities by agriculture. Agriculture also attracts expenditure which is the resource in the implementation of any agricultural programme.

Fadama programme is a World Bank initiated agricultural programme introduced in 1993 predominantly to make use of low-lying flood areas to easily water the crops of farmers through irrigation process. The essence also was to ensure sustained agricultural food productivity. It makes use of simple irrigation process that ensures adequate and regular supply of water to crops in cultivated farmlands. The benefit of this watering technology to farmers had its initial challenges as a result of poor funding and non-social inclusion of less privileged in Fadama III User Groups (FUGs) in most local government areas. However, second phase of the programmes saw agricultural income increase from 34 per cent to 49 per cent (Fadama Appraisal Report, 2003). This was due to the inclusion of infrastructural provisions to boost actualization of Fadama objectives. Fadama appraisal report, 2003 further reported that first phase of Fadama programme increased rural income generation on vegetable crops. This tripartite funded programme has touched several lives through participation of farmers in all states of Nigeria. After the conclusion of Fadama first phase programme in 2001, the second phase not only included infrastructural provision but also included livestock production and farm produce processing to reduce perishability of unused farm produce, and increased the consumption pattern of the people. Fadama overall plan was for poverty reduction in the society and especially the low income earners in the hinterland. The adopted Fadama implementation approach between 1993 and 1999 and its success greatly influenced the continuation called Fadama II and Fadama III which ended in 2013.

Among the twenty three local government in Rivers State, only sixteen participated in Fadama III while seven did not participate namely; Abua/Odua, Asari-Toru and Bonny (Rivers West Senatorial District), Ogu/Bolo and Port Harcourt (Rivers East), Opobo/Nkoro and Andoni (Rivers South-East). Considering that Fadama program has been implemented in different phases since 1993 with some improvement in agricultural productivity, high cost of food prices and unemployment has remained unabated (Nwanyanwu, Njoku, Igbara & Turakpe, 2014). To consolidate on the gains of the program, Fadama III was introduced to last for five years, 23<sup>rd</sup> March, 2009 to 31<sup>st</sup> December, 2013. The

programme operated based on two significant modes using Fadama User Groups (FUGs) and Fadama Cooperative Associations (FCAs). The question raised is, how well has the third phase of Fadama utilize the funds expended through FUGs and FCAs? To answer the above question, it became pertinent to carry out a comparative appraisal of expenditure on Fadama User Groups' sub-projects and Fadama Community Associations' in Rivers State, Nigeria.

In the objective, this study primarily conducted a comparative appraisal of Fadama III Expenditure on Sub-Projects in Rivers State, Nigeria. Specifically, the study set out to; (i) identify the various expenditure outlays in the Fadama III counterpart arrangement, (ii) ascertain participated and non-participated local government areas. (iii) Senatorial zones where Fadama III projects were implemented, (iv) total cost of FUGs' and FCAs' sub-projects in for Rivers State, (iv) ascertain gross expenditure on Fadama Community Associations (FCAs) infrastructure and (vii) identify beneficiary communities.

This paper focused on local government-by-local government expenditure disbursements of Fadama III project in Rivers State. Relevance of this paper lies in its ability to bring to knowledge, the financial performance of Fadama III within the period of its implementation. It is also relevant that participated local government Councils were encouraged to cue into federal government replicated rural development and agricultural programmes in the state. The level beneficiary commitment in each local government reflects the level of sub-projects implemented.

### Fadama III Implementation and Funding Arrangements

Fadama III implementation was done based on counterpart funded arrangements which involved the contributions of World Bank, States and participated local government Councils all over the federation. It is within this purview the paper discussed and explained the percentage contributions of the stakeholders as gazette in the counterpart arrangement from the on-set as reflected in Table 1.

**Table 1: Fadama III Counterpart Funding Arrangement.**

		Funding Percentages (%)			
		World Bank/Int'l			
S/N.	Area Covered	Donor Agency (IDA)	State Govt.	Local Govt.	Beneficiary Contribution
1.	Capacity Building	30	35	35	Nil
2.	Advisory Services	70	30	Nil	Nil
3.	Pilot Assets	70	Nil	Nil	30
4.	Input Support	50	Nil	Nil	50
5.	Rural Infrastructure	90	Nil	Nil	10
6.	Empowerment of Vulnerable Groups	85	Nil	Nil	15

**Source:** Extracted from Rivers State Fadama III Co-ordination Office Report, 2013

State and local governments provided 35 per cent funding for capacity building. World Bank made available 30 per cent while participated Local Government Councils contributed 35 per cent. For advisory services, 70 per cent came from World Bank while 30 per cent came from state governments.

