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# Impact of SEEFOR-Fadama Project on Poverty Alleviation of Rural Women of Rivers State Nigeria

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#### **ABSTRACT**

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**Keywords**:

Impact, SEEFOR-Fadama Project, Poverty Alleviation, Rural Women, Access.

This study assessed the impact of the SEEFOR project on the poverty alleviation of indigenous women of Rivers State, Nigeria. The socioeconomic characteristics of the rural women were described, impact of the project on assets ownership and income of women were assessed and the effect of the project on the rural women's socio-economic status was determined. A null hypothesis stating that, there is no significant difference in the income of the rural women before and after participating in the project was tested. A multi-stage sampling procedure was employed for data collection. Structured questionnaire was used to collect data from 238 rural women. Both descriptive and inferential statistics were used to analyze the data collected. Results showed that a majority (79%) of the women were farmers, had small enterprises (72.7%), had 11 years of experience, 74% used leased land for business, only 5% had access to a credit facility, all (100%) were members of a cooperative society, 64.7% were co-contributors with husband for family upkeep. There was a positive 48.3% and 44.5% increment in the number of women who owned assets such as a good house and television after the project respectively. It was found that there was a 72.35% increase in the mean monthly income of rural women. Generally, the project improved the living condition of the rural women. The perceived effects of the project on women's socio-economic status were; increased decision-making power at home (3.88) and improvement in the contribution of children's education/community development (3.87). The study concludes, that the project has relatively reduced the poverty of rural women in the study area as there was a significant increment (72.35%) in the monthly income of the women. It was recommended that policies should be put in place to enhance women's access to credit facilities and that more projects designed at alleviating poverty in Rivers State should target rural women.

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#### INTRODUCTION

Poverty is a multifaceted condition of lack that subjects its victims to a condition of powerlessness in meeting basic social and economic needs. Poverty can manifest in various ways and dimensions such as; inability to feed oneself sufficiently, physical insecurity, inadequate assets, ignorance, incapability to afford necessities, illiteracy, inability to take decisions, manage one's time, low productivity, limited access to credit, lack of information, training, and technology. United Nation Development Programme (2020) alludes that poverty can manifest itself in diverse ways including hunger, malnutrition, limited access to education and other basic services, discrimination and exclusion, as well as lack of participation in decision-making. In Nigeria, the poverty level is on increasing, particularly in rural areas (World Bank, 2020; Ali and Thorbecke, 2017), where women comprise the majority of the population (Obayelu & Chime 2020; Enfield 2019). Anyebe (2017), describing the poverty situation of women stated that women face a combination of increased family responsibilities and diminished economic prospects. Yetunde (2020) lending a voice to the assertion, buttressed that, there is a general belief globally about women's lack of ownership of assets such as land, house and other

productive assets, which has contributed to increasing poverty among women (Aluko, 2015; Blau *et al.* 2014 and Paydar, 2012)

Cuaresma, et. al (2018), asserts that poverty in Nigeria is on the increase and that women make up a higher percentage of the population below the poverty line and are most of the time in conditions of extreme poverty, given the harsh relatives of intra-household and social discrimination. Hence most of them are unskilled and lack a voice the society, the International Monetary Fund (IMF, 2019) reported that 95% of women in the Sub Sahara Africa including Nigeria work in the informal sector due to low level of education, social norms, early marriage, legal barriers, discrimination and poverty among others. As a result, households headed by women are often the most chronically poor groups within the societies (Federal Republic of Nigeria, 2020).

The situation of rural women became more worrisome as the World Bank (2018) predicted that Nigeria is expected to become a country with the highest number of people living in extreme poverty and as the world is still far from achieving Sustainable Development Goals 1 (No poverty). Moyer and Hedden (2020) opines that despite efforts of governments, non-governmental

organizations, international organizations and private actors, the world, Nigeria in particular is not on track to achieving the goal of less than 3 percent of the world living in extreme poverty as envisioned by the United Nations' 2030 agenda especially as it affects rural women. Therefore, past and current administrations in Nigeria have put measures and policies in place to bring poverty and deprivation to the barest minimum Kolawole (2021), especially among rural women.

