

IMPACT OF FADAMA PROGRAMME ON ENTREPRENEURSHIP
DEVELOPMENT IN BIDA, NIGER STATE.

(Evidence from women beneficiaries under Fadama programme in
Bida).

BY

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16/27/MET005

Being a Dissertation Submitted and Presented to Department of
Business and Entrepreneurship, School of Business and Governance,
College of Humanities, Management, and Social Sciences, School of
Postgraduate Studies, Kwara State University, Malete, Kwara State,
Nigeria, in Partial Fulfilment of Requirements for the award of Master
of Science (M.Sc. in Entrepreneurship)

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August, 2018

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CHAPTER ONE

INTRODUCTION

Background of the Study:

Unemployment is a global concern which affects economy of different nations. According to World Bank (2013) the official unemployment rate has steadily increased from 12% of the working age population in 2006 to 24% in 2011. As at 2012, the unemployment rate in Nigeria was 29.3%, National Bureau of statistics (NBS, 2012). In African countries and specifically in Nigeria, poverty is described as a socio-economic problem that affect growth and development in the region. Hence, unemployment rate have been steadily increasing and young Nigerians are facing difficulty in finding gainful employment (World Bank, 2013). During the last two decades employment opportunities gradually shrank and it became increasingly firm for men and women especially for the less educated women to get acceptable jobs.

However, their entry into self-business will alleviate poverty and leads to economic empowerment. There is therefore serious need for government to intervene in employment generation with a view to reducing the level of poverty in the country. Entrepreneurship on the other hand has been favorable because the Nigerian private sector involving of small and medium scale enterprises provide diverse employment opportunities for over 50 percent of the country's population and 50 percent of the industrial output (Ariyo, 2005; Oyelola, et al, 2013). Many advanced countries have been able to reinforce and transform entrepreneurship sub-sector to such an energetic and exciting industry so as to reduce the level of unemployment and poverty, because of the huge and massive contribution of the sub-sector to their economic growth and development (Onugu, 2005). Regrettably, this cannot be said about Nigeria as the case is different.

Taiwo (2014) observed that in any given economy, entrepreneurship development always give birth to job creation which will strengthen people to do something that will better their lives and the country at large. He appraised the relationship between job creation and entrepreneurship development in Nigeria. It was clear from his statement, job creation or employment opportunity in an economy can be traceable to entrepreneurship training and development. Entrepreneurship development being a powerful engine of economic growth and wealth creation, is vital for improving the quality, number and variety of employment opportunities for the poor which can

help reduce unemployment and poverty in Nigeria. This can be conceivable through entrepreneurship education and training. Aladekomo (2010) emphasized that one of the major ways to get out of poverty is by getting a sound education that will enable the current generation to compete favorably with their counterparts in other countries. Having a healthy society, the youth sector of the population needs to be re-experienced and reintegrated into the main stream. In order to address this, the federal government of Nigeria brought up different schemes. For example, the ministry of Education made Entrepreneurship education compulsory to all students of tertiary institutions in Nigeria effective from 2007/2008 academic session. Entrepreneurship education and training involves philosophy of self-reliance such as creating a new cultural and productive environment, promoting new set of attitudes and culture for the attainment of future challenges (Arogundade, 2011).

Empowering rural people is a significant way to eradicate poverty. The rural poverty accounting 2011 provides a coherent and comprehensive look to the image of a country. Rural poverty and under development have persisted, apparently because it has been hard for Nigeria to dismantle all structures which have prevent rural dwellers from complete realization of their full potentials. The ultimate impediment to rural development and alleviation of rural poverty appears to be poor access to production resources, poor or absence of infrastructure and poor/lack of entrepreneurial and technical skills (Agbarevo, Benjamin & Okwoche, 2014). This study therefore, attempt to examine the impact of government intervention scheme on entrepreneurship development with particular focus on women beneficiaries under FADAMA III program.

The National Fadama Development Project, is a joint project of the Agricultural Development Bank (ADB) as well as the World Bank in collaboration with the Federal Government of Nigeria (FGN). The Fadama Project is a community Driven Development (CDD) approach engaging in a bottom-up approach whereby communities and other lower government individuals are empowered to develop participatory and social inclusive Local Development Plans (LDPs). This project has been implemented in some states including Bida Local Government Area of Niger State.

The word “Fadama” is a Hausa name for irrigable land which are flood plains and low lying areas underlined by shallow aquifers and found along Nigeria’s river systems. The Yoruba name for Fadama is “Akuro” whereas the Ibos refer to it as “Ude” or Ala-

mmiri”. “Fadama” are typically waterlogged areas in the rainy season but retain moisture during the dry seasons. Fadama areas are considered to be of high potential for economic development through appropriate investments in productive assets, rural infrastructure and technical assistance. (NFDP II).

Statements of Research Problem

One major way to measure development or underdevelopment of a country is by knowing the employment ratio of that particular country. Unemployment has been an issue of discourse in Nigeria, it has grown large that the situation cannot be addressed by ordinary campaign or words of mouth (Nwankwo & Ifejiolor, 2014). It requires the struggles of individuals, NGOs, private sector and also the government of that particular country and the world at large to design a lasting strategy to curb this menace. Unemployment in Nigeria has affected the youth and the economic development of the country from a broad spectrum of socio-economic perspective. According to Ezie (2012), the unemployment situation in Nigeria is disturbing and even more discouraging that the country's financial condition cannot captivate an optimal proportion of its labor force. This situation has caused continuous increase in misconducts and other social vices experienced in our society in recent time. To liberate this ugly situation, some policies have to be developed in all spares of human endeavors, among which some of these policies/ strategies can be used by the past and present government in entrepreneurship it include FADAMA programme.

Undue process in financing of entrepreneurship programmes, which come as a result of negligence from the side of the government. As a result of this most entrepreneurial programmes have not meet up their target of functioning efficiently.

Unavailability of financing have hindered the Small and Medium Enterprise growth, which have perfected the GDP of Nigeria economy. Nigeria SMEs have turn to other financial institutions for assistance but are discourage as a result of high interest rate.

Improper training of FADAMA programme also brought about inefficiency of women in Agricultural development.

Inadequate training from the part of government agency have hinder Small and Medium Enterprise growth in Nigeria.

Objectives of Research:

The broad goal of this study is to examine the impact of FADAMA Programme on entrepreneurship development in Bida, Niger State.

The specific objectives are to:

- i. evaluate the impact of financing on the efficiency of women under Fadama programme;
- ii. examine the relationship between financing and SMEs growth of women under Fadama programme.
- iii. examine the relationship between training and efficiency of women under Fadama programme; and
- iv. identify how training affects SMEs growth of women under Fadama programme.

Research Questions:

The following questions were raised from the broad and specific research objectives of this study:

- i. To what extent is financing contribute to the efficiency of women under Fadama programme?
- ii. To what extent does financing affects SMEs growth of women under Fadama programme?
- iii. How does training affect efficiency of women under Fadama programme?
- iv. How far does training have impact on SMEs growth of women under Fadama programme?

Research Hypotheses:

The following hypotheses will be tested to enable the researcher find out the relationship between variables that are prominent in this study:

- i. HO₁ Financing does not have significant relationship on the efficiency of women under Fadama programme.
- ii. HO₂ Financing has no significant impact on SMEs growth of women under Fadama programme.
- iii. HO₃ Training does not have significant relationship on efficiency of women under Fadama programme.

- iv. HO₄ Training has no significant impact on SMEs growth of women under Fadama programme.

Significance of the Study:

Regardless of the role of the entrepreneurs in self-reliance and financial autonomy of women and national development of the nation, enough has been done in term of studying how women can be enlighten and trained to be financial independence.

The study is of great significance to entrepreneurs in FADAMA program because it will serve as a guide to intervention scheme and also serve as literature for further studies.

It will serve as useful guide in entrepreneurship initiatives. The Policy makers in business organization will find it useful also in making decisions.

In addition is expected that findings will bridge the gap that may exist or may have existed and make government intervention scheme more effective and efficient in the cause of carrying out this study.

Community Driven Development approach (participatory) has been designed to help reduce the problems of food production, by ensuring that there is household food security in the country. However, rural women farmers have not benefitted much from such approaches when compared with their male counterpart.

Limitation of the Study

In the cause of carrying out this study, the researcher have encounter challenges which include unavailability of sufficient finance, inability to access the required material for completion of the work.

Scope of the Study:

The scope of the study is on women beneficiaries of FADAMA III programme in Bida Local Government Area of Niger State. Why women beneficiaries has been chosen as the scope of the study is because of the less attention most government give women in the society. The limited scope will enable this study to critically X-ray factors that either promote or militate against entrepreneurship development.

Operationalization:

The operationalization of my topic (Impact of Government Intervention Scheme on Entrepreneurship development: a case study of women beneficiaries under FADAMA III program in BIDA, Niger State) is:

The topic is divided into two construct, they are

Where X: is Government Intervention Scheme

Y: is Entrepreneurship development.

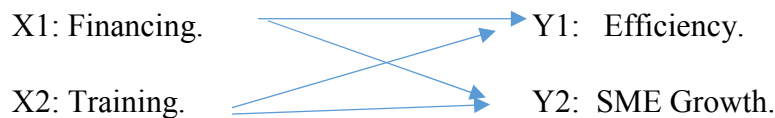
$$Y = (f) X$$

Independent variable

Dependent variable

Government Intervention

Entrepreneurship development



Definition of Terms:

Empowerment, Entrepreneurship development, Government Intervention scheme, Efficiency, SME Growth, Financing, Training.

Impact used in this study means change, Change according to the study is transformation that is sustainable and not temporal or for a short period of time. Though change can be positive or negative, but change in the positive way as it affect the social and economic life of the project beneficiaries in our focus of study.

Empowerment: This can be defined as the process whereby people gain the ability and authority to make informed decisions and implement change in their own lives and the lives of other people. It is a means of encouraging people to do great things for themselves and also to make great impact in their society.

Entrepreneurship: is the dynamic process of creating incremental wealth. The wealth is created by individuals who assume the major risks in terms of equity, time and/or career commitment or

provide value for some product or service. Entrepreneurship is described as the willingness and ability of an individual to seek out investment opportunities and take advantage of scarce resources to exploit the opportunities profitably.