The Pilot Assets were funded 70 per cent by the World Bank, 30 per cent was financed by beneficiaries as shown on in Table 1. Input Support had 50 per cent funding from World Bank while 50 per cent came from Project Beneficiary Contribution. Funding for Rural Infrastructure had 90 per cent funds provided by International Donor Agency (IDA)/World Bank while 10 per cent came from Beneficiary Contribution which largely came by way of logistics to facilitate activities the programme in the area. This arrangement was purely on matching Grant Basis of Project/beneficiary contribution of Fadama Users/Fadama Community Associations.

### **Theoretical Literature**

This work hinges on “Public Expenditure Theory”, propounded in 1876 by Wagner Adolph cited in Itodo, Apeh & Adeshina, (2012). The theory expressed the increasing activities of the state relation to huge capital outlay and saw such bloated expenditure as a necessity arising from “law of increasing fiscal requirement”. Wagner was of the view that expenditure on government economic activities will bring about increased benefits of economic growth. He further posited that improvement in standard of living of the people is bound to attract more expenditure from the government and best beneficial to apportion expenditures based on priority. He concluded that economic growth and progress of the society must be achieved through increased expenditure.

Wagner posited that economic expansion and social progress are likely reasons why government expenditure can increase. It was pointed out that investment that increases economic growth endears the government to push up her expenditures mostly in the area of technological innovations are considered as a major growth channel. The criticism is that after imbibing in the innovations that may be acquired, the increasing proportions of the beneficiaries in terms of production expansion and increasing income attracts taxes by the government. The fact in this circumstance is that through progressive taxation, beneficiaries of government expenditure at a long-run can finance government further expenditures as their businesses and incomes expand.

### **Empirical Review**

Studies have shown that huge resources have been channeled to agriculture in Nigeria through different avenues to increase food production and economic growth (Akinleye, Awoniyi & Fapojuwo, 2005; Oladoja & Adeokun, 2009; Iganiga, & Unemhilin, 2011; Itodo, Apeh and Adeshina, 2012; Oyakhilomen, Abdulsalam & Grace, 2013; Alabi, Ogbonna, Lawal, & Awoyinka, 2014). Authors raised issues bordering on the challenges that led to failure of Fadama programme in Nigeria. Akinleye, Awoniyi & Fapojuwo, 2005 were of the view that Fadama programme was bedeviled by poor logistics from local governments due to delay or non-payment of their counterpart contributions to the programme. This was a weakening tendency to completion of most sub-projects. This is coupled with poor synergy between local government councils and Fadama office. Such attitude from councils erased collaborations between Fadama research units which would have enhanced local government efforts to make Fadama programme successful. Invariably, planning was lacking to position the LGAs better to embrace agricultural programmes of both states and federal government. This failure denied most local government areas the opportunity of participation. They further pointed out the issue of

non-inclusion of the participating rural farmers in the decision process which could not accord the farmers opportunity to directly state their challenges to allow for suggestions on how the programme would have benefited people living in the country side and the state. Again, embezzlement of funds has turned the cardinal objective of vying for position and even the senior civil servants in the ministries have rooted their plans in amassing wealth at the expense of state funds for projects.

A study conducted on “Assessment of Fadama Project Phase II in Federal Capital Territory, Abuja, Nigeria” by Alabi *et al*, (2014). Findings suggest that expenditure on agriculture and output had significant positive relationship. Adoption of irrigation, easy accessibility of loans by farmers, prudent expenditure pattern and reliable statistics of agricultural project activities were recommended. Muhammad, (2002) did a study on “A Critical Appraisal of Agricultural Financing in Nigeria: A Study of First Bank of Nigeria PLC”, empirically adopted simple ratio analysis and Spearman’s Correlation Coefficient revealed existing wide gap between agricultural financing and farm productivity in Nigeria. The paper recommended for early approval of agricultural loans and the importance of proper recording of farming activities.

