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### IMPACT OF INTERNATIONAL FUND FOR AGRICULTURAL DEVELOPMENT (IFAD)/COMMUNITY BASED AGRICULTURAL AND RURAL DEVELOPMENT PROGRAMME (CBARDP) ON POVERTY REDUCTION AMONG RURAL WOMEN IN KEBBI STATE, NIGERIA

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#### ABSTRACT

This study examined the impact of IFAD/CBARBDP on poverty reduction among rural women of Kebbi State Nigeria. Multi-stage random sampling technique was used to select a total of 120 beneficiaries. Interview schedule was the main tool used for data collection while descriptive statistics (means, frequency distribution and percentages) and t-test were used to analyse the data. The poverty status of the beneficiaries had improved with the program when compared with their status before the programme because of the positive effect the programme had on the income from other activities and that from livestock production. The mean annual income from other activities of the beneficiaries before participation in the programme was N35, 900.00 which increased to about N75, 600.00 with the programme. Significant difference was noted in income of the beneficiaries from other activities before and with the programme. The mean annual income from livestock before the programme was N26, 196.67 and this also increased to N69, 585.83 with the programme. Based on the findings of this study, it could be concluded that intervention of the programme (IFAD/CBARBDP) in the study area had improved the living standard and reduce poverty of the beneficiaries (rural women) because of the positive effect it had on their income, value of asset and their general well-being or livelihood. Based on the findings of this study, it is therefore recommended that, the amount of loan given to the beneficiaries should be increased. Tailoring and knitting machine should be made available to trainees after training. The beneficiaries should be encouraged by CBARDP staff to form the habit of saving out of their earnings for future use.

**Keywords:** Impact, Poverty, Reduction, Rural, Women, Kebbi State.

#### INTRODUCTION

Anup (2010) stated that poverty is a phenomenon that is unfortunately on the increase. Basically, women are increasingly the ones who suffer the most poverty. Furthermore, despite the effort of feminist movements, women in the core (wealthiest, western countries) still suffer disproportionately, leading to what sociologists refer to as "Feminization of poverty", where two out of every three poor adults are women. The informal slogan

of the decade of women became "women do two thirds of the world's work, receive 10% of the world income and own 1% means of production. This according to Anup (2010) then affects children, which makes their situation even worse. For example, even in the richest country in the world, the U.S.A, the poorest are women, caring for children. A recent effort by IFAD towards reduction of poverty and improving the livelihood of rural women led to the implementation of the Community Based Agricultural and Rural Development Program. The program was established after several studies indicated that poverty is becoming endemic in

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some Northern States with fragile ecosystem in Nigeria (IFAD, 2006). The program runs among eight northern Nigerian states namely; Borno, Jigawa, Kano, Katsina, Kebbi, Sokoto, Yobe, and Zamfara and it builds on previous community – based projects in Sokoto and Katsina states (ICT update, 2010). The major objective is to improve the livelihoods and living conditions of the rural poor with special emphasis on the needs of women and other vulnerable groups (IFAD, 2004).

All over the world, women are at the centre of poverty. Women specifically find it more difficult, if not impossible to have access to loan especially from financial institutions, wherein their male counterpart can easily get the same help. Alaye and Evelyn (2008) noted that, this account for a disturbing global trend and when the yardstick used to measure the degree of people's poverty is their level of well-being; women are traditionally found to be more impoverished than men. This situation is worse in Nigeria. Women in Nigeria form an active and reserve labour force but they rarely own the means of productions (Rahman, 2004). However, the position of women in meeting the challenges of agricultural development cannot be over emphasized. In a typical African setting, women make a significant contribution to food production; they provide 60-80% of agricultural labour and are responsible for 80% of food production (Mgbada, 2002). Nevertheless, they have little or no access to productive assets. Most often times, they are denied access to loan facilities for lack of collateral securities (Modupe, 2008).