It is worth noting that, appropriate poverty alleviation in rural Nigeria policy must take agricultural development, infrastructural development gender and mainstream into consideration because majority of the population in rural areas are women who are mainly farmers. Aneke and Alio (2018) disclosed that rural women are involved in various stages of agricultural production ranging from land preparation, weeding, fertilizer application, harvesting, processing and storage, although their efforts most times are not accounted for, rather their contributions are often limited by poor access to resources as a result of cultural, economic, and sociological factors (Egwuonwu, 2018). FAO (2018) indicated that the agricultural sector is not only the most important non-oil economic activity in Nigeria; it also employs 36.5% of the entire labor force in Nigeria, most of which are women. One of the suggested ways of reducing poverty is assisting the rural poor to increase their level of production thereby improving their living condition (Okorie and Elenwa 2021). An obvious way of achieving this is enabling poor women farmers to increase their agricultural output by providing them with productive assets and rural infrastructures, so as not only to improve their income but to lift them above the subsistence level.

The State Employment and Expenditure for Result (SEEFOR) came into existence in 2013, it is an establishment of the Federal government and World Bank in four States of Niger Delta including Bayelsa, Edo, Delta and Rivers. The project was

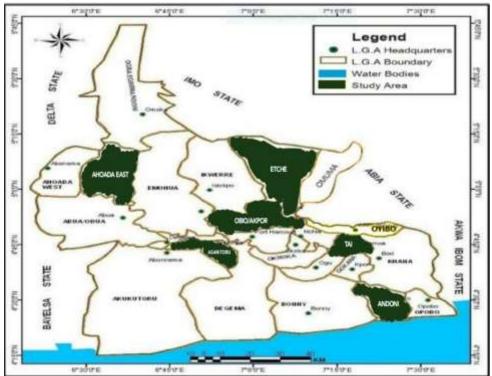
funded by the World Bank, European Union and benefiting states, it was geared towards employment, good governance, and public sector capacity building as her foundation strategies in achieving the set goals. The project was designed to strengthen good governance, maintaining non-oil growth and human development. SEEFOR used Fadama III Project in Rivers State to execute her agricultural sector of rural development (component A, sub- component 111) which entails carrying out eligible Community Development subprojects by providing grants to FCAs in the four States including Rivers States (World Bank, 2012).

SEEFOR through Fadama carried out their agricultural and rural development subprojects such as rehabilitation and construction of access roads, culverts, rural markets, improved soil conservation agronomic practices, methods, improved agricultural technology, and provision of productive assets for the different farm enterprise and matching grants among others. It is, therefore, imperative to assess the impact of this project (SEEFOR) on the poverty alleviation of rural women of Rivers States. Specifically, the socio-economic characteristics of the rural women were described, the impact of the project on assets ownership and income of women were assessed and the effect of the project on the women's socio-economic status determined with a hypothesis, there is no significant difference in the income of the rural women before and after participating in the project.

# **METHODOLOGY**

The study was conducted in Rivers state, the State is made up of twenty-three local government areas with a population of 5,185,400 (2,673,026 males and 2,525690 females), (National Population Council, NPC 2006). The state is divided into three agricultural zones; Zone 1, Zone 11, and Zone 111 (Rivers State Agricultural Development Program, RISADEP, 2000). The indigenous occupation of the people is agriculture in form of crop farming, fishing and livestock keeping (Amachree *et.al* 2019).

Fig 1: Map of Rivers State Showing Study Area



A cross-sectional survey design was employed and population of the study comprised all the women who participated in the SEEFOR projected in Rivers State. A multi-stage sampling procedure was employed to get the sample for the study. According to Chah et.al, (2022) social research of regional coverage may adopt a multi-stage sampling procedure. First, LGAs of the State were stratified by the 3 agricultural zones of the State. Secondly, two LGAs each were purposely selected from each agricultural zone to give six (6) LGAs for the study, which were chosen because of the prominence of the SEEFOR activities. The selected LGAs that participated in the project are as seen on the map. A total of 1,589 women participated in the project in these LGAs. Furthermore, twelve (12) Fadama communities were randomly selected two from each LGA. Finally, a proportionate stratified random procedure was used to choose (238) rural women for the study by taking 15% of the total population as recommended by Olatunji et.al, (2017). Data for the study was generated from primary sources using a well structured questionnaire tailored towards addressing the objectives of the study. The questionnaire was subjected to experts review as a check for instrument validity. The reliability of the instrument was determined using the test- re-test method. The test instrument was administered twice at different intervals in the study area. The results of the two cases were correlated using Pearson Product Moment Correlation (PPMC). The r-value was 0.89 hence the instrument was considered reliable and fit for the study. The data collected were analyzed using both descriptive statistics such as frequency, percentage and mean, while inferential statistical tool as z-test were used. Z-test was used because of large sample size. The statistical software used was Statistical Package for Science Social (SPSS) and Microsoft Excel.