Another study conducted by Bello, Salau, Miri & Allu (2013), in central Nigeria agricultural zone using a survey approach was analyzed with simple descriptive method. Findings revealed that agricultural activities were enhanced by adequate funding which enabled the provisions of improved technologies introduced to cattle fatteners. It was recommended that more funds should be made available to state coordinators of the programme and prompt implementations of Fadama User Groups and Fadama Co-operative Associations local plans.

International Development Agency and Poverty Reduction in Nigeria: a Study of Fadama III Project in Imo State, Nigeria was studied by Amhiri, Orgi, & Nwarieji, (2016) using content methodology. Findings revealed that funds disbursement greatly enhanced the quality of rural infrastructure which resulted to increased income and food productivity. It was also observed that impact of rural infrastructure is all encompassing as it positively affects both living standards of the people in general. Recommendation was on the need for government to partner with donor agencies mostly the international community to guarantee availability of grants to farmers for increased productivity.

In another study conducted by Francis (2013) on “The Impact of Federal Government’s Expenditure on the Agriculture in Nigeria” with the analytical tool of simple regression, revealed poor agricultural sector growth as a result of insufficient funding. The paper recommended for government increased spending on agriculture and input accessibility by the farmers. Wahab, (2011) studied on “An Analysis of Government Spending on Agricultural Sector and its Contributions to GDP in Nigeria” and found unregulated government spending on agriculture using simple linear regression. The papers called for increased and regulated channeling of funds to the agriculture. Further study on “An Assessment of Nigeria Expenditure on the Agricultural Sector; Its Relationship with Agricultural Output (1980 – 2011)”, Okezie, Nwosu & Njoku, (2013) applied econometric techniques to show the presence of inadequate funding on agriculture and recommended for increased funding to boost output.

## Methodology

This work took the descriptive approach in appraising the performance of the third phase (Fadama III) of the programme. Secondary data were sourced from the information contained in the Rivers State Fadama III coordinating office reports. Frequencies, means and percentages were the descriptive statistics implored in the data analysis. This simple approach was imperative since the study captured committed resources into the project. However, the appraisal was limited to 2013 when the Third National Fadama Development Programme ended.

## Study Analysis

The expenditure analysis was based on Fadama co-operative association's which spanned across the three senatorial zones in Rivers State such as; graded roads, cold rooms, culverts, boreholes, market stalls, silos, grinding machines palm oil and garri processing mills etc. The FUGs sub-projects comprised livestock, aquaculture, crop, fish farms, vegetable and moringa farming and others. The sub-projects and infrastructure expenditures were tabulated according to senatorial zones and local government areas to enable proper expenditure comparison. Study of Fadama III records show that many local government areas from the three senatorial zones namely; Abua/Odua, Asari-Toru and Bonny from Rivers West, Opobo/Nkoro and Andoni from Rivers South-East, Port Harcourt and Ogu/Bolo from the Rivers East did not participate in the program.

## Analysis of FUGs and FCAs Expenditure

As an academic exercise, the comparative analysis of expenditure in this regard was not carried out to discredit the application of funds by managers of the programme, rather it explain the need for intended beneficiaries to be prompt in meeting and set criteria for early realization of the gains of government project objectives. It brings to reality how funds were prudently applied in accomplishing Fadama set task. The expenditure analysis on Fadama III FUGs sub-projects and FCAs rural infrastructure provision in this section spanned from 23rd March, 2009 to 31st December, 2013 as reflected in table 2 below.

## Expenditure Analysis on FUGs Economic Activities and FCA's Rural Infrastructure

Fadama III successfully operated on Fadama User Groups and Fadama Community Associations as two major platforms in implementing her programmes and projects to achieve maximum goals and objectives. Comparative analyses of expenditures on Fadama User Groups (FUGs) economic interest activities and Fadama Cooperative Associations (FCAs) rural infrastructure projects are important in this section. It is also essential to note that the expenditures contained in this work only concerns farming sub-projects and infrastructural provisions, and does not incorporate logistics and other expenditures that may be required if entire expenditure on Fadama III in Rivers State is discussed.