Women in Kebbi state are not exempted from this miserable phenomenon. Kebbi State is one of the states which are plagued by poverty just like many of the Northern states. In spite of its potentials in agriculture the state is still wallowing under excruciating poverty most especially among the rural women. The rural women are left in the state of dilemma and high rate of poverty. They are generally small operators', mostly individual operators, operating out of their homes and or workshops, producing using fairly simple technology. They self-finance most of their investments and working capital. (Nigeria Galleria, 2004). Despite the laudable programmes outlined to combat the effect of poverty, and the huge scarce resources devoted to poverty alleviation by previous Nigerian Governments, Modupe (2008) noted that the level of unemployment especially among rural women and youth continued to rise while poverty conditions worsened. The rural women still suffer

social problems like poverty and ignorance. Knowledge that could enable the right women to produce more, to produce the right things and get more for their effort is available but is inaccessible. This is because the programmes have not yielded the desired result in alleviating the poverty situation of the rural women.

It is imperative therefore, to evaluate the impact of IFAD-CBARDP in raising the living standard of rural women in their bid to be out of the vicious cycle of poverty through the poverty reduction activities introduced among the rural women of Kebbi state.

#### **METHODOLOGY**

Kebbi State was carved out of old Sokoto State in 1991; it consists of 21 Local Government Areas and four Emirate councils. It is located within latitude 10° 05' to 13° 27' North and Longitude 3° 35' to 6° 03' East. It is located in the North Western Nigeria; Kebbi State occupies a total land area of 36,800 square kilometres. It shares boundaries with Sokoto State on the North-Eastern axis, Zamfara State on the Eastern part, Niger State on the Southern part and Republic of Niger on the Western part (KBSG, 2008). According to NPC (2006) Kebbi State has an estimated population of 3,662,103 people.. The state has four major tribes, which include: Hausa, Fulani, Dakarkari and Gungawa, Others minor tribes include Zabarmawa, Dandawa, Kambari, Yorubas and Ibos. Islam is the dominant religion of the people.

Rainfall begins in April and ends in October with highest rain in July and August. The annual rainfall ranges from 400-800mm. Generally, the state is characterized by high temperatures especially in the month of March, April, and May. The annual temperature varies from 21°C to 38°C.

Kebbi State has an agriculturally viable environment since it is endowed with high soil fertility, vast farm land and economically viable rivers such as river Niger and it is also sheltered by fine tropical climate. Owing to these factors, Agriculture has remained the major source of revenue and indeed the backbone of the economy of the state. Major food crops produced in the area are millet, guinea corn, maize, cassava, potatoes, rice, beans, onions and vegetables. While Cash crops include wheat, soybeans, ginger, groundnuts and tobacco (KBSG, 2008). Simple random sampling technique was used for the study. The first stage involves the random selection of four Local Government Areas from nine participating Local Government Areas in the state. The second stage involves random selection of two villages from each of the Local Government areas selected and finally, beneficiaries

were drawn from each selected village using simple random sampling proportionate to the sampling frame. Thus, a total of 120 beneficiaries constitute the sample size for the study. Primary and secondary data were used for this study. The primary data were collected through interview schedule with the help of trained enumerators. The instrument was pre-tested for reliability with cronbach's alpha coefficient. The result of the correlation between the first responses and the second responses showed a high level of correlation ( $r = 0.82$ ).

While secondary data were obtained from relevant literature such as text books, Journals, internet, and official documents from IFAD-CBARDP offices in the affected Local Government Areas. Data analyses were carried out using descriptive statistics (means, frequency distribution and percentages) and t-test. Statistical Package for Social Science (SPSS 16.0) software was used for the analysis.

**Model Specification:** T-test – A statistical used for comparing the means of two samples (or treatments), even if they have different number of replicates. In simple terms, the t-test compares the actual difference between two means in relation to the variation in the data expressed as the standard deviation of the difference between the means (Spiegel, 1992).

$$t = \frac{\bar{X}_1 - \bar{X}_2}{\sqrt{\frac{\delta_1^2}{n_1} + \frac{\delta_2^2}{n_2}}}$$

Where:  $t = t$  – test statistic

Table 1. Distribution of Beneficiaries According to the Type of Livestock Owned Before and with the Programme.

Livestock	Before			With		
	Frequency	Percentage	Rank	Frequency	Percentage	Rank
Cattle	16	2.9	4th	30	2.3	4th
Sheep	156	28.4	2nd	408	31.4	2nd
Goat	239	43.5	1st	497	38.2	1st
Poultry	138	25.1	3rd	366	28.1	3rd
Total	549	100		1301	100	

Source: Field Survey Data and Computation by the Researchers, (2014).