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Table 1 Selected Local Government Areas and FADAMA Communities from the Three (3)

**Agricultural Zones of Rivers States** 

States	Agric.	LGA	Selected FADAMA	No. of Women that	Sampling	
	Zones		Communities	Participated in the Project	Proportion (15%)	
Rivers	Zone 1	Obio-Akpor	Elelnwo and Choba	374	56.1	
		Tai	Kira, Nonwa	139	20.85	
	Zone 2	Asari -Toru	Ido and Minama	281	42.15	
		Andoni	Ataba, Iboterem	145	21.75	
	Zion 3	Ahoada	Odemerenyi, and	211	31.65	
		East	Ukpelienwo			
		Etche	Umuozoche,	439	65.85	
			Egbelubi,			
TOTAL	3	6	12	1589	238.35	

#### RESULTS AND DISCUSSION

Socio-Economic Characteristics of Rural Women who Participated in the SEEFOR-FADAMA Project

Table 2 Socio-Economic Characteristics of Rural Women Who Participated in the SEEFOR-FADAMA Project

Variables Frequency N= (238) Percentage % Mean **Major Occupation** 188 79.0 Farming **Trading** 30 12.6 Civil service 3 1.3 17 Others 7.1 Sources of Land 10 4.2 Rent Leased 177 74.4 51 21.4 Personal Year of Experience 1-5 years 32 13.4 6-10 years 93 39.1 11-15 years 35 11 14.7 16 years and above 78 32.8 **Sources of Credit SEEFOR** 238 100.0 Micro finance banks 0.0 0.0 Commercial banks 0.0 0.0 Cooperative fund 0.41 Agricultural bank 0.0 0.0 Bank of Industry 0.0 0.0 Membership of Social Organization Women's Association 70 29.4 Farmers' Group 93 39.1 Traders' Association 10 4.2 Cooperative Society 238 100.0 Church Association 90 37.8 **Contribution at home** Sole contributor 44 18.5 Major contributor 40 16.8 Joint with husband 154 64.7

The result in Table 2 revealed that majority (79%) of the rural women were farmers. Only (1.7%) were civil servants, indicating that the project met its target population (farmers) and that most women in the study area were more engaged in the informal sector of the economy particularly farming. This agrees with the report of (the International Monetary Fund 2019; Umeh et al., 2015) that majority of the women in Sub Sahara Africa including Nigeria work in the informal sector and that extreme poverty is more among agricultural wage workers (Castaneda et al. 2018; Davis et al. 2017). Therefore, rural women would always desire grants to enable them to expand their capital base, increase output and income to improve their living conditions to come out of poverty.

A high proportion (74.4%) used leased land while only a few (21.4%) owned the land used for business, implying that the women had little right to land ownership in the study area, this affirms the claims of Ananda, Moseti & Mugehera (2020) that women's right to land ownership in African has not gotten further than the level of action plans and policies that are rarely implemented. Alemu, (2015) opined that women's land ownership is crucial for poverty reduction and ensuring household food security. The average year of experience was 11 years, implying that the rural women were well-experienced in their primary occupation (farming). This will give a fair idea about the best profiting enterprise to embark on among others. This is in line

with the findings of Umeh *et al* (2015) that rural women had several years of experience which could have a positive effect on them by influencing them to participate in development projects.

The result also, revealed that only 0.4% of the rural women had access to credits from other sources while 100% got credit from SEEFOR intervention. Implying that rural women had little or no access to credit facilities before the project's inception. This result confirms the finding of Egwuonwu (2017) who reported that a majority of the women who participated in selected rural development projects in Imo State had no access to credit facilities.

Finally, the result on women's contribution at home as seen in Table 4.1 showed that a majority 64.7% were co-contributors with husbands while 18.5% were sole contributors to family expenses. The implication of this is that the rural women contributed meaningfully to family upkeep, which may include household food and nutrition, security, clothing, housing, education of their children, health care, and general well-being of the household. From the fore, rural women will always search for an opportunity to participate in any project that will enable them to expand their capital base of sources of livelihood, and increase income to make sure the necessities of their households are met.