Entrepreneurship development: is concerned with the study of entrepreneurial Behavior, the dynamics of business set-up, development and expansion of the enterprise. Entrepreneurship development (ED) refers to the process of enhancing entrepreneurial skills and knowledge through structured training and institution-building programs.

Training: is the process of systematically acquiring job related knowledge, skill and attitude in order to perform with effectiveness and efficiency specific task in an organization. It is also the acquisition of knowledge and skill during training is not desired for its own sake in industry and commercial enterprises, and that it is utility that predisposes an organization to invest financial and material resource in it.

Small and Medium Enterprise Growth:

In Nigeria and worldwide, there seems to be no specific definition of small business. Different authors, scholars, and schools have different ideas as to the differences in capital outlay, number of employees, sales turnover, fixed capital investment, available plant and machinery, market share and the level of development. These features equally vary from one country to the other.

Financing: Finance has the dual function, that of maximizing utilization of funds employed by the firm and minimizing the burden imposed by recourse to external sources. Thus the central feature of financial is its formulation of the Firm's strategy.

Efficiency: The quest for identifying changes in efficiency is conceptually different from identifying technical change. Full efficiency in an engineering sense means that a production process has achieved the maximum amount of output that is physically achievable with current technology, and given a fixed amount of inputs.

CHAPTER TWO

LITERATURE REVIEW

2.0 Preamble

This section is made up of conceptual review, the theoretical review, empirical table, and the gap in literature. Under the conceptual review the researcher looks at views of different authors which is related to Government Intervention scheme in terms of training and financing while under Entrepreneurship development the researcher look at the views in terms of SMEs growth and efficiency. The theoretical review are theories of Intervention scheme and Entrepreneurship while Empirical table consist of the literatures and report of previous works on Impact of Government intervention scheme on entrepreneurship development.

CONCEPTUAL REVIEW:

Overview of Government Intervention Scheme

In Nigeria the influence of entrepreneurship has been recognized as main sustenance of the economy because of their capacity in increasing the economic output and enhances human welfare. The problems bedeviling the Small Medium Enterprise in Nigeria are multi-faceted.

World Bank review on small business activities establishes the commitment of its Group (World Bank) to the development of the SMEs sector as a core component in its strategy to foster economic growth, employment and poverty alleviation (World Bank, 2012). This is because, SMEs constitute the driving force of such industrial growth and development and this is due to their great capacities in ensuring diversification and expansion of industrial production as well as the accomplishment of the basic objectives of development. Tende (2014) asserted that government policies and programs encourage entrepreneurship and security in new ventures. However, he found out that Nigeria's government credit policies and programs have no significant effect on the development of entrepreneurs in the country. Some of the intervention programmes we have are Policy Based Intervention Programmes and Agency Based Intervention Programme.

Policy based intervention programme include the following

- a). National Accelerated Food Production Programme (NAFPP).
- b). Operation Feed the Nation (OFN)
- c). Green Revolution Programme (GR)

While Agency-Based Intervention Programmes

- a). National Agricultural Land Development Authority (NALDA)
- b). River Basin Development Authority (RBDA)
- c). Agricultural Development Programmes (ADPs)

The Federal Government in collaboration with foreign bodies continues to make capital available to SMEs. For instance, some international organizations since mid-1980s have continued to play vital roles in providing foreign capital to some SMEs in Nigeria.

Overview of Entrepreneurship Development

Nigeria is naturally conferred with entrepreneurship opportunities; however the realization of the full potential of these opportunities has been reduced by the adoption of inappropriate industrialization policies at different times. Several policy interventions that were meant at stimulating entrepreneurship development via small and medium scale enterprises promotion, based on skill transfer strategy, have failed to achieve the anticipated goals as it led to the most indigenous entrepreneurs becoming delivery agents of introduced products as opposed to building in-country entrepreneurial capacity for manufacturing, programmed agriculture and expert services (Thaddeus, 2012).

The foundation of entrepreneurship started when people produced more products than they needed, as such, they had to exchange these excesses. For example, if a blacksmith produced more hoes than he needed, he exchanges the excess he had with what he had not but desired. This make producers realize that they can concentrate in their areas of production to produce more and then exchange with what they needed. So through this exchange of products, entrepreneurship started. A typical Nigerian entrepreneur is a self-made man who can be said to have strong will to succeed, he might engage the services of others like; friends, mates, in-laws etc. to help him in his work or production. Through this way, Nigerians in the olden days engaged in entrepreneurship.

Nigeria was traditionally an agricultural country, providing the majority of its own food needs and exporting a variety of agricultural goods, particularly palm oil, cacao/cocoa, rubber, and groundnuts (peanuts).

According to Usman (2015), entrepreneurial activity is an act of entrepreneurship that is concern with the capacity and attitude of a person or group of persons to involve in a venture with the probability of success or failure.

Recent Development of Entrepreneurship in Nigeria

Some of the main programmes identified includes National Youths Policy of Nigeria (NYPN), Poverty Alleviation Programme (PAP); National Poverty Eradication Programme (NAPEP) under which there were Youth Empowerment Scheme (YES)' Youth Empowerment Programme (YEP)' Mandatory Attachment Programme (MAP), Capacity Acquisition Programme (CAP), Micro-Credit Programme (MCP). Others are State/local Economic Empowerment and Development Strategy (SEEDS/LEEDS); Fadama II, III; the Seven –Point Agenda and the present administration Youths Initiative for Sustainable Development in Agriculture (YISDA), Youths Enterprise with Innovation in Nigeria (YOU-WIN) and Subsidy Re-investment and Empowerment Programme (SURE-P) of the transformation agenda. The SURE-P which provide a whole range of activities and programmatic schemes, such as Graduate Internship Scheme (GIS), Community Services Scheme (CSS), Vocational Training Scheme (VTS), and Community Services, Women and Youth Empowerment (CSWYE). (Ogwumike, 2002; Gwaryet'al, 2011; Oba, 2012; Dauda, 2014; Akande, 2014).

Problem of Nigerian entrepreneurs

According to John and Mary (1986), entrepreneurs experienced a lot of problems. Nigeria entrepreneurship faced several constraints which limit its growth and development. Among these constraints are business or capital shortage, infrastructure problems, technology, organizational constraints, inadequate or lack manpower skills, competition from imported goods and poor management of government assisted programmes, inadequate information as to business opportunities, insufficient capital, second-rate goods, anxiety for profit etc. the problems below can also affect business operations greatly.

Government policies: Most times, government came up with some strategies that will not favor the entrepreneurs. This could be in form of restriction on certain key raw material or complete ban, removal of subsidies; rise in taxes etc. These policies can affect business operations.

Falling economic trends: The prevailing economic trends in any given country have the abilities of affecting business activities. These include inflation, price alteration, market request

etc. The increase or decrease in each of these variables can shake commercial operations as well as the resources of the entrepreneurs.

Insufficient capital: Insufficient capital is one of the problems faced by the entrepreneurs. Insufficient capital, make entrepreneurs not to be able to carry out the innovations /ideas that they have in mind. Banks and other organizations make borrowing uneasy for entrepreneurs due to the disorders they enacted on granting of loan to individuals. This also affected business growth and development in Nigeria.

Lack of awareness of business prospects: Most entrepreneurs are not aware of business prospects available to them, majority of Nigeria entrepreneurs do not know how to get business prospects. They mostly seek data from the Chambers of Commerce, Ministry of Trade and Industry, foreign and technical partners etc. Some entrepreneurs depend on the cognizance and what can be gotten within their immediate environment, which is not proper.

Production of substandard goods: As a matter of fact, most entrepreneurs are in the habit of producing poor or substandard goods. This is because they may not have the technical know-how or the capitals to make better goods. The implication is that market is saturated with poorly produced goods and the consumers are left at the mercy of the entrepreneurs for turnover.

Management control: The engagement of inept and outright staff can affect the topographies of a business. When a worker is inept, his productivity would surely be poor. Most entrepreneurs have no effective control over their workers, because most of the workforces' are well known to them. It must be stated that there is no sentiment in business. An entrepreneur have to be very firm in the running of his business as the victory or miscarriage of the business depends mainly on his abilities.

Quest for high profit: Most entrepreneurs' quest for profit make them to be irresponsible in the eyes of their customers. They tend to seek advanced profits in whatever they produce which moderate the standards and quality of their products. The effect of this is that, an ordinary consumers would prefer imported products not minding the high cost matched to the locally produced ones.

Entrepreneur and Entrepreneurship Concept:

The concept of entrepreneurship was first recognized in the early 1700s, and the meaning has advanced ever since (Edioye, 2012). The term "entrepreneur" is reported to have first appeared in the French dictionary, Dictionaire Universal de Commerce of Jacques de Bruslons in

1723 (Odey, 2013). It is a French loan word whose different definitions by different Authors through the age have convergent than divergent points (Akpan, Effiom&Ele, 2012). Traced to its root, entrepreneur is derived from a French word “entrepreneur”, meaning “to undertake”. Entrepreneurship is more than simply “starting a business.” It is a process through which individuals identify opportunities, distribute resources, and create value. This creation of value is often through the identification of unmet needs or through the identification of opportunities for change. It is the act of being an entrepreneur which is seen as "one who undertakes innovations with finance and business wisdom in an effort to transform innovations into economic goods hence Entrepreneurs see “problems” as “opportunities,” and then take action to identify the solutions to those problems and the customers who will pay to have those problems solved. Entrepreneurial success is a function of the talent of an entrepreneur to see opportunities in the marketplace, initiate change (or take of change) and generates value through solutions. Entrepreneurship is known as the capacity and attitude of a person or group of persons to undertake ventures with the probability of success or failures. It stresses that the individual should be prepared to undertake a reasonable degree of risks, be a good leader in addition to being highly innovative. In business organization, Entrepreneurship is viewed as the “prime mover” of a successful enterprise just as a leader in any society must be the ecological change agents. Binks and Vale (1990) defined entrepreneurship as ‘an unprepared combination of economic assets instigated by the uncertain prospect of provisional monopoly profit’. Hence Kanothi, (2009) defined Entrepreneur as the ‘instigator of entrepreneurial events for so long as they occur’. Tijani-Alawiye (2004) defines entrepreneurship as the process of increasing the supply of entrepreneurs or adding to the standard of existing small, medium and big enterprises available to a country by generating and promoting many capable entrepreneurs, who can successfully run innovative enterprises, develop them to growth and as well sustain them, with a view to achieving wide-ranging socio-economic developmental goals. One of these objectives is sustaining employment. Furthermore, Acs and Szerb (2007) noted that entrepreneurship revolves around the realization of certainty of opportunities with decision to commercialize them by starting a new firm. This reasoning is what Thornton (1999) called demand and supply perspectives of entrepreneurship discourse.