**Value of Livestock Owned Before and with the Programme:** From Table 2, the mean value of the livestock owned by the beneficiaries before the intervention of the program was N 26200.00, while with the intervention, this value increased to N 69600.00 and this implies that the increase in value of the livestock could be as a result of the increase in number of the livestock.

**Household Items Owned Before and with the**

X1=Mean value of the beneficiaries before the programme

X2= Mean value of the beneficiaries with the programme

$\delta_1^2$ = Variance for beneficiaries before the programme

$\delta_2^2$ = Variance for beneficiaries with the programme

$n_1$  = Sample size of beneficiaries before the programme

$n_2$  = Sample size of beneficiaries with the programme

## RESULTS AND DISCUSSION

**Impact of IFAD/CBARDP on Poverty Status of the beneficiaries:** Based on the poverty status of the beneficiaries, incomes from livestock rearing and from other activities were considered in this research. These items are indicators of wealth gained by them and they were used to see whether the beneficiaries had improved on their poverty status or not.

**Type of Livestock Owned Before and with the Programme:** It could be seen from Table 1 that before the programme, the total number of livestock kept by the beneficiaries was 549 and this increased to 1301 with the programme. This increase in number could probably be as a result of the benefit realised from the intervention. Out of the livestock kept by the beneficiaries, goat rearing was ranked first both before and with the program, followed by sheep production. This finding tallies with that of Beth (2001) that women claims smaller species such as poultry, goat, sheep rather than cattle, since the initial cost are lower, profit may be low, but so are the risks, and men are less likely to interfere.

**Programme:** From Table 3, it could be seen that before the program, the total number of household items owned by the beneficiaries was 11, with the program, this number increased to 46. While majority (73%) of them owned radio as their household items before the program, 39% of them were able to own tape with the program.

This result shows that the beneficiaries were able to acquire household items with the intervention of the

programme than before the intervention. This could be attributed to the fact that their income had increased with the program and so they were able to spend more

out of it. Value of household items represents the value of the items the respondents were able to acquire before and with the programme.

Table 2. Distribution of Beneficiaries According to the Value of Livestock Owned Before and with the Programme.

Value(N)	Before Frequency	Percentage	With Frequency	Percentage
≤10,000	29	24.2	6	5
10,001 – 50,000	39	32.5	60	50
50,001 – 100,000	13	10.8	34	28.3
100,001– 150,000	2	1.7	5	4.2
150,001– 200,000	-	-	4	3.3
≥ 200,001	4	3.3	10	8.3
Total	87	72.5	119	99.2
Mean	N 26200.00		N 69600.00	

Table 3. Distribution of Beneficiaries According the Type of Household Items Owned before and with the Programme.

Items	Before Frequency	Percentage	After Frequency	Percentage
Radio	8	72.7	11	23.9
Television	1	9.1	12	26.1
Tape	2	18.2	18	39.1
Video	-	-	3	6.5
Video CD	-	-	1	2.2
Sewing Machine	-	-	1	2.2
Total	11	100	46	100

Source: Field Survey Data and Computation by the Researchers, (2014).

Value of Household Items Owned Before and with the Programme: Table 4 shows that out of the 5.8% that acquired household items before participation, 3.3% realized less than N 1000.00 and the mean value realized was N 288.33. With the programme, out of the 7.5% that had, 10.1% realized between N1000 –

5000 while their mean value was N 3270.83. This implies that only a few of the beneficiaries were still able to acquire household items after the programme and most of them preferred to acquire livestock than household items because it is believed that livestock generates more income.

Table 4. Distribution of Beneficiaries According to Value of Household Items Owned before and with the Programme.

Value (N)	Before Frequency	Percentage	With Frequency	Percentage
≤ 1000	4	3.3	3	2.4
1000 – 5000	2	1.7	12	10.1
5001 – 10,000	-	-	6	5
10,001– 15,000	-	-	-	-
15,001– 20,000	-	-	2	1.7
20,001– 25,000	-	-	3	2.4
25,001- 30,000	1	0.8	6	5
≥ 30,001	-	-	1	0.8
Total	7	5.8	33	27.5
Mean	N 288.33		N 3270.83	

Source: Field Survey Data and Computation by the Researchers, (2014).