Two major expenditures, the FUGs and FCAs expenditures were discussed in this section. While the former concerns different interest farming activities implemented, the later dwelt on rural infrastructure provided to communities by Fadama programme.

**Table 2: Analysis of FUG and FCA Expenditures**

Senatorial Zones	Local Govt. Areas	FUG Project Costs (₦)	(%)	FCA Project Cost (₦)	(%)
Rivers South-East	▪ Eleme	26,584,014.00	14.4	6,890,000.00	13.0
	▪ Gokana	70,447,002.00	38.2	19,990,000.00	37.7
	▪ Khana	43,496,390.00	23.5	14,400,000.00	27.2
	▪ Oyigbo	43,830,771.00	23.7	11,657,000.00	22.0
	<b>Total =</b>	<b>184,358,177.00</b>	<b>(30.7)</b>	<b>52,937,000.00</b>	<b>(34.7)</b>
Rivers West	▪ Ahoada-West	63,040,127.00	38.3	15,750,000.00	44.3
	▪ Akuku Toru	18,583,716.00	11.2	1,800,000.00	5.0
	▪ Ahoada-East	23,863,055.00	14.5	7,222,000.00	20.3
	▪ Degema	16,807,088.00	10.2	7,160,000.00	20.1
	▪ Onelga	42,171,760.00	25.6	3,600,000.00	10.1
	<b>TOTAL =</b>	<b>164,465,746.00</b>	<b>(27.3)</b>	<b>35,532,000.00</b>	<b>(23.3)</b>
Rivers East	▪ Etche	69,191,740.00	27.5	15,136,000.00	23.7
	▪ Emohua	53,587,550.00	21.3	15,431,200.00	24.1
	▪ Ikwerre	59,053,902.00	23.4	11,384,760.00	17.8
	▪ Okirika	5,355,900.00	2.1	1,963,940.00	3.0
	▪ Obio/Akpor	30,225,322.00	12.0	9,000,000.00	14.1
	▪ Omuma	34,070,150.00	13.5	10,867,572.00	17.0
	<b>Total =</b>	<b>251,484,564.00</b>	<b>(41.8)</b>	<b>63,783,472.00</b>	<b>(41.8)</b>
<b>Gross Expenditure =</b>	<b>(752,560,959.00)</b>	<b>600,308,487.00</b>		<b>152,252,472.00</b>	<b>100</b>
<b>Percentage =</b>		<b>(79.7)</b>		<b>(20.2)</b>	

Source: Author's Compilations, 2021.

From Table 2, collated data analyses revealed expenditure on both Fadama User Groups (FUGs) and Fadama Cooperative Associations (FCAs) according to senatorial zones and local government areas in Rivers State. For FUGs, in Rivers South-East, a total of one-hundred and eighty-four million, three-hundred and fifty-eight thousand, one-hundred and seventy-seven (N184,358,177.00) naira representing 30.7% of the overall expenditure, spread among local governments were in the zone. This amount is 4% higher when compared to the sum of fifty-two million, nine-hundred and thirty-seven thousand (N52,937,000.00) naira been spent on FCAs in the same senatorial zone. Gokana had more expenditure of seventy million, four-hundred and forty seven thousand, two naira (N70,447,002.00) only; representing 38.2% of the total amount spent on FUGs sub-projects in Rivers South-East. This is 0.5% higher when compared to the sum of N19,990,000.00 incurred by the agency in rural infrastructure to the people in the local government. However, the percentage difference is as a result of the total sum which varies according to number and amount spent on a particular sub-project. This also explains the content of every Local Development Plan (LDP) presented by the groups. The sum of forty-three million, four hundred and ninety-six thousand, three hundred and ninety (N43,496,390.00) naira was spent in Khana while a total of forty-three million, eight-hundred and thirty thousand, one-hundred and seventy-seven (N43,830,177.00) naira was spent in Oyigbo representing 23.5% and 23.7% respectively.