Impact of SEEFOR Project on the Assets Possessed by Women Beneficiaries Before and After the Project in Rivers State

Table 3: Distribution of Participants According to Assets Possessed Before and After SEEFOR Project in Rivers State

Assets Owned	Before the Project		After the Project		% Difference Between Assets Owned	
	Freq (n=22	38) %	Freq (n=238)	%	After and Before the project	
Bicycle	121	50.80	131	55.00	4.20	
Motorcycle	44	18.50	76	31.90	13.40	
Car	15	6.30	25	14.70	8.40	
Canoe	22	9.20	47	19.70	10.50	
Engine boat	0	0.00	31	13.00	13.00	
Good house	20	8.40	135	56.70	48.30	
Television	63	26.50	169	71.00	44.50	
Generator	26	10.90	127	53.40	42.50	
Borehole	12	5.00	100	42.00	37.00	
Storage facility	1	0.40	31	13.00	12.60	

Assets Owned	Before the Project		After the Project		% Difference Between Assets Owned	
	Freq (n=2	38) %	Freq (n=238)	<b>%</b>	After and Before the project	
Land	106	44.50	202	84.90	40.50	

Multiple Responses

Table 3 revealed that 8.40% had good houses before and after participating in the project 56.70% had a good house with a positive increment (48.30%) in the number of women who owned a good house. Again, 26.5% and 71% of the participants had television before and after the project respectively showing a 44.5% increase in the number of respondents that possessed television. Another 10.9% and 53.4% of the participants possessed generators before and after the project showing a increase. Again, the women also, 42.5% experienced 40.50% increase in land ownership as 44.50% and 84.50% owned landed assets before and after participating in the project respectively. The results revealed that there was an increase in the possession of the assets of the rural women who participated in the project, suggesting that participating in the project has enabled the rural women to increase production, maximize profit, and had more disposable income to enable them to procure assets which on the other hand, enhanced their socio-economic status and self-worth in their communities. Doss (2010) in Yetunde (2020) disclosed that researchers are increasingly recognizing that access to and ownership of assets is critical for increasing productivity, especially agricultural productivity, and enabling people to move out of povertyy. This result is in line with the findings of Ayoade (2011) who claimed that the rural women who participated in the national special program for food security in Oyo state of Nigeria experienced an increase in assets possession.

Impact of SEEFOR Project on Income of Women Beneficiaries in Rivers States

Table 4: Impact of SEEFOR Project on Monthly Income of Women Beneficiaries in Rivers States

Item	Mean in (Naira and Kobo)	% Increment
Income before participating in SEEFOR-Fadama Project	24,218.49	72.35
Income After participating in SEEFOR-Fadama Project	41,741.60	
Z- cal	15.453	
Z-tab	1.960	

The result in Table 4 represents the impact of the SEEFOR-Fadama project in the monthly income of rural women beneficiaries in Rivers State, it was found that the mean monthly income of the SEEFOR-Fadama women participants was N24,218.49 before and N41,741.60 after participating in the project, indicating a positive increment (72.35%) in the monthly income of the rural women. The result further revealed that only 8.4% of the women earned N30,000 as income of before participating in the project while a high percentage of women who earned N30,000 and above increased to 68.6% after participating in the project. This implies that only a very few of the women had income above the national minimum wage (N30,000) before the project while a good number of them had income above the national minimum wage after participating in the project. An increase in income means more money to spend on basic needs and self-reliance, in other words, improved socio-economic status, consequently poverty reduction. This result is in line with the finding of (Ike 2016; Girei *et al.* 2013) who reported that there was a significant positive change in the income level of Fadama II and III/SEEFOR participants.

To determine whether the change in monthly income of the rural women after participating in the project was statistically significant, it was therefore subjected to a z-test whose result is seen in Table 3. The result indicated a statistically significant

increase as the z-value (15.453) was greater than z-tabulated 1.960 in the mean income of the women before and after participating in the project. Hence, the null hypothesis which states that there is no significant difference in the income of women who participated in the SEEFOR-Fadama project before and after participating would be rejected. This

implies that SEEFOR-Fadama had a positive impact on the income of women who participated in the project.