**Income of Beneficiaries from Non-farm Activities before and with the Programme:** Non-farm activities include; knitting, tailoring, bead making, soap making,

cream making and petty trading. Table 5 reveals that 46.7% of the beneficiaries made an annual income of ≤ N 20, 000, with mean annual income of N 35900.00 before

the programme from non-farm activities. While with the programme, 58% of the beneficiaries made between N20, 001 – N 80,000 with mean annual income of N 75600.00. This implies that the beneficiaries had more income with the program than when there was no intervention. This result is similar to that of Adeola *et al.*

(2008) that conducted a research on the effect of the Federal Government special programme on rice yield and farmers' income, and reported an increase in mean income of the respondents after the programme over that of before the programme and concluded that the programme has impacted positively on the beneficiaries.

Table 5. Distribution of Beneficiaries According to their Annual Income from other Activities before and with the Programme.

Income(N)	Before		With	
	Frequency	Percentage	Frequency	Percentage
≤ 20,000	56	46.7	14	11.7
20,001-80,000	51	42.5	70	58
80,000-160,000	12	10	20	16.5
160,000-240,000	1	0.8	12	9.9
240,000-320,000	0	0	3	2.4
>320,000	0	0	1	0.8
Total	120	100	120	100
Mean	N 35900.00		N 75600.00	

Source: Field Survey Data and Computation by the Researchers, (2014).

**Value of Beneficiaries' Assets before and with the Programme:** Beneficiaries assets considered in this study are radio, television, video, video CD, tape, sewing machine, knitting machine and livestock. Table 6 reveals the value of the beneficiaries' asset before and with the programme. The result shows that majority (64.2%) of

the beneficiaries realized less than N 500, 00.00, 1.7% realized between N 300, 001 – N 400, 000, with a mean value of N 62, 300.00. With the programme, 34.2% of the beneficiaries N 50, 001 – N100, 000, 2.5% were found to realize above N 500, 000.00, and the mean value of their asset was N 148, 000.00.

Table 6. Distribution of Beneficiaries According to the Value of their Asset before and with the Programme

Value (N)	Before		With	
	Frequency	Percentage	Frequency	Percentage
≤ 50,000	77	64.2	17	14.2
50,001 – 100,000	22	18.3	41	34.2
100,00– 200,000	13	10.8	33	27.5
200,001– 300,000	6	5	14	11.7
300,001– 400,000	2	1.7	8	6.7
400,001– 500,000	-	-	4	3.3
≥ 500,000	-	-	3	2.5
Total	120	100	120	100
Mean	N 62300.00		N 148000.00	

Source: Field Survey Data and Computation by the Researchers, (2014).

**Hypothesis Testing: Income before and with the Programme:** Table 7 revealed the mean annual income of the beneficiaries from other activities before and with the programme. The beneficiaries had the mean annual income of N62, 300.00 before the programme, while with the intervention of the programme they were able to realize the mean annual income of N148, 000.00. The difference was therefore tested and the result of the T-test showed significant difference in income of the

beneficiaries before and with the programme. This significant increase noted indicated a positive effect of the programme among them. This implies that the livelihood of the beneficiaries improved after the intervention of the programme above that of before the programme. Therefore, the null hypothesis which stated that there was no significant difference in income of the beneficiaries before and with the programme was therefore rejected and the alternate hypothesis was

accepted. This result is in line with the findings of Adeola *et al.* (2008) who stated that a significant increase in

income level of beneficiaries is an indication of positive impact of the programme.

Table 7. T-test Analysis of Mean Difference of Annual Income of the Beneficiaries before and with the programme.

Respondents	Mean (N)	T- Value
Before	35900.00	.000***
With the Programme	75600.00	

Source: Field survey Data and Computation by the Researchers, (2014).

\*\*\* Significant at 1% level.

### CONCLUSION

Based on the findings of this study, it could be concluded that intervention of the programme IFAD/CBARDP) in the study area had improved the poverty status of the beneficiaries (rural women) because of the positive effect it had on their income, value of asset and their general well-being or livelihood.

### RECOMMENDATIONS

Based on the findings of this study, it is therefore recommended that, the amount of loan given to the beneficiaries should be increased. Tailoring and knitting machine should be made available to trainees after training. The beneficiaries should be encouraged by CBARDP staff to form the habit of saving out of their earnings for future use.

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