Further analyses of expenditures in the four participated local governments from Rivers South West revealed that Ahoada-West is the highest with N63,040,127.00 representing 38.3% of the total

cost while the sum of N18, 583,716.00 representing 11.2% was spent in Akuku Toru local government. Ahoada-East got spent, the sum of N23, 863,055.00 which represented 14.5% of the total expenditure. Degema and Onelga had N16, 807,088.00 (10.2%) and N42, 171,760.00 (25.6%) spent on FUGs sub-projects from the total expenditure for the senatorial zone. An overall expenditure of N164, 465,746.00 was the cost of FUGs sub-projects implemented in Rivers West senatorial zone.

For Rivers-East, six local governments participated in Fadama programme showing as the highest zone with more participated farmers. In this regard, Etche and Ikwerre topped the list of local governments that experienced the highest implementation of Fadama User Group economic interest activities of N69, 191,740.00 representing 27.5%. This varies greatly when compared to the sum of N15,136,000.00 been spent on FCAs in the same local government. It shows that while the percentage of FUG economic activities stood at 27.5%. Fadama Co-operative Association's rural infrastructure cost was 23.7% based on the total amount spent on each group.

This agrees with the findings of Muhammad, (2002) that there is existing wide gap between agricultural financing and farm productivity in Nigeria. It is believed that financing of both economic activities and rural infrastructure should be devoid of wide margins. Emohua local government had a total expenditure of N53,587,550.00 representing 21.7 per cents for FUG while the sum of N15,431,200.00 was gulped by FCA sub-projects. In Ikwerre local government, expenditure on the two Fadama implementation platforms showed a wider gap. While the sum of N59, 053,902.00 was spent on FUG sub-projects, N11, 384,760.00 was recorded for FCA rural infrastructure in Ikwerre. Fadama User Group expenditure for Okirika local government area took N5,355,900.00 compared to the sum of N1,963,940.00 for FCA rural infrastructural sub-projects. Obio/Akpor and Omuma had FUGs expenditures of N30, 225,225,322.00 when compared to FCA expenditure of N9,000,000.00 while Omuma had N34,070,150.00 for FUG and N10,867,572.00 for Fadama Cooperative Association rural infrastructure.

The wide margin in expenditure on FUGs economic interest activities explains the burning desire of people to go into agriculture is a clear option of generating rural income, self-employment and ensuring sustained agricultural productivity. This conforms to the findings of Ababi *et al*, (2014) that expenditure on agriculture and output had significant positive relationship.

### Summary of FUGs and FCAs Expenditures

**Table 3: Summary of FUGs and FCAs Expenditures in Senatorial Zones**

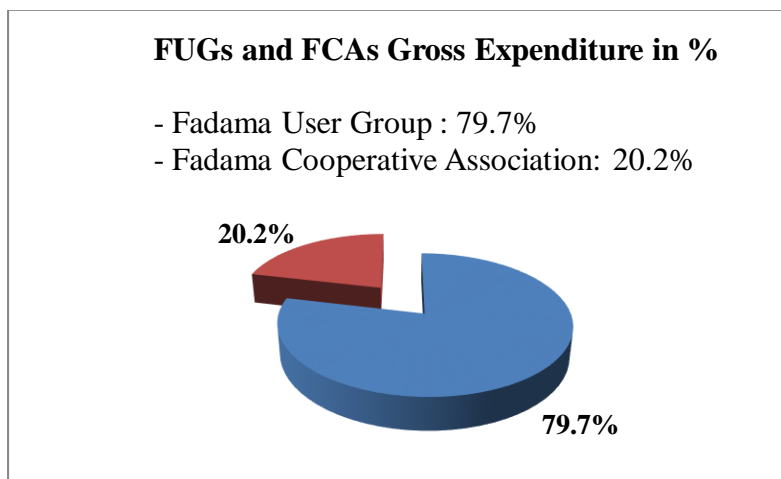
Senatorial Zone	FUGs		FCAs		Gross Expenditure (₦)
	Amount (₦)	(%)	Amount (₦)	(%)	
<b>Rivers South-East</b>	184,358,177.00	30.7	52,937,000	34.7	
<b>Rivers West</b>	164,465,746.00	27.3	35,532,000.00	23.3	
<b>Rivers East</b>	251,484,564.00	41.8	63,783,472.00	41.8	
<b>Total =</b>	<b>N600,308,487.00</b>		<b>+ N152,252,472.00</b>		<b>= 752,560,959.00</b>
<b>Percentage (%)</b>	<b>79.7</b>		<b>20.2</b>	<b>100</b>	

Source: Author's Compilation, 2021.



In Rivers South East, the sum of N184, 358,177.00 was spent on FUGs sub-projects economic activities representing 30.7 per cents while FCAs rural infrastructure took a total of N52,937,000.00 showing 34.7 per cents. For Rivers West, FUG sub-projects gulped the sum of N164,465,746.00 indicating 27.3 per cent and FCAs rural infrastructure had expenditure of N35, 532, 000.00 representing 23.3 per cents of total expenditure in the zone.

**Fig. 1. Pie Chart Showing Summary of FUGs and FCAs Expenditures**



**Source: Author's Desk Research, 2021.**

The cost of two-hundred and fifty-one million, four-hundred and eight-four thousand, five-hundred and sixty-four (N251,484,564.00) naira only, showing 41.8 per cents was spent on FUGs sub-projects while a total of sixty-three million, seven-hundred and eighty-three thousand, four-hundred and seventy-two (N63,783,472.00) naira representing 43.1 per cents was expended on FCAs rural infrastructure in Rivers East. It was explained that the expenditure analysis in this appraisal study concerned Fadama User Groups and Fadama Community Associations only. Expenditure analysis revealed that from a gross expenditure of N752,560,959.00 a total of N600,308,487.00 representing 79.7%, was spent on FUGs sub-projects while the sum of N152, 252,472.00 (20.2%) was expended on FCAs rural infrastructure in Rivers State.

### **Reasons for Non-participation of some Local Government Areas**

Eligibility Criteria set by the government to qualify for participation were not met by some L.G.As. The affected LGAs could not provide office space in her local government council. Each L.G.A was asked to assign two staff of the local government council on secondment as desk officers to the project and provide two million naira (N2m) annually for the operational expenses of the local office which the non-participated local government areas did not comply with. Farmers on their part were to organize themselves into Fadama Co-operative Associations (FCAs) and register it along their line of farming interest such as; yam, cassava farming, poultry, fishery, processors marketers etc. The farmers were to open a bank account in any commercial bank, and elect officers (Presidents,

Secretaries, and Treasurers etc.) to run their affairs, prepared and submit a Local Development Plan (LDP) or “Project Proposal” to the Local Fadama Desk Officers in their respective local Government headquarters. Each co-operative were to pay 30-20 per cent of the project cost or 10 per cent in the case of rural infrastructure. The above enumerated criterions were not met by those local government councils hence did not participate in Fadama programmes. It is vital to state that, upon the approval of their local development plans (project proposal) rural infrastructural projects were built in the benefiting communities.

## **Conclusion**

The implementation of Fadama III programme in Rivers State was in line with World Bank laid down criteria. Findings revealed that seven out of the twenty-three local government areas in Rivers State did not participate in the programme due to inability to pay their counterpart funds, provide desk offices in their local government councils. Therefore, farmers could not organize themselves into Fadama User Groups (FUGs) and Fadama Cooperative Association (FCAs) to open cooperative accounts. The programme performed better as funds were prudently managed in pro-rata approach to accommodate numerous demands from Fadama community associations’ requests. The paper concludes that provision of rural infrastructure was based on the request of Fadama Cooperative Associations from communities. Delay by government in releasing funds to the agency that managed Fadama programme in the state restricted greater achievements focused by the coordinating office in Rivers State.

## **Recommendations**

From the findings, the paper recommended that

1. The duration of Fadama programme should be extended to give desiring individuals the opportunity to participate.
2. More funding should be released to Fadama coordinating agency to encourage increased provision of rural infrastructure and agricultural productivity in the state.

## **Knowledge Contributions of the Study**

It was established through this paper that;

- 1) More rural infrastructure was provided with meager fund released to the programme coordinating agency in the state.
- 2) Stringent criteria by the government resulted to inability of the programme to access more funds to accommodate several rural infrastructural projects and economic interest activities from Fadama User Groups and Fadama Cooperative Associations in the state.

## **Further Studies**

Further studies could be conducted to study areas and issues not captured in this work since Fadama III programme has been considered as a single tripartite funded programme that provided more infrastructure and empowered more beneficiaries within a short period.

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