Shepherd and Douglas (1997) observed that the principle of entrepreneurship growth is the ability to foresee and chart a course for a new business venture by combining data from the functional disciplines and from the external environment in the perspective of the extraordinary uncertainty and ambiguity which faces a new business risk. It then establishes itself in creative

strategies, innovative tactics, uncanny perception of trends and market disposition alterations and brave leadership. To the duo, ‘entrepreneurship’, when treated as ‘enterprise-creation’ helps develop new talents and experiences that can be functional to many other challenging areas in life. More importantly, Schnurr and Newing (1997) warranted the need for promoting entrepreneurship philosophy on the ground that youth in all societies have excellent qualities such as ingenuity, initiative, drive, fancy, enthusiasm, zest, dash, spirit, energy, confidence, nerve and courage which are all valuable traits for entrepreneurship development. White and Kenyon (2000) also found a ‘flourishing youth enterprise culture’ in the United Kingdom among young entrepreneurs aged 18-24 years.

Often times, millionaires and billionaire are made such as Bill Gate of Microsoft and Alico Dangote of Dangote Group of Companies. Historically, the education of entrepreneurship spreads back to the work of Richard Cantillon and Adam Smith in the late 17th and early 18th centuries, but was mainly ignored theoretically until the late 19th and early 20th centuries and empirically until a profound revival in business and economics in the last 40 years.

However, Salami (2011) has identified two types of entrepreneurship viz:

Opportunity - Based Entrepreneurship

This arises when an entrepreneur identifies a business opportunity and chooses to follow it. Ernst and Young (2009) in a study found that majority of entrepreneurs said they saw economic stoppage as the perfect time to hunt new market opportunities. In addition, economists, researchers and business leaders agree that recession tend to favor the naturally innovative personality of entrepreneurs.

Necessity - Based Entrepreneurship

This occurs once an entrepreneur is left with no other feasible option to earn a living. It is tolerated not as a choice but compulsion which makes him or her select entrepreneurship as a career. An example is the Nigerian Civil War of 1967-1970 when the economic restriction presented by Federal Government forced the secessionist Biafra to develop fuel pump from coconut and palm oil.

The term “entrepreneur” seems to have been adapted into economic theory by Cantillon in 1755, but say (1803) first accorded the entrepreneur prominence. While Jean-Baptiste relates entrepreneurs to economic agent that rallies the means of production (land, capital and labor), Schumpeter 1934 relates entrepreneurs to innovators who shatter the status quo of the prevailing products and services to set up his/her own. He (Schumpeter) reasons that to be able to do this a person must have great need for accomplishment be a risk taker, initiator with interior locus of

control. Entrepreneurship development program is progressively recognized as important driver of economic growth, creating employment, fostering invention and deficiency reduction through the employment of young men and women (UNCTAD 2010). Poor entrepreneurship growth has also been recognized as an immediate reason why businesses in evolving countries fail to start or progress.

Entrepreneurship growth program is described as a focused intervention by an adult (the teacher) in the life of the beginner to impact entrepreneurial ability and talents to assist the learner to survive on the world of business, its aim is to prepare learner with skills, knowledge and character that can help them to develop or gadget innovative social or business plan. Suleiman (2010) also define entrepreneurship development program as the process of enhancing entrepreneurial skills and knowledge through structured exercise and capital.

2.1.5 Entrepreneurship education programmes

Adekola and Kumbe (2012) education is a world-wide phenomenon and a potential tool for human capital and societal development. Entrepreneurship education is otherwise referred to as the education for sustainable development. According to UNESCO (2000), the focus of entrepreneurship education is education that seeks to equip people towards creation a sustainable future. In essence, entrepreneurship education guides students to recognize opportunities and how to convert such opportunity to profitable ventures. This description of entrepreneurship education is further shared by Kourilsky (1995). Accordingly, entrepreneurship education has three distinctive features which are considered as the central pillars of entrepreneurship.

These are opportunity recognition, resource mobilization and management. Consequently, entrepreneurship education is such that focused on recognition of opportunity and generation of business (idea, service or product) to address the opportunity; the marshalling and commitment of resources in the face of risk to pursue the opportunity; and the creation of an operating enterprise Aladekomo (2011). In order to have a healthy society, the youth sector of the population needs to be rediscovered and reintegrated into the main stream. Having realized this, the federal government through the federal ministry of education made entrepreneurship education compulsory to all students of tertiary institutions in Nigeria effective 2007/2008 academic session (Uduak&Aniefiok, 2011). The purpose of entrepreneurship education is to enable learners to acquire basic knowledge; entrepreneurial skills; opportunity driven attitudes

and mental re-engineering which all together equip individuals starting a new business (Osualah, 2009).

Two approaches have been used for entrepreneurship development in Nigeria. One of the approach is concern with provision for generous credit facilities for small scale business. The scheme which was formally launch at the beginning of the third National plan period (1975-1980), aimed at providing entrepreneurs with seed capital. The second approach is concerned with training provision of training, this lead to the establishment of the first training center, known as Industrial Development Centre (IDC) in Owerri, in 1972. Other Industrial development center's (IDCs) was established in different part of the country. These two element (training and funding) are the twin components of Nigeria Entrepreneurship Development program initiative.

2.1.5.1 Entrepreneurship process and Development Program

Entrepreneurship Development program policy is closely related with overall economic and social growth objectives. It is a lifelong knowledge process starting as early as basic school and continuing overall level of Education, covering Adult education (UNCTAD 2010). The United Nation Commission on trade and development (2010) discourse that the vital objective of Entrepreneurship Development Program should be to enable the creation of an entrepreneurial culture, which in turn will help prospective entrepreneurs to recognize and pursue opportunities.

As observed by Suleiman (2010) a successful Entrepreneurship Development Program should emphasis on developing the individual who desire to start or expand a business rather than focusing on rising the enterprise. An effective Entrepreneurship Development Program focuses on generating new product or service (creativity) or finding innovative ways of using an existing one (innovation). Thus, Entrepreneurship Development Programed should focus on producing individual who blend resourcefully, innovative with sound professional principles to commercialize new product and service (Youth Forum 2002). Also, Taiwo (2014) observed that in any given budget, entrepreneurship development always give birth to job creation which strengthen people to do something that will enhanced their lives and the country at large. He assessed the relationship between job creation and entrepreneurship development in Nigeria. It was pure from his observation, job creation or employment prospect in an economy can be traceable to entrepreneurship training and development.

2.1.6 Youth Entrepreneurial Capacity building

Entrepreneurial capacity building has been proved to be vital in any entrepreneurial process (Gundal, 2014). Benjamin (1995) adopted value-oriented approach and detected that "The youth of a nation are trustees of prosperity". This to a large extent is valued universally. In Nigeria today, and according to vision 2010 – 2020 target the youths can carefully be said to constitute over 65% of the total population (Otokiti, 2012). These youth are burning with ambition for growth, desire for accomplishment and immense potentials for economic autonomy; hence their importance in sustainable financial development cannot be overstressed. It has been detected that a method of creating self-awareness and the development of specific capacity for creative and innovative thinking, decision making and action implementation to exploit various entrepreneurial opportunities is the responsiveness of entrepreneurial capacity building (Teixeira &Pato, 2013). It can be unarguably proven that in any entrepreneurial process, individual capacity in form of skills, knowledge, and experience among others plays a significant role. On this basis, Eme (2014 p.6) defines an entrepreneur as “an individual who has the ability or capacity to identify opportunity where others see nothing and also being able to mobilize the essential resources to translate such idea into feasible businesses”.

In respect to the importance of entrepreneurial capacity building amid the youth, the federal government through the Youth Empowerment Scheme (YES) initiated Capacity Acquisition Programme (CAP) and Mandatory Attachment Programme (MAP). While CAP is to enable participants acquire entrepreneurial skills and vocational capabilities, the MAP was to assist graduates who have completed their mandatory National Youth Service Corps (NYSC) and who are yet to secure full-time employment. More so, agencies such as NDE, SMEDAN and Chambers of Commerce and Industry were specially set up to deliver entrepreneurial capacity development programmes for the youth. This research study is designed at revealing whether entrepreneurship training resulted to positive productivity of empowerment scheme.

HISTORICAL BACKGROUND

In every rural set up, it is through the agricultural sector that women can be empowered. Hence, the ISRDs recommends increased involvement of women in the agricultural sector to help reduce poverty. The role of women as business owners is gradually increasing all over the world. Women entrepreneurship development is the instrument of women empowerment. Government intervention scheme leads to self-fulfillment and most women become aware of where they are going, what their position is in the society, their status; existence and rights now

most women are becoming more empowered, personally and economically through their engagement into self-businesses. Thus the study is on the Impact of government intervention scheme on entrepreneurship development a case study of women beneficiaries on FADAMA III project in Bida Local government Area of Niger State.

Fadama project is a World Bank development project, which collaborates with Nigerian Government. The Fadama Project is executed in phases – which include Fadama I, II and III. The FADAMA III is a follow-up to the Fadama II project which was assessed to have impacted the lives of rural farmers, raising their incomes by 63 percent. The recent Fadama III project (AD) additional financing came up in 2013. The project is designed to increase the production efficiency of Fadama users (farmers, pastoralists, hunters, etc.), and consequently their incomes. (Agbarevo&Okwoche, 2014). According to International Fund for Agricultural Development (IFAD), the largest segment of the world's poor is the 800 million poor women, children and men who live in rural environments. These are the subsistence farmers and herders, the fishers and migrant workers, the artisans and indigenous individuals whose daily struggles seldom capture world attention.

Agbarevo and Obinne (2010) observed that community development assumes that rural development would be better especially by assisting people to identify, define and limit their problems and needs. Fadama Project concentrated more on increasing the income of Fadama users. Their goal was to promote rural economy and reduce rural poverty by half. According to its report, the stakes are brighter in Nigeria with smallholder agriculture. The dominant occupation of rural Nigerians is mainly rain-fed and is characterized by low land and labor productivity. Nigeria has a potential comparative advantage in the production of a variety of fresh and processed high-valued crops, especially vegetables during the dry season, livestock products (meat and milk) and fisheries product throughout the year. This is because the country is endowed in underground and surface water reserves, rich pastures and favorable agro-ecological condition, for the country's low planes, alluvial deposits called Fadama (NFDP, 2004:12).

Fadama III is more like an agricultural diversification programme, which is a paradigm shift under the Fadama project. Its target beneficiaries are the private economic units/small holders, who earn their living directly or indirectly from exploitation of natural resources in a given area. It empowers Fadama communities with resources and needed technical training and support to properly manage and control the resources for their own benefit in particular and

community development in general. The approach used in Fadama III is Community Development Approach(CDA), which is bottom-up as against top- bottom. Participating community, associations are vested to develop participatory and socially inclusive Local Development Plans (LDPs).

Under the Fadama project, participants collectively identify their development priorities and agree on their investment activities. The funding is by World Bank contributing 55.6%, Federal Government of Nigeria, 5.1%; State Governments, 17.1% and Local Governments 8.9%. The World Bank has decided to extend its funding of Fadama Project in Nigeria. It has provided the sum of \$200m US Dollars for Nigeria in August 2013 (World Bank, 2013).

The model has the advantage of active participation of people in projects of which they are the beneficiaries. Previous government efforts aimed at reducing rural poverty and hunger were not impressive. They largely used top-down approach in implementing programmes designed to increase food production, income and standard of living of rural people (Baldwin cited in Agbarevo, 2005). Fadama project on the other hand is demand-driven in which the beneficiaries or participants determine their priorities, analyze their problems, plan how to solve them, choose between alternative courses of action, and implement the chosen course of action while government officials act as facilitators in a participatory manner.

The Fadama Project

The goals of any country is to provide ample food for its citizens. The Fundamental trend of poor enactment in the agricultural sector, is the problem that the farming scheme are upland subsistence agriculture that depend mostly on vagaries of weather while the potentials for irrigation using underground and surface water remain immature. With the growing awareness to maximize prosperity through economic development, there is necessity to reduce unemployment, the rapid population growth rate, and poverty in the midst rural dwellers.

The lingering poverty incidence among other things has led to little agricultural production and little productivity among farmers; this has eventually limited their traditional role in economic development. In an attempt to break this spiteful cycle of poverty and expand the performance of the sector, the Nigerian Government over the years introduced and executed several policies and programs aimed at curing the situation (Ajibefori&Aderinola, 2004). Numerous programs and strategies have been instituted in the past, and were intended to improve sustainable productivity and farmers' income, consequently, the excellence of lives of the rural households. Recently, the introduction of the Third National Fadama Development Project which precedes the first and the

second phase of the Fadama Projects. The Fadama system of agriculture is not new in Nigeria as it has been the main pre-occupation of the farmers in the Northern part of Nigeria who grew mainly vegetable, sugarcane, and fruits during the dry seasons through irrigation.

Fadama¹ is a Hausa name for „wetlands“ and means „Akuro“ or „Abata“ in the Yoruba language. Fadama is a low-lying flood plains with easily accessible shallow ground water. The water obtained from the tube wells is used for the development of small-scale irrigation schemes to boost dry season crops production (Journal of Agricultural Development Project in Nigeria, 2006). Given the need for all year round cultivation to exploit the potentials of the dry seasons for farm income generation and the campaign for food security and poverty alleviation, the Nigerian Government, in collaboration with the World Bank and the Agricultural Development Bank (ADB), initiated the small-scale farmer managed irrigation schemes to develop the Fadama lands nationwide.

Fadama (Hausa derivative) refers to irrigable land, flood plains and low lying areas underlined by shallow aquifers found along Nigeria water system. The widespread adoption of the technology enables farmers to increase production by more than 300% in some areas (FMARD, 2001).

The Fadama Development Project is one of the Nigeria's agricultural policies designed to increase food production for her teeming and growing population. The first phase of the project, named Fadama I, began in 1990 through the collaboration of the Federal Government of Nigeria and the World Bank. This is in realization of the fact that Fadama potentials had a high capacity of reducing the negative effect of rudimentary and small holder rain fed agriculture on the teeming population in rural Nigeria (Agwu&Abah, 2009). At the completion of the project phase, the Nigerian government adopted new rural development strategies to address most of the discovered flaws and constraints to implementation. The new strategy, which was in line with the African Development Bank's strategic plan, had as its focus, a number of approaches to development.

The plan stressed the need for consistency, sustainability, and greater equity in the access to benefits of the land resources in Fadama areas of the country. Consequently, the bank found it necessary to agree to the Nigerian Government's request for funding phase II of the project, not only as a follow up to phase I but also to expand it in scope and size (NFDP Appraisal Report, 2003). The design of phase II of the project therefore, incorporated a community-driven development (CDD) approach in which various Fadama Users (Crop farmers, hunters, pastoralists, women, youths, vulnerable and the marginalized), operating through their respective

Fadama User Groups (FUGs) and Fadama Community Association (FCAs), could reach consensus on how to use the common resources to their mutual advantages. Through this, process communities decided on which advisory services and infrastructures they needed to attain developmental goals based on their efforts (NFDP Appraisal Report, 2003).

The Fadama III project was implemented using the Community Demand Driven (CDD) approach which strongly emphasizes stakeholders' participation at the community level to develop participatory and socially inclusive Local Development Plans (LDPs) which provide the basis for support and funding under the project (PCU/NFDO, 2005). This paradigm shift from the traditional public sector dominated/supply led development approaches of the past to a private sector-led, demand-driven strategy ensures full guidance of participating farmers through several institutional structures.

Naturally dry season farming renders itself to the production efforts of small scale producers in Nigeria, since millions are willing to be carried along, in harnessing efforts for increased productivity (Idachaba, 2004).

2.5.1 Fadama III Project Strategy

The basic strategy of the Fadama III project is that of a Community Driven Development (CDD) approach with strong emphasis on stake holder participation, especially at the community level. Facilitators support under the project help in organizing the Fadama Community Association (FCAs) and guide them through an intensive process of group decision-making using a range of participating techniques resulting in LDPs. In this manner, the project ensures that every activity funded by the project was conceived after informed discussion by the whole community which resulted from consensus building and social inclusiveness (Ingawaet. *al.*, 2004). The popularity of the CDD approach has become a major strategy used by both government and development assistance programs (Gillepsie, 2004; Mansuri&Platteau, 2004).

The popularity of the CDD approach has been propelled by its potential to develop projects and programs that are sustainable and responsive to local priorities, empower local communities to manage and govern their own development programs and more effectively target poor and vulnerable groups (Dongieret. *al.*, 2001; Gillespie, 2004). Among the interesting questions capturing the attention of scholars are the sustainability of donor-supported CDD and its effectiveness in targeting the poor and vulnerable. Khwaja (2001) observed that projects managed by communities were more sustainable than those managed by local governments because of better maintenance.

Fadama III gives special preference to groups of youth, female household heads (especially widows), physically challenged persons, the elderly, Fadama Women Farmers and people with HIV/AIDS. Targeted groups can belong to any of the productive or service sectors supported by the project. Because Fadama III uses the CDD approach, beneficiaries are given the chance to choose the kind of activities they want to pursue under the project (NFDP, 2008).

The six component of Fadama III Project strategy

- Capacity building, local governance and communication
- Small-scale community-owned infrastructure
- Advisory service and input support development
- Support to the Agricultural Development Programmes, (ADPs) sponsored research and on-farm demonstrations
- Asset acquisition for individual Fadama Users Groups (FUGs) / Economic interests.
- Project management, monitoring and evaluation

2.1.7 Women empowerment in Nigeria

Women empowerment is the capacity of women to participate in, contribute to and benefit from growth processes in ways which recognize the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth (Fabiya&Akande 2015). Economic empowerment increases women's access to economic resources and opportunities including jobs, financial services, property and other productive assets, skills development and market information. Economic empowerment increases women's access to economic resources and opportunities including jobs, financial services, property and other productive assets, skills development and market information.

The empowerment of women is a prerequisite for sustainable development, pro-poor growth and the achievement of all the Millennium Development Goals (MDGs).

Gender equality and empowered women are catalysts for multiplying development efforts. Investments in gender equality yield the highest returns of all development investments (OECD, 2010). Women usually invest a higher proportion of their earnings in their families and communities than men. A study in Brazil showed that the likelihood of a child's survival increased by 20% when the mother controlled household income. Similarly, increasing the role of women in the economy is part of the solution to the financial and economic crises and critical for economic resilience and growth. However, at the same time, we need to be mindful that

women are in some contexts bearing the costs of recovering from the crisis, with the loss of jobs, poor working conditions and increasing precariousness. Empowerment studies have generally focused on disadvantaged and vulnerable people such as women rather than men (Al-Dajani& Marlow, 2013). As a result, there is an increased proliferation of research studies focusing on women's economic empowerment over the years (Kabeer, 1999). Although this is the case, it should be noted that empowerment efforts for women should not disadvantage men in any case. Several authors investigated the concept of women's economic empowerment from diverse angles.

Empowerment is about being able to grow. As women grow their management skills they also must embrace areas of strategic planning and develop visions of growth. Empowerment of women leads to economic independence, the opportunity to have control over their lives self-reliance, self-determination, and a way to achieve for themselves. Empowerment through self-employment is also related to women's ability to gain control over economic resources and to participate more fully in the process of building wealth. Empowerments lead to self-fulfillment to know where women are going. As their business grow, one of the biggest challenges for women entrepreneurs is learning to "let go" internal business operations – to move from "doing to managing" and from "management to leadership". Women are becoming more personally and economically empowered through business ownership or entrepreneurship development.

The current poverty alleviation program also focuses on the unemployed. In spite of these efforts, unemployment remains a grave problem in Nigeria. According to Owualah (1999), quoted by Osemeke(2012), the policy implementation saw the introduction of entrepreneurship development programs (EDP)in Nigeria. These programs are usually targeted at owner-managers of small business firms as well asthose identified as paving potential for self-employment. For instance, participants in Nigeria's National Directorate of Employment (NDE) and similar programs in the country are expected to undergo EDP training.

2.1.8Impact of Financing of FADAMA Program in Nigeria

As wants and techniques of production change, survival and growth of any business depends on the readiness and exactness with which the firm adapts to the change. The measure of survival and success-solvency, net income, growth in assets and employment creation, are all measures in monetary terms and rests around the Firms financial management. The increased range of external sources of funds calls for greater skills in the application of value judgment. This should be diligently applied on selection of the best choice of either one or single source or a combination of several sources, that is the package deal.

Finance has the dual function, that of maximizing utilization of funds employed by the firm and minimizing the burden imposed by recourse to external sources. Thus the central feature of financial is its formulation of the Firm's strategy. This is seen in the way of firm determines the most effective use of funds currently at its disposal. The Firm's financial capability is also used in selecting the most favorable source of additional fund that the enterprise will need in the foreseeable future (Flink & Grunewald, 1969). This research project aimed at finding out whether entrepreneurship development program has influenced empowerment scheme in the way they source for finances.

Jibrilla (2013) posits that since independence, promoting small and medium scale enterprises as the foundation of economic progress has been recognized in Nigeria by every regime. Hence, different efforts have been made by successive government in the area of promoting entrepreneurship and developing the SMEs sector. In this respect, government has contributed through policy, technical/infrastructural and financial supports (Gbenga & Oluremi, 2011). Among major constraints facing SMEs development globally is access to finance (Ayyagari, Demirgüç –Kunt, Maksimovic, 2012). In recognition of this, several financial institutions in charge of microcredit and policy instruments such as Nigeria Agricultural Co-operative and Rural Development Bank (NACRDB), Nigerian Bank for Commerce and Industry (NBCI), National Economic Reconstruction Fund (NERFUND) all defunct, Bank of Industry (BoI) among others were established to provide financial facilities for the expansion of SMEs (Jibrilla, 2013). Accordingly, government financial incentives are in three major categories:

a. Seed-capital Grants: Government and non-government organizations sometimes give grants to potential entrepreneurs to start small businesses (Osadele, 2007). This is an allowance that a government or an organization gives to support small business creation in the country. In Nigeria, seed-capital grants are awarded under different entrepreneurial development platforms and it cut across both government and private. Seed-capital grants awarded by corporate organizations cut across indigenous and multinationals enterprises under the platforms of SMEs development. On the other hand state and local governments through their different youth empowerment programmes.

b. Soft Loan: the federal government through the Central Bank of Nigeria and Bank of Industry under the platform of SMEs promotion and youth entrepreneurship development made a provision for soft loans with single percentage interest rate (CBN, 2013). A typical example of this arrangement is the N220billion Micro, Small and Medium Enterprises (MSME)

Development Fund recently launched by the CBN. The aim of the fund is to provide wholesale credit at 3 percent interest to financial institutions, for onward lending to MSMEs at 9 percent interest over a maximum period of five years.

c. Special Loan: This is a facility given to the entrepreneur with obligation to pay the sum and accrued interest at an agreed date under special terms and conditions (Isern, Agbakoba, Flaming, Matilla and Tarazi 2009). The special loans are usually granted through public private partnership arrangement. Often it may include international financial corporations such as the World Bank, Africa Development Bank, International Finance Corporation or non-governmental organizations e.g. Asante Africa Foundation, African Leadership Foundation, MTN Foundation.

The Role of Government Intervention on the Efficiency of FADAMA Program

There are government policies clearly designed to impact the productivity growth of agriculture in respect of the value of enhancing the social welfares of a more productive sector. Regardless of the primary intent of government intervention, there are significant impacts from government actions on both construction and productivity. The major government policies affecting productivity and/or structure include: public research and extension, investments in highway infrastructure, and product and conservation programs

Research and Extension. The justification for public investment in agricultural research and extension is to realize the social benefits resulting from a growth in productivity

The role of agricultural extension is to extend useful data to farmers and other constituents at a level that can be useful in application and problem-solving. Extension agents disseminate data on crops, livestock, and management practices to farmers and demonstrate new techniques as well as consult straight with farmers on specific production and management problems. In particular, giving farmers good information on new technologies that can speed the acceptance process, which generally increases the rate of return on study expenditures.

Unlike research, agricultural extension input can be likely to have an immediate impact on agricultural productivity.

In 2004, the Federal Government launched National Economic Empowerment Development Strategy both at National and State levels called NEEDS and SEEDS, to ensure sustainable growth in agriculture and other sectors of the economy. Agriculture was part of the strategy to ensure institutional efficiency, effective service delivery, competition, efficient resources utilization and commodity development in the sector. FMINO (2006) as cited in (Eboh, et al

2010) reported that, commodity development efforts were boosted with the establishment of six presidential initiatives on Rice, Vegetable, Oil, Sugar, Cassava, Fisheries and Livestock respectively.

The initiatives addressed full-stream development of the commodities from production, processing to handling, marketing and utilization. The year 2007 under Yar'Adua and Jonathan administration witnessed the adoption of 7-point agenda which set a road map for economic growth and development. The agenda highlighted main goals of economic programs which include diversification of the economy, food security employment generation, economic linkages, exports, investment promotion and poverty reduction. The key elements for agricultural development are land reforms, commercial agriculture, irrigation development, institutional support and market

stabilization¹. This led to massive intervention funds in agricultural sector during the regime of President Jonathan resulting into multiplicity of agricultural programs that yielded no positive impact on the sector but rather a conduit pie for siphoning the government much scarce resources and funds for agricultural development.

These programs include:

Agricultural Transformation Agenda (ATA).

Rural Finance Programs (RUFIN).

Federal Ministry of Agriculture and Rural Development Initiatives.

Small and Medium Scale Farming Enterprises, Youth Empowerment Programs in Agriculture.

Agricultural Festivals, Subsidy Reinvestment Programs (SURE-P) D-8Ministers of Agriculture Initiatives.

Nigerian Incentives Based Risk Sharing in Agricultural lending Project Programs (NIRSAL).

Agricultural Credit Guarantee Scheme Fund (AGSCF) and

Fund for Agricultural Finance in Nigeria (FAFIN).

Entrepreneurial Growth and Development in Nigerian Agriculture

Growth in Nigerian agriculture could be fashioned after market fundamentalism. The neoclassical counter revolution model blend with Harrod-Domar classical growth theory would

stimulate growth and development in Nigerian agricultural production. The false paradigm thesis, colonial dependence model and dualistic development theory are major features and characteristics of Nigerian economic growth process and trajectory. These are basic reflections and contradictions in a capitalist development models. But to achieve autonomous capitalist development in Nigerian agricultural production, basic ingredients of neo-classical development theories and its application to unimodal or bi-modal strategy in Nigerian agricultural sector would stimulate recovery from present economic recession and increase agricultural Gross Domestic Product (GDP).

The absence of infrastructure facilities for smooth running of the government intervention scheme examples electricity supply which could reduce number of time the entrepreneur is on the road.

The desire for guide returns in business and application of fraudulent practice are inimical to sustain entrepreneurship growth.

FADAMA Goal

The agricultural sector employs approximately two-thirds of the country's total labor force and provides a livelihood for about 90 percent of the rural population. Realizing the plight of the subsistence farmers in Nigeria, the herders and the fishers, etc. The World Bank through the Fadama Project focused more on increasing the income of Fadama users. The goal was to promote rural economy and thereby reduce rural poverty by half.

According to its report, the stakes are even brighter in Nigeria where smallholder agriculture, which is the dominant occupation of rural Nigerians is mainly rain-fed and characterized by low land and labor productivity. Nigeria has a potential comparative advantage in the production of a variety of fresh and processed high-valued crops, especially vegetables during the dry season and livestock products (meat and milk) and fisheries product throughout the year. This is because the country is endowed in underground and surface water reserves, rich pastures and favorable agro-ecological conditions in the country's low planes, alluvial deposits called Fadama (NFDP, 2004:12).

Fadama III is more like an agricultural diversification programme, which is a paradigm shift under the Fadama project. Its target beneficiaries are the private economic units/small holders, who earn their living directly or indirectly from exploitation of natural resources in a given area. It empowers Fadama communities with resources and needed technical training and support to

properly manage and control their resources for their own benefit in particular and community development in general. The approach used in Fadama III is Community Development Approach /Community Driven Approach (CDA), which is bottom-up as against top- bottom. Participating community associations are empowered to develop participatory and socially inclusive Local Development Plans (LDPs).

Objectives of the Fadama III project include:

- Stimulating poverty-reducing growth in the Fadama;

Empowering local communities to play an active role in their own development and take charge of their own development agenda;

- Sustainably increase the incomes of Fadama users; and

- Reduce conflict between Fadama user groups.

Theoretical review

Several theories have been used in literatures in relation to government intervention in private enterprises.

The Keynesian economic theory

Keynesian economics were first presented by the British economist John Maynard Keynes 1936. This theory offers useful insight to the understanding of the effect of government interventions on private enterprises. The relevancy of this theory is its ability to provide the basis for government involvement in economic activities through various private enterprise incentives and developments (Ogechukwu, 2011).

The Keynesian economics argues that private sector decisions sometimes lead to inefficient macroeconomic outcomes and therefore advocates active policy responses by the public sector. Keynesian economics advocates a mixed economy, predominantly private sector, but with a large role of government and public sector (Osadede, 2007). Keynesian economists often argue that private sector decisions sometimes lead to inefficient macroeconomic outcomes which require active policy responses by the public sector, in particular, monetary policy actions by the central bank and fiscal policy actions by the government, in order to stabilize output over the business cycle. Keynesian economics advocates a mixed economy – predominantly private sector, but with a role for government intervention for creating a viable business environment

(Jibrilla, 2013). Therefore, this theory lays down foundation for measuring Entrepreneurship development in Nigeria.

Theory of Social Change

Rogers (1995) posited that social change is the process through which significant alteration occurs in structure and function of the society. Social change may assume either of the following:

- i. Modification in human attitudes and behavior pattern as a result of education. Example, when a farmer comes to develop a more favorable attitude towards specific innovation as a result of extension activities; their active participation in the knowledge transfer process and therefore decide to change their farming system by incorporating the new innovation
- ii. . Alteration in social conditions as a result of changes in policies of a social organization e.g. if the government decides to institute free and compulsory primary education, this new policy will bring changes in each family and in the entire society, such changes may range From loss of part of the family's labor supplied by the children, to changes in values with respect to the worth of the western education in the society as a whole.
- iii. Effecting reforms in major legal and functional systems of a society e.g. whenever laws are passed, they call for changes in the way of life of people and this calls for adjustments. Social change pervades all aspects of social life and may manifest as:
 1. Economic Change: this is the change which occurs in the mode of production, economic relations and status of people in the society e.g. industrialization, production of crops for the market rather than home consumption or the finding of an important mineral in commercial quantities may bring about increased incomes, employment opportunities, and a general change in attitude in status and social relations as a result of unequal access to surplus values within the society.
 2. Political Change: this deals with the change in distribution and operating mechanisms of social and political power within the social system
 3. Technological Change: technology entails ways of applying scientific and other organized knowledge to practical task. Technological change therefore is a continuous process of change within technical, material and physical practices in a culture.

4. Cultural Change: this refers changes in the non-material aspects of culture. The change from the traditional way of worship which entailed the recognition of several gods (polytheism) to Christianity and Islam which emphasize on God (Monotheism).

5. Behavioral Change: behavioral change is regarded as part of cultural change but it specifically embraces changes arising from the influence of education on the attitude and overt reactions of people.

Social change may be planned or unplanned (accidental). Planned change entails the direct human intervention in the shaping and direction of change towards some predefined goals. Planned change entails the direct human intervention in the shaping and direction of change towards a defined goal (Salawu, 2007). In case of Fadama, it is more of a planned change because there are mission statements to be accomplished; this hereby served as a guide to the government of Nigeria and its partners in designing the project cycle. Behavioral change / modification is a necessary ingredient in the promoting the right knowledge, attitude and practices that can stimulates entrepreneurship skills, passion and attitude needed to facilitate the culture of self-reliance for women. Changing the old practices of women from depending on their husbands for their daily needs such as: shelter, cloths, feeding health etc. are pertinent for promoting entrepreneurship development in our society.

Social change theorists believe that for change to take place, societies have to move from the traditional to modern level. It is assumed that embedded in traditional societies are barriers that prevent them from development. Thus, for societies to develop, it has to undergo changes therefore, this theory lays down foundation for measuring Entrepreneurship growth in Nigeria.

Theory of Participation

Several scholars discussed theory of participation in development among whom are Giles Mohan, Van der molen, Karol Wojtyla, Cornwall A, Chambers. R. etc. At the dawn of the 21st century, the calls for more active engagement of poor people in development have come of age. Participation in development has gained a new respectability and legitimacy, and with the status of development orthodoxy (Cornwall, 2002).

According to the theory of participation, a person is a subject who lives alongside different objects, some of which are subjects like him, and he grows and develops as he interacts with those objects that are around him. Man's fulfillment is something which requires an active

interaction with the world because it is through his interaction with the world that he is called upon to perform specific actions which inevitably form him as a person.

Reflecting the emergence of participation, Mohan (2008) stated that the strongest advocates in participatory development is characterized by biases, Eurocentrism, positivism and top-downism, which are disempowering. The tendency, according to Mohan is to equate development with modernity achieved by western societies and to copy them through planning by experts. The flip side is that “non-expert”, local people were sidelined and their only role was to act as the objects of grandiose schemes. In reversing this trend, Chambers (1997), indicated that most research methods used for accessing local knowledge were inspired by Paulo Freire and have grown into a veritable industry. According to him, the most widely used methodology is the Participatory Rural Appraisal (PRA). Chamber explained PRA thus; the essence of PRA is change and reversals of behavior, learning, relationship and role. Outsiders do not dominate and lecture; but in most cases they facilitate, sit down, listen and learn. Also Outsiders do not transfer technology; they share methods, which local people can use for their own planning, appraisal, analysis, mentoring, action and evaluation.

Wojtyla’s works focus on man as a personal being who exist, and acts in a certain way towards his proper end. In other words, it is only him that knows where he is coming from and where he is going to. Against this backdrop, Wojtyla thought about addressing the problem of alienation. According to Marxist Paradigm alienation refers to the separation of things that naturally belong together. In ordinary terms, alienation means being separated from something that one rightfully has ownership. Wojtyla, alienation is a problem that serves as a hindrance to a person’s fulfillment through his actions. Alienation is not a threat to man as a human being but is a threat to him as a person. Wojtyla’s answer to the problem of alienation, is therefore the theory of participation.

The theory explains the fact that man exists and lives together with others. Man can be a member of the community in form of “I, you” and a “we” relationship. It consequently means that the constant challenge to seek and to find answers to the issues regarding one’s personhood and his world is a task that is common to each person that can also be taken as a task of the entire community. Man has a wide knowledge and experience about his environment and he understands its workings better than anyone else. The richness of the human person cannot be encapsulated in words but in what Wojtyla refers to as, the experience of man.

The starting point of the analysis of the person is the experience of existing and acting together with others. Another Scholar Wengert (1976) posits that if there is a political revolution going on throughout the world, it is what might be called the “participation explosion”. Although the participation phenomenon may be worldwide, its means, role, functions and importance which vary from culture to culture and from one political system to another. It also seems evident that the drive or reasons for seeking more participation vary, depending on the perspectives from which the subject is approached; the institutional, political economic context and the personal interest and point of view of those opposing as well as of those supporting participation. Similarly, the phrases “public participation” and “citizens involvement” have many meanings and connotations, depending on the situation in which it is applied and the ideology, motivations and practical orientation of the users.

Community- Driven Development (CDD) as an example of approach derived from Participation Theory Community-Driven Development (CDD) recognizes that poor people are prime actors in the development process, not targets of externally designed poverty reduction efforts. In CDD, control of decisions and resources rests with community groups, who may often work in partnership with demand-responsive support organizations and service providers, including elected local governments, the private sector, non-governmental organization (NGOs), and central government agencies. Therefore, this theory lays down foundation for measuring FADAMA Programme in Nigeria.

Challenges of the CDD

The CDD is promoted by governments, multinational agencies, and NGOs alike, but some exceptions, initiatives are usually small-scale. The potential for wide-reaching impact, through adoption by a large number of communities, has not been demonstrably realized. The CDD is yet to fully infiltrate the mainstream when large-scale programs are at stake. What is needed for effect application of the CDD is to scale-up the CDD for effective large-scale action. Statement from the World Bank website encapsulates the rationale for scaling up CDD; the ultimate goal of CDD projects is to move from being “Islands of excellence” the serve and empower a handful of communities, to operating at a national scale, where all regions of the client’s country can benefit from the project’s approach. By “scaling up” the aim is to reach the greatest possible number of poor people, and to motivate and empower the greatest number of communities to take control of their own development (World Bank. Org/ESDD/2009).

Four Core Features of CDD by World Bank Africa Region’s Vision

- Real participation and empowerment: this include; the devolution of authority and resources, community co-financing, local participation in all stages of project design, and availability of technical assistance and facilitation from higher administrative level;
- Accountability: horizontal and downward to peers, not just upward to central level.
- Technical soundness: context-specificity; designing in phases; ensuring full participation; administrative, fiscal and political decentralization of local capacities; use of clear field-tested manuals and tools for each actor; provision of technical advisory services.
- Sustainability: fiscal assets, environmental, and social (Binswanger and Aiyar, 2003)

The Application of CDD to this Study

The Fadama III project in the first instance adopted the community-driven development (CDD) approach as its implementation strategy. What we shall therefore examine in the Fadama III projects is its own modus operandi in the application of CDD which is in tandem with general best practices of the CDD.

Fadama III Guiding Principles in Relation to CDD Guidelines?

- i. Under Fadama III project, communities decide on the identification, preparation and prioritization of projects to be financed. This is in line with the CDD guideline of “sustainability enhancement” which believes that it can make services responsive to demand expressed by poor men and women and as a result can enhance sustainability as consumers. CDD considers that community members are the most legitimate, informed, and reliable source of information about their own priorities.
- ii. The Fadama III project engages in building the capacity of communities to undertake their own problems, manage, plan, implement and mobilize resources for the project. This principle is in line with the CDD guideline on capacity building which the CDD defines as the ability of a person, community, or organization to take control of its own destiny, manage and directs its development process through an interactive process of assessment, analysis and action (Gillespie, 2001) and includes the quantity and quality of human resources (skills, time, knowledge etc.).
- iii. The projects ensure that each participating FUGs shall submit a proposal to an FCA where most responsive projects are evaluated and prioritized for funding because the project has “what can be funded” and “what cannot be funded” by the Fadama III project. This is in line with the CDD principle for supporting sustainable and effective

CDD which says that; “make investments responsive to informed demand”. That communities and stakeholders should have access to sufficient information to weigh trade off and make realistic choices from range of options that meet their needs.

- iv. The Fadama III project makes sure that every amount spent on the projects is preserved to the FCA through a multi-level monitoring system and independent monitoring by NGOs and other groups. This is in line with CDD principle of supporting sustainable and effective CDD which says that; “Develop simple rules and strong incentives supported by monitoring and evaluation. This is to ensure that programs continue to grow and adapt to changing conditions.
- v. The Fadama project’s last guiding principle is to reduce conflict between Fadama user groups. This is also in line with CDD’s principle of; “conducive legal and regulatory environment that supports community decision making. In other words, CBOs should be able to easily obtain legal status and own assets and rights to effective community action; and put in place readily accessible disputes resolution mechanism.

Relevance of CDD at Explaining the Research Problem of the Study

CDD is presumed an effective mechanism for poverty reduction, complementing market- and State-run activities by achieving immediate and lasting results at the grassroots level. Experience has shown that CDD can enhance sustainability and make poverty reduction efforts more responsive to demand (Gillespie 2004). CDD has been shown to increase the efficiency and effectiveness of poverty reduction effort because it works at the local level, it has the potential to occur simultaneously in a very large number of communities, thus achieving far-reaching poverty reduction impact.

The CDD profile contains indicators of sustainable impact which underlies the indexes for measurement of poverty reduction. Those whose standard of living has changed for better could be seen to have been empowered through capacity building according to CDD principles. According to scholars propagating the CDD approach; experience has shown that policies aimed at Promoting national economic competitiveness and state-run public investment programmes are essential but insufficient for poverty reduction. These policies and programmes often do not benefit everyone, and benefits often take years to trickle down. CDD offers the opportunity to fill this critical gap by achieving immediate and lasting results at the grass roots level.

Furthermore, in as much as the study is assessing the Impact of FADAMA Programme on Entrepreneurship Development with evidence from women beneficiaries under Fadama III

programme, and Fadama made use of CDD as implementation strategy, it is worthwhile to use the same approach to assess the project.

Empirical review

Boluwaji (2014) conducted a study on Role of Fadama III project in empowering Fadama women farmers toward attaining food security in Benue state, Nigeria. Primary data were used for this study and these were collected with the aid of structured questionnaire. Multi-stage sampling procedure was used. Empirically, the household food security statuses of the women farmers were high as a result of their involvement in the Fadama III Project, only 3% of the Fadama Women Farmers had very low food security status, meaning that the Fadama III Project had played a positive role in empowering the Fadama Women Farmers toward attaining household food security in Benue State.

Sam (2014) conducted a study on Economic Impact, Viability and Sustainability of Fadama III Small-Scale Community-Owned Infrastructure in Ondo State, Nigeria. Economic analysis of the projects revealed that, they were all economically viable and the perception assessment clearly revealed that, all the projects were sustainable. A set of interview schedule and pre-tested questionnaire were used for data collection. A Likert-like perception tool was used to investigate respondents' perception of sustainability of the projects. Descriptive statistics like frequency, percentage and mean score were used to analyze the data. Government at all levels and even development partners should emulate or adopt the Community Driven Development (CDD) approach of Fadama III project for poverty reduction, food security and sustainable rural development in Nigeria.

Agbarevo and Okwoche(2014) conducted a study on evaluation of effect of the third national Fadama development project (Fadama 111) on food production among farmers in Kwande local government area of Benue state, Nigeria. To obtain a random sample, the stratified random sampling technique was used. Data for the study was collected with the use of a 5-point Likert rating scale to enable the farmers rate the extent of increase in their crop yield. The study area was stratified into four, namely: Nanev, Turan, Shangev-ya and Kyurav-ya clans. The data collected was analyzed using the mean and population t-test to test the significance of difference between sample and population means at 95 % confidence level ($p \leq 0.05$). The farmers were unanimous that their participation in Fadama 111 project has significantly increased their crop yield.

Simonyan, and Omolehim (2012) conducted a study on the analysis of impact of Fadama II project on beneficiary farmer's income in Kaduna State. In their analysis they compared income of beneficiary farmers against that of non-beneficiary farmers. They used double difference analysis and chow test to discover that the income of beneficiary farmers increased greatly more than that of non-beneficiary farmers. And it was the chow test that revealed that the income of beneficiary farmers increased more because of their participation in the Fadama II projects. The Fadama II project in their implementation completion report (ICR) has revealed that they achieved their major objective of increased income of their Fadama Users even above the baseline of 20 percent target. If you conduct a study on Fadama to come up with the result that there is increased income of Fadama beneficiaries, it is no longer news. That is why it became difficult for the study to draw up a recommendation because no critical study was conducted. For instance, the study recommended intensive advisory services by the Kaduna State Agricultural project on resources allocation and utilization. There is no relationship between this recommendation and the study conducted.

Afolabi(2015) conduct a study on the effect of entrepreneurship on economy growth and development in Nigeria it also examines the effect of entrepreneurship in fostering economic growth and development. The methodology adopted was the narrative-textual case study (ntcs) method, which is preferred because of the absence of sequential data related to entrepreneurship and sustainable economic growth in Nigeria. However, interviews were also conducted. We used simple percentages, graph and chart in analyzing and interpreting the collated secondary data we recommend that there should be proper policy coordination and policy stability; reforms in the educational curriculum to prepare students for self-reliance; and fixing the power sector-Nigeria's basic infrastructure. When we have flourishing micro, small and medium enterprises (msmes), gainful employment will be created, wealth created will be distributed evenly and economy is developed.

Zwingina (2017) conduct a study on Effect of Entrepreneurship Development on Women Economic Empowerment in Adamawa State-Nigeria. Descriptive and causal research designs were adopted using Ordinary Least Squares Method of Regression on data collected through structured closed ended questionnaires of 4- points' liker t format. The regression results revealed that, women entrepreneurship development have effect on women economic

empowerment in terms of women wealth creation and good standard of living in Adamawa State, Nigeria with statistical significance. The study recommends among others that government should make concerted efforts towards providing entrepreneurship development programs targeted at assisting the women to access funds, as well as providing enabling environment for women participation in economic activities that will enhance their wealth creation and spring up their standard of living.

Asogwa and Arinze (2017) conduct a study on impact of entrepreneurship development on economic growth of Enugu state: a study of registered entrepreneurs in Enugu state, Nigeria the study used survey research design of which structured questionnaires were administered to the sample drawn from the population of the study. The data collected were analyzed with chi-square (χ^2). The study discovered that entrepreneurial activities create job opportunities which subsequently enhance the standard of living of the people of Enugu state and therefore concludes that the role of entrepreneurial activities on economic development cannot be over-emphasized because it enhances the socio-economic well-being of the people. the study recommended that the government should revamped the initiated programmes (micro finance bank, bank of industry (boi) etc.) by appointed men of good will that have passion for entrepreneurship to head some of the establishment in an attempt to enhance their activities taking cognizance of the vital role it plays on the economic development of the state.

Henri et al (2012) conducted a study on; Effect of World Bank Assisted Fadama II project on the performance of fish farming in Imo State; the study simply compared the productivity differences between the Fadama II fish farmers and the non-Fadama II fish farmers. First of all, the main objective of Fadama II was to increase the income of Fadama users. Therefore doing a study and coming up with a result that Fadama II farmers were making more gain than non-Fadama farmers was not necessary. Fadama II Project Appraisal Document (PAD) already has it that their first objective which was to ensure that at the end of six (6) years, about 50 percent of beneficiaries will increase their income by 20 percent against baseline was achieved.

EMPERICAL REVIEW TABLE

S/ N	AUTHOR	TITLE	FOCUS	MTHODOLO GY	YEA R	RESULT/FINDI NGS
1	Boluwaji.	Role of Fadama iii project in empowering Fadama women farmers toward attaining food security in Benue state, Nigeria.	Household food security statuses of the women farmers.	Structured questionnaire. Multi-stage sampling procedure was used.	2014	Performing better than non-Fadama beneficiaries does not explain how they can be better economically, socially or politically either now or hereafter.
2	Sam	Economic Impact, Viability and Sustainability of Fadama III Small-Scale Community-Owned Infrastructure in Ondo State, Nigeria	Descriptive statistics like frequency, percentage and mean score	A set of interview schedule and pre-tested questionnaire were used for data collection.	2014	The study on Fadama to come up with the result that there is increased income of Fadama beneficiaries, it is no longer news. Government at all levels and even development partners should

3	Agbarevo and Okwoche	Evaluation of effect of the third national Fadama development project (Fadama 111) on food production among farmers in kwande local government area of Benue state, Nigeria.	The study area was stratified into four, namely: Nanev, Turan, Shangev-ya and Kyurav-ya clans.	Stratified random sampling technique was used.	2014	emulate or adopt the Community Driven Development (CDD) approach. The farmers were unanimous that their participation in Fadama111 project has significantly increased their crop yield.
4	Simonyan, and Omolehim	The Analysis of impact of Fadama II project on beneficiary farmer's income in Kaduna State.	Compared income of beneficial famers against that of non-beneficial farmers.	Descriptive method	2012	Revealed that the income of beneficiary farmers increased more because of their participation in the Fadama II projects.

5	Afolabi	The effect of entrepreneurship on economy growth and development in Nigeria.	Micro, small and medium enterprises	The narrative-textual case study (ntcs) method.	2015	There should be proper policy coordination and policy stability.
6	Zwingina.	Effect of Entrepreneurship Development on Women Economic Empowerment in Adamawa State-Nigeria.	Women economic empowerment.	Structured closed ended questionnaires of 4- points' liker t format.	2017	Government should make concerted efforts towards providing entrepreneurship development programs targeted at assisting the women to access funds.
7	Asogwa& Arinze.	Impact of Entrepreneurship development on economic growth of Enugu state.	passion for entrepreneurship	Survey research design and structured questionnaires	2017	Government should revamped the initiated programmes (micro finance

8	Henri	Effect of World Bank Assisted Fadama II project on the performance of fish farming in Imo State	Compared the productivity differences.	Survey and Questionnaire method.	2012	\bank, bank of industry (boi) etc.). Fadama II Farmers were making more gain than the non-farmer
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Gaps in Literature:

Studies have attempt to examine the impact of FADAMA Programme on entrepreneurship development without critically examining how FADAMA intervention promote women attitude towards entrepreneurship development. Study will attempt to fill the gap on impact of Fadama programme on entrepreneurship development in Bida, Niger State. Using women beneficiaries of FADAMA III, Gudu-Ndasa Zumunta Co-operative by adopting a practical and 'on site' approach to data retrieval to enable a useful and vital conclusion and also provide a framework for further developments arising from the negligence of government interventions on entrepreneurship development in Nigeria. Previous study have failed to sufficiently explain why government initiatives and policies were unsuccessful.

There are many empirical study on the importance of entrepreneurship practice, poverty alleviation, employment generation and the development and growth of SMEs. This research attempt to investigate further other factors which may have significant impact on government intervention schemes. These features can significantly show the type of relationship between entrepreneurship development and government intervention scheme. The need to examine the effects of factors such as unemployment, poor education system, location gap, and religion as a salient factor which may require more attention than just focusing on entrepreneurship practice as an antidote to government intervention scheme is required.

Further empirical studies should be undertaken in this area because it is in nascent stage and there is paucity of study focusing on how government interventions on FADAMA stimulates entrepreneurship development. Furthermore, Evaluation of Fadama III reveals that the full realization of project benefits was hampered by some specific short comings in project design and implementation, including the lack of involvement of project clients in project planning and the women in general.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0. Preamble

This chapter is very important in any research work. Research methodology according to Adepoju Tejumaye (2003) is “the philosophy or the general principle which guide a researcher in his research”. The chapter discuss the research design, the research method, method of data collection, instrument of data collection, validity of research instrument, reliability of research instrument and ethical considerations.

3.1. Research Methods

The researcher uses case study and survey research method. A case study is a type of quantitative research method in which data are gathered directly from individual, social or community group in the natural setting for the purpose of examining behavior, attitudes and/or characteristics of the individual or group.

However, the study focused on women beneficiaries of FADAMA III programme in Bida Local Government Area of Niger State. The case study is premised on the fact that the entire population of FADAMA III beneficiaries in Nigeria or Niger state cannot be study within the time frame available for this research work because of the large population involve. Furthermore, Survey is suitable for collecting original data and in determining the inter-relationship among variables as well as focusing on vital facts. Survey research is an efficient means of gathering data from large number of people, Asemah, et al (2012). Data are collected from population for intensive study and analysis. Survey method is used to describe the incidence, frequency and distribution of certain characteristics of the population.

3.2. Research Design

Census and Survey Research Design have been used for this particular study. Campbell as cited by Tejumaye (2003) posit that research design is a frame work or plan for a study that is used in collecting and analyzing a set of data. It is a blue print for empirical research aimed at answering specific research question or testing specific hypothesis and must specify at least three process (a) the data collection process (b) the instrument development process, and (c) the sampling process.

This research work focus on Impact of Government Intervention Scheme on Entrepreneurship Development: Evidence from women beneficiaries under FADAMA III programme in Bida, Niger State As such, the study adopt cross sectional descriptive design. Base on the nature of the study therefore, the Survey research method (under descriptive research) is considered appropriate for the purpose of gathering data that would provide answers to address objectives of the study.

Descriptive research according to Asemah, Gujbawu, Ekhareifo, and Okpanachi (2014:15) “is the type of research that is aimed at getting information and data about present situation. It is aimed at finding out as much details as possible about a particular problem”. Owums (2012) notes that, descriptive research deals with data collection for the purpose of describing, interpreting, evaluating and analyzing existing conditions or variables and prevailing situation. Wimmer and Dominick (2011:185) posit that “Descriptive research attempts to describe or document current conditions or attitudes-that is, to explain what exist at the moment”. For this reason therefore, descriptive research has helped the researcher to gather much data to discuss the impact of government intervention programmes with particular focus on Women beneficiaries of FADAMA III in Bida Local Government area of Niger State.

3.3. Population of Study

The population of this research work was based on all the women beneficiaries in Fadama III programme under Gudu- Ndasas Zumunta Co-operative Association of Bida, Niger State. According to Alhaji Baiwa the Desk officer of FADAMA III programme in Bida, said that there are 140 women beneficiaries of FADAMA III in that co-operative in the said local government.

3.4. Sample size determination

Sampling allows the researcher to study a workable number of cases from a large group to get findings that are relevant to all number of group. Determining the sample size for the population is a crucial component of study design. The goal is to include sufficient numbers of subjects so that statistically significant result can be detected (Asemah, et al, 2012). Therefore, the sample size for this study (140) consist of all the women beneficiaries of FADAMA III program under Gudu- Ndasas Zumunta co-operative in Bida Local Government Area of Niger State. This is because their number is manageable and can be handle by the researcher. (Asemah, et al, 2012) further argued that a census is attractive for small populations (200 or less). A census eliminates sampling error and provides data on all the individuals in the population.

3.5. Sampling Technique / procedure

Sampling are always appropriate whenever large population that have outward semblance of homogeneity are to be studied. Sampling techniques are simply defined as methods of drawing sample from the total population. This study used the non-probability method of sampling techniques in selecting the sample size which is (140), it was also used in knowing the probability of each population element being included in the sample.

3.6. Research Sample frame

In this study, the sample frame consist of indigenous and nonindigenous women that are beneficiaries of Fadama III programme of Gudu-Ndasa Zumunta Co-operative in Bida local government area of Niger State. Bida was used as a sample frame for this study which was selected based on the issue of proximity to the researchers contact point, for effective management of the respondent and cost efficiency given the limits of fund available. All the women beneficiaries of Fadama III in Bida local government area of Niger State were selected for the cause of carrying out this research.

3.7. Collection of Data

Primary source was used for the collection of data. The primary data used was obtained mainly through the instrument of questionnaire.

3.8. Research Instrument

Data Collection is an important component of any type of research study. Inaccurate data collection or inappropriate instrument of data collection can affect the validity of results of a study and ultimately lead to invalid results. Research instrument are fact finding strategies or tools used in data collection. Basically, we have different instrument in data collection process. These include: questionnaire, interview. Observation etc. Reading from past research work. The researcher must ensure that the instrument chosen must be valid and reliable. However, the validity and reliability of any research work is largely dependent on the appropriateness of the instruments used. In the cause of this research however, the researcher adopt the triangulation of the instrument of data collection (the use of questionnaire and secondary data) to determine the impact of Fadama programme on entrepreneurship development in Bida, Niger State.

Questionnaire according to Asemah et al (2012) is a set of questions designed to investigate a given subject matter. It can also be seen as a form of inquiring document, which contain a

systematically compiled and well organized series of questions intends to elicit information which will provide insight into the nature of the problem under study. In the same perspective Abawi(2013) opined that questionnaire is a data collection instrument that consist of a series of questions and other prompts for the purpose of gathering information from respondents.

While commenting on the questionnaire as an instrument of data collection, Abawi (2013) believes that a questionnaire should allow us to collect the most complete and accurate data in a logical flow. This is done in order to reach reliable conclusions from what we are planning to observe. A well-designed questionnaire should meet the research goal and objectives and minimize unanswered questions a common problem bound to many survey studies. The answers to the questions become a set of data that the researcher analyses in order to get answers to an earlier prepared research question. Asemah, et al (2014) classified questionnaire in term of structure into two categories. These are open ended or unstructured questionnaire and closed ended or structured questionnaire.

Open ended or unstructured questionnaire allows the respondent to freely express their ideas and opinion in an issue, they do not provide fixed answers they allow the respondent to use his initiatives, that is to say that it permit the respondent to answer the question freely and fully in their own frame of reference while unstructured questionnaire allows the subject the chance to indicate their motives or attitude and to specify the background or provisional condition underlying their answers. The open ended question usually attract diverse opinion and the data generated are better analyze quantitatively.

However, the open ended questionnaire has it problems. Hence: important information can be omitted by the respondent, the information gathered using structural questionnaire may be difficult to analyze and it gives room for unguided answers.

On the contrary, Asemah (2014) describes close ended questionnaire as an easier for a researcher to gather data in line with the objective of the study. This is because the respondent is given a list of option to select one possible answer. The close ended questionnaire is close to the opinion of any person answering the question. Generally, the close ended or structural questionnaire takes the form of dichotomous scale (like yes or no, male or female, true or false) liker scale (like strongly agree; agree; undecided; disagree and strongly disagree etc.), ranging (like first; second; third; and forth) or rating (like high; medium and low).

3.9. Validity of Research Instrument

In order to generate appropriate and relevant data for this study, the instrument used for the research was tested to ensure logical and universally acceptable result. Also the instruments that will be used for the research will be tested to ensure that responses are reliable, correct and true. “Validity” is defined as the degree to which measurement are useful in making decisions relevant to a given purpose. Bhattachberjee (2012) asserts that validity refers to the extent to which a measure adequately represent the underlying construct that it is supposed to measure. In this regard therefore, the instrument of this study (questionnaire) was validated by the research supervisors (face validity) in order to ensure that questions are well constructed in a precise and straight forward manner so as to gather relevant data as regard the objectives of this study.

Content validity is used in measuring the appropriateness of the wording of the instrument and the objective of the study, which is Impact of Fadama Programme on entrepreneurship development in Bida, Niger State.

3.10. Reliability of Research Instrument

Social sciences researchers are of the view that it is impossible to calculate reliability exactly, instead we determine it. Reliability of any research instrument is the ability of that instrument to yield the same result on repeated trials of applications or uses. Asika (1991) views reliability as the consistency between independent measurements of the same phenomenon. He further asserts that reliability is stability, dependability and predictability of a measuring instrument. Bhattachberjee (2012) defines reliability as the degree to which the measure of the construct is consistent or dependable. Internal consistency was monitored in order to ensure that the instrument measure consistently as required by this work. Therefore the reliability of this research show the extent to which the researcher can confidently rely on the information obtained through the use of the instrument adopted to gather data for the research work.

3.11. Ethical Consideration

To the best of my knowledge every research should not expose individual to risk of course unjustified psychological, political, personal, economic, physical, emotional and moral harm. Therefore this research did not violate principles of free information’s that has to be kept secret.

According to Lawal, Ajonbadi, Otokiti (2014) ethical issue can be describe as when a researcher embarks on planning his/her research seeks to access an organizations and to individual, collect, analyze and report data. An ethical issues refers to the appropriateness of your behavior in

relation to the rights of those who become the subject of your work – Ethics can also be defined as the moral principles, norms or standards behavior that guide moral choice about our behavior and our relationship with others . Research ethics also therefore relates to questions about how we formulate and clarify our research topics, design our research and gain access, collect data, processes and store our data, analyze data write up our research finding in a moral and responsible way.

CHAPTER FOUR

DATA PRESENTATION, INTERPRETATION AND ANALYSIS

4.1 Preamble

In this chapter the data collected through questionnaires are presented, interpreted and analyzed on the bases of their results. This chapter therefore attempt to analyze and interpret data that will enable policy makers, researchers and farmers appreciate how Fadama programme can boost Fadama farming Vis a Vis Entrepreneurship development.

4.2 Presentation of Data

This chapter attempts to presents data and analyze result from the findings of the study and their possible interpretations from respondents (Fadama Women Beneficiaries). Out of the 140 sampled respondents, only 136 completed the questionnaires, representing 98.1 percent response rate while 4 (1.9%) were either not returned or not properly filled, which the researcher considered adequate and sufficient for the purposes of data analysis. Tables used for data presentation and analysis are mainly descriptive with the use of simple

Table 4.2.1: Gender of Respondents

Response Variable	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Female	136	100.0	100.0	100.0

Source: Field Survey, 2018.

Table 4.2.1 revealed that 100% of the respondents are 136 female. This is because the study focus exclusