## ASSESSMENT OF SOCIAL INCLUSIVENESS OF VULNERABLE AND MARGINALIZED GROUPS IN FADAMA II PROJECT IN YOLA NORTH LOCAL GOVERNMENT AREA OF ADAMAWA STATE, NIGERIA

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#### Abstract

This is a Project Performance Assessment of the Second National Fadama Development Project implemented between 2004 and 2009. The study assessed the level of social inclusion of vulnerable and marginalized groups in the project in Yola North LGA of Adamawa state, Nigeria. Multi stage sampling technique was used to select 88 vulnerable and marginalized persons from 10 participating FUGs in the study area. The study relied on primary data collected using structured questionnaire and secondary data from the local Fadama desk office. Descriptive statistics was used to analyse the data. The study revealed that, 49% of the respondents were young, female (68%), married (57%) and educated (77%). Vulnerable and marginalise based FUGs constituted 37% of the FUGs that participated in the project in the area. All the FUGs sampled patronized both the capacity building and the pilot asset components most, compared to other project components. Majority (90%) of the respondents benefited from the project, but they rate their level of participation as average (67%). The main constraints to the respondents' participation in the project were; low matching grant and internal conflicts. It was recommended that, counterpart fund share of people in this group should be reduced. Furthermore, adequate sensitization on the entire goal of the project is necessary for promoting inclusion and reducing conflict among participants.

Key words: Adamawa State, Fadama II, social inclusion, vulnerable and marginalized people,

## INTRODUCTION

Traditionally, a number of groups within our societies face higher risk of poverty and social exclusion compared to the general population [3]. These vulnerable groups are effectively excluded from decision-making processes and their need for development are mostly neglected. Consequently, their opportunities to make social contributions may be limited because of their relatively limited access to valued social resources.

The exclusion of vulnerable and marginalized groups in the scheme of things is best viewed as a social problem that requires social solutions. Social inclusiveness in the context of poverty reduction programmes implies the identification and inclusion of all social groupings, structural constituents that make up the society (which includes widows, elderly, physically challenged, youths, people living with HIV/AIDS etc.) from the point of project identification to the implementation stage [11]. The purpose of social inclusions is to build the capacities of the vulnerable and marginalized persons so that they are not only capable of managing risk but, they are also capable to overcome poverty.

Poverty is being considered among the main causes of vulnerability and results marginalization The Millennium [3]. Development Goals (MDGs) considered poverty eradication as a major vehicle for advancing development; however, no tangible progress will be made in that regard with persistent increase in inequality and social exclusion [12].

The Nigerian government over the years has initiated some projects and programmes to reduce poverty in the country. These initiatives were unable to achieve their objective of empowering the people due to

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some limitations, especially, elitist capture leading to the exclusion of some persons. The phase of the National first Fadama Development Project (NFDP-I) was no exception to this challenge [9]. The Second National Fadama Development Project (NFDP- II) was developed as a poverty reduction project designed to sustainably increase the incomes of the Fadama users through expansion of farm and non-farm activities with high value added output, and to improve the living conditions of the rural poor, contribute to food security as well as increased access to rural infrastructure [13, 6, 4]. The project took a demand-driven approach where by all users of Fadama resources were encouraged to develop a participatory and socially inclusive plan for implementation of their agreed sub-projects [9]. The Community Driven Development (CDD) approach was aimed at avoiding situations of elite capture and conflict (formal and informal) which was a primary obstacle to the success of the first Fadama Development Project [5]. It should be noted that, promoting social integration and inclusion would create a society that is safer, more stable and more just, which is an essential condition for sustainable economic growth and development [12].

The project's social guidelines, incorporated in the project's operating manual, encouraged the inclusion of vulnerable and marginalized groups as a way to ensure that groups traditionally marginalized by gender, age, and class were fully targeted and are beneficiaries of project funded activities [6, 14]. Persons participating in the project were encouraged to form Fadama User Groups (FUGs) which will be under the Fadama Community Association (FCA) at the community level. The project was planned to operate for six years and to fund five components as reported by [10]. These components included; Rural Infrastructure Investment, Pilot Productive Acquisition Asset Support, Advisorv Services, Capacity Building, and lastly, Project monitoring and evaluation.

Nevertheless, how involved were the vulnerable and marginalized groups in the entire project implementation? This study 292

therefore was designed to assess the participation of vulnerable and marginalized groups in the National Fadama II facility in Yola North LGA of Adamawa State. Consequently, the study was structured to achieve the following objectives; (i) describe socio-economic characteristics the of vulnerable and marginalized persons in FUGs in the study area (ii) examine the proportion of vulnerable and marginalized groups that participated in the project and the type of activity such groups undertook (iii) assess the benefits derived by the respondents from the entire project (iv) assess the level of participation of the respondents in the project; and lastly (v) identify the constraints that affected the level of participation of the respondents in the project.

## MATERIALS AND METHODS

The study was conducted in Yola North LGA of Adamawa State, Nigeria. Yola North was selected for this study because of the relative concentration of vulnerable and marginalized persons compared other Local to all Government Areas that participated in Fadama-II project. This can be attributed to the fact that it is the state capital. The study area lies between Latitude 9° 14' North of the Equator and Longitude 12° 38' East of the Greenwich Meridian, having an average elevation of about 192m [1]. The area falls within the Northern Guinea Savannah Zone and has a tropical wet and dry climate. Dry season lasts for a minimum of five months (November-March) while the wet season spans April to October. Mean annual rainfall is about 700mm [1]. Girei LGA bound the area to the North and Yola South to the East, South and West. According to [7], the area has an estimated population of about 198, 247.

Data for the study were obtained from both primary and secondary sources. Primary data were collected using structured questionnaire administered to the respondents. Multi-stage sampling technique was employed in selecting the representative FUGs used for this study. All groups classified as vulnerable and marginalized were purposively selected in the first stage. These vulnerable and marginalized stratified groups were into two; women/widows groups and other stratum for the youths and the physically challenged. This is the second stage. Ten FUGs were randomly selected from both stratum proportionate to size; seven from women groups and three from youths and the physically challenged. The last stage involved the random selection of respondents proportionate to the size of the FUG. Secondary data were collected from Adamawa state Fadama Office and Yola North Local Fadama desk office.

In the analysis of data generated, descriptive statistics such as frequency distribution, means and percentages were used for the realization of the study objectives.

### **RESULTS AND DISCUSSIONS**

### **Respondent's Socio-economic Characteristics**

The socio-economic characteristics of the respondents is presented in Table 1. The table shows that about 49% of the respondents were between 30 and 39 years of age, while 20.45% were within the age range of 20-29 years. Respondents that were over 50 years of age constituted about 14%. This implies that most of the respondents were relatively young and physically active. Hence, the need to empower such group so as to reduce their vulnerability. This finding agrees with [2] who showed a high level of participation of young people in the project in Orire Local Government Area of Oyo State, Nigeria. The Table revealed that both male (about 32%) and female (about 68%) participated in the project. The dominance of women in this category implies that the project through its Community Driven Development (CDD) approach has encouraged the inclusion of females in the project. The Table further showed that, majority (56.8%) of the respondents were married, 19.3% were widowed, 17.1% were single, while only a few (6.8%) of them were divorced. This implies that, majority of the respondents were married because of the value attached to being married in the study area. The educational distribution of the respondents as measured by

years of formal education reveals that about 23% of the respondents had no formal education, 24% attained primary education, while about 28% attained secondary education and 25% with tertiary education. Thus, majority of the respondents are literate and that might have influenced the decision of the respondents to participate in the project. This finding lends credence to those of [2, 14]. The distribution of respondents by primary occupation as also shown on the Table revealed that, 34% of the respondents were primarily into trading, while civil servants, farmers, the retirees, and artisans constituted about 18%, 13%, 7% and 5% of the respondents respectively. Similarly, unemployed represented about 24% of the respondents.

Table 1. Socio-economic Characteristics of the Respondents

Variable	Frequency	Percentage
Age (Years)	1 2	0
20-29	18	20.45
30 - 39	43	48.85
40 - 49	15	17.04
50 - 59	8	9.09
60 and Above	4	4.54
Total	88	100
Sex		
Male	28	31.81
Female	60	68.19
Total	88	100
Marital Status		
Single	15	17.10
Married	50	56.80
Widowed	17	19.30
Divorced	6	6.80
Total	88	100
Primary		
Occupation		
Farming	11	12.50
Trading	30	34.00
Civil Servant	16	18.20
Retirees	6	6.80
Artisans	4	4.50
Unemployed	21	23.9
Total	88	100
Educational		
Attainment		
No formal	20	22.73
Education		
Primary School	21	23.86
Secondary	25	28.41
School		
Total	88	100
Source: Field survey	y, 2010	

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The high proportion of unemployed persons in this group has clearly shown the need for more inclusive empowerment of people in the area. This will restore their human dignity and reduce their vulnerability to being marginalised in the society.

#### **Assessment of Participating FUGs**

In a bid to analyse the extent of social inclusion of the vulnerable and marginalized groups in the project, the number of FUGs registered and those that were able to benefit from the project in the study area was collected from the local desk office. The records showed that 84 FUGs were registered for the project. However, only 54 FUGs were able to benefit from the project [15]. The various groups classified as vulnerable and marginalized by the project includes; the women, youths, the elderly, widows, persons living with HIV/AIDS and the physically challenged. Figure 1 shows the distribution of vulnerable and marginalised FUGs that participated in the project in the area. The vulnerable and marginalized **FUGs** constituted only 20 out of the 54 groups that participated in the project (representing about 37% of the total participating FUGs). Women groups were dominant in this category (50%), followed by widows with 25% representation, the youths with about 20% and the physically challenged had just 5% representation. However, it was observed that, the elderly and persons living with HIV/AIDS have not participated as an FUG in the project.

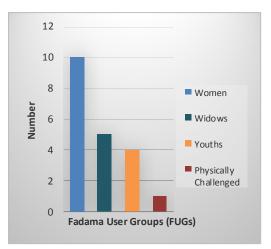


Fig. 1. Distribution of Vulnerable and Marginalized FUGs.

Source: Yola North Local Fadama Desk Office, 2010.

This is probably due to lack of awareness on such initiative or lack of the needed funds that will facilitate their active participation in the project.

#### **Type of FUG Activity**

The type of activities undertaken by the various vulnerable and marginalized FUGs is depicted on Figure 2. The distribution shows that majority of the groups (60%) were into non-farm activities. The diverse non-farm activities undertaken by the groups included shoe cobbling/beads making, tailoring, and sales of soft drinks, blacksmithing and processing of grains / oil extraction among others. However, the remaining 40% of the groups were into farm activities like rice production/processing, production, fish poultry farming, and yoghourt making. This shows that the project has encouraged diverse economic activities among its beneficiaries.

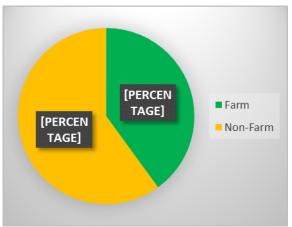


Fig. 2. Distribution of FUG Activities. Source: Field Survey, 2010

# **Project Components Patronized by the FUGs**

The pilot asset acquisition and capacity building components were the most patronized by all the FUGs (100%) in comparison to other components (Table 2).

Componer	nts	Frequency	Percentage
			(%)
Input Supp	oort	04	40
Capacity E	Building	10	100
Advisory S	Services	07	70
Pilot	Assets	10	100
Acquisitio	n		

Source: Field survey, 2010

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This indicates a high demand for these components by Fadama users. FUGs that undertook farming activities also received input support.

#### Source of FUGs Counterpart Fund

All FUGs were expected to generate counterpart funds (matching-grant) of certain amount in order to be able to implement their group project. The distribution of the FUGs according to their sources of counterpart fund in the area is presented in Table 3. Majority (60%) of the groups claimed to have sourced the funds from their group members, while 30% received donations from other sources and their members' contribution. However, the Local Council was able to raise the needed matching grant only for about 10% of the FUGs. The implication of this is that, majority of the groups executed projects within the limit of what their members can contribute.

Table 3. Source of FUG Counterpart Fund

Source	Frequency Percentage		
		(%)	(
Contribution by members	6	60	
Donations/contributions	3	30	1
Local Government	1	10	1
Total	10	100	

Source: Field survey, 2010

#### Estimated Amount of Money Received from Fadama II for Project Execution by FUGs

As shown on Table 4, all the sampled FUGs were able to access funds from the project. This was predicated on the amount of counterpart-fund generated by individual FUGs. Majority (80%) of the FUGs received less than half a million naira. Only 10% of the FUGs were able to access more than \$1,000, 000.

Table 4. Financial Support Received by Sampled FUGs

Amount (₦)	Frequency	Percentage (%)	
< 100,000	1	10	
100,000- 499,999	7	70	
500,000-1,000,000	1	10	
>1,000,000	1	10	
Total	10	100	

Source: Yola North Fadama Desk Office, 2010

This implies that most of these groups have only been able to generate matching grant that can fund projects less than half a million naira.

### Assessment of Benefits Derived by Participants from Fadama II Project Activities

The assessment of benefits derived by members from FUG activities in the study area is presented in Table 5. Majority (about 90%) of the respondents claimed that, the project had assisted them to acquire skills and have gained financial benefits. Only about 10% of the respondents claimed not to have benefitted from the project entirely. This corroborates the findings of [4] which reveals that, Fadama II project has a significant impact on the welfare and human capital of project beneficiaries.

Table 5. Type of Benefits Derived by Members fromFUG Activities

Benefits	Frequency	Percentage (%)	
Financial	53	47.75	
Skills	49	44.14	
-Not benefited	9	8.11	
Total	111*	100	
C F 11C 2010 *M 1/ 1			

Source: Field Survey, 2010 \*Multiple responses

## Rating of Benefit by Respondents from the Project

Members who have benefited from the project were asked to rate their benefits and their responses is presented in Table 6. Majority (about 77%) of respondents felt they benefited less than they had expected. Therefore, they rate their benefit as low. Only 10% of the beneficiaries considered their benefit as high. This shows that benefits were enjoyed more by group leaders and active members than non-active members; which might have led lead to conflict.

Table 6. Type of Benefits Derived by Members from FUG Activities

100 Henvilles			
Perception	Frequency	Percentage (%)	
High	8	10.13	
Average	10	12.65	
Low	61	77.22	
Total	79	100	
Source: Field Survey 2010			

Source: Field Survey, 2010

### **Participation Rating in the Entire Project**

Assessment was developed to gather beneficiary perception about group participation, composition, and roles in local

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decision-making. Their responses is presented in Table 7. Majority of the respondents (about 67%) considered their participation level as average. Further, about 20% rate their participation level as high, while about 12% view it as low. This implies that majority of the participants have some reservation about how their FUGs/FCAs are being governed. This is the likely cause of conflicts in groups as opined by some of the respondents.

Table 7. Participation Rating of FUG members

Perception	Frequency	Percentage (%)	
High	18	20.45	
Average	59	67.05	
Low	11	12.50	
Total	88	100	
Sources Field Survey 2010			

Source: Field Survey, 2010

# Factors Limiting FUGs Participation in the Project

The ability of FUGs to participate in Fadama II project in the study area was constrained by some factors. The distribution of the respondents based on these factors is presented in Table 7.

The Table shows that about 40% of the respondents claimed that, inadequate counterpart fund was the main factor that hindered them from participating in the project fully.

This implies that inadequate counterpart fund might have limited the ability of the participants and their groups to execute their desired projects. This raises the need to help them to access affordable credit services. Similarly, about 28% of the respondents complained of internal conflict within FUGs/FCAs.

These beneficiaries might have lost confidence on the leadership of their groups, which has led to conflict and has affected their participation in the project.

In addition, about 26% of the respondents claimed that delay from the project office was a factor that affected them, while only about 6% complained of Low literacy of members in terms what the project entails.

Delay in the disbursement of funds from the project office has caused ineffective execution and abandonment of subprojects.

Table 8. Constraints Faced by FUGs during the Project		
Constraints	Frequency	Percentage (%)
Inadequate counterpart fund	73	39.89
Internal conflict within FUGs	51	27.87
Delay from project office	47	25.68
Low Literacy of some members	12	6.56
Total	183*	100

Source: Field Survey, 2010 \*Multiple responses

### CONCLUSIONS

The study concludes that, during the implementation of Fadama II project, most of the participants have benefited. However, the level of participation in the project was constrained by some factors. Based on this, the study recommends that:

(i)Future empowerment initiatives should take into cognizance the income constraints of people in this group by reducing the amount of their matching-grant. Similarly, Local Government Councils and well to do individuals should be encouraged to assist vulnerable and marginalized persons in paying their counterpart funds.

(ii)Similar projects in the future should be encouraged to involve credit service providers who can assist by offering affordable credit to people in this group. This will enable such groups to generate matching grant adequate to fund their intended projects.

(iii)Government and all other development actors should intensify sensitization and mobilization of all economic interest groups especially the vulnerable and marginalized persons in future initiatives. This will steer participation, reduce conflict in FUGs/FCAs and empower more people in this group.

(iv)Timely and sufficient injection of funds will facilitate the achievement of objectives of any empowerment initiative. Therefore, delays emanating from the project offices should be minimized.

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