Effect of SEEFOR Project on Socioeconomic Status of Rural Women

Table 5Mean Distribution of Women According to the Effect of SEEFOR Project on their Socioeconomic Status

Variables	Mean	Ranking
Income level has increased tremendously	3.57	5 <sup>th</sup>
Increase the volume of business	3.59	4 <sup>th</sup>
Enabled income sources diversification	2.90	$13^{th}$
Increase agricultural production	3.29	8 <sup>th</sup>
Improved efficiency in processing and storage	2.48	$17^{ m th}$
Improved access to agricultural input	3.29	8 <sup>th</sup>
Improved household food and nutrition security	3.29	8 <sup>th</sup>
Improved housing	2.75	$15^{\rm th}$
Increased women's decision-making in the community	3.11	$10^{\text{th}}$
Greater self-employment	2.64	$16^{\mathrm{th}}$
Enhanced women's educational opportunity	2.44	$19^{\rm th}$
Increased women's decision-making power at home	3.88	$1^{\mathrm{st}}$
Improvement in women's contribution financially to children's	3.87	$2^{\mathrm{nd}}$
education/community development		
Reduced women's dependence on tradition/superstition	2.94	$12^{th}$
Reduced women's rural-urban migration	3.17	9 <sup>th</sup>
Acquisition of leadership skills	3.29	8 <sup>th</sup>
Enhanced access to health facilities	2.83	$14^{\mathrm{th}}$
The projects reduced women's workload eg fetching water from far distance	2.97	$11^{\mathrm{th}}$
Enabled increased savings	3.44	6 <sup>th</sup>
Increase in the acquisition of property	3.30	$7^{\mathrm{th}}$
Enhanced access to improved farming technologies	3.71	$3^{\mathrm{rd}}$
Reduced promiscuity among women	2.47	$18^{\rm th}$
Grand mean	3.15	

 $<sup>&</sup>lt; 2.50 = low\ effect$ 

The result in the Table 5 showed the mean distribution of rural women in Rivers State according to their perception of the effects of the SEEFOR project on their socio-economic status. The results showed that participating in the project increased women's decision-making power at home ( $\bar{x} = 3.88$ ), improved financial contribution to children's education/community development ( $\bar{x} = 3.87$ ), enhanced access to improved farming technologies ( $\bar{x} = 3.71$ ), increased volume of

business ( $\bar{x}$  =3.59); tremendous increase in income level ( $\bar{x}$  =3.57), enabled increased savings ( $\bar{x}$  =3.44), a better access road to market farm produce ( $\bar{x}$  =3.34) and increase in the acquisition of property ( $\bar{x}$  =3.30) among other. The grand mean for effect was 3.15 implying that the project had a good effect on the socio-economic status particularly their decision-making power in the family which is determined by their assets, financial capacity and participation in the labour market (BThe women

 $<sup>\</sup>geq$  2.50 = Good effect

seem to convert investment on them into more desirable results. This result contradicts the findings of Okorie and Elenwa (2021) who disclosed that the SEEFOR project had less effect on the socioeconomic status of rural women in Delta State.

#### Conclusion

The study found that majority of the rural women who participated SEEFOR-Fadama project were farmers, who had small farm sizes, used leased land, had little or no access to sources of credit apart from the SEEFOR project, and contributed to family upkeep. The project had a positive impact on the assets-ownership and income of women beneficiaries in Rivers State as there was a positive increment (48.30% and 44.5%) in the number of women who owned good houses and television respectively. The mean annual income of the SEEFOR-Fadama women participants was N24,218.49 N41,741.60 before and after participating in the project, indicating a positive increment (72.35%) in the income of the rural women. More so, a statistically significant difference existed in the income of the rural women before and after participating in the project. It was also revealed that participating in the project enhanced the socio-economic status of the rural women as it increased their decision-making power at home, improved financial contribution to education/community children's development, enhanced access to improved farming technologies), increased the volume of business tremendous and enhanced income level among others

### Recommendations

Based on the findings, it is, therefore, recommended that there is an urgent need to enhance women's access to credit to enable them to expand their livelihood to come out of poverty. This could be achieved by the government putting in place economic policies that will mandate commercial banks and other financial institution to make available collateral free and zero interest loans to

women. More projects designed at alleviating poverty in Rivers State should target rural women, since they were able make a good use of this project to improve their living condition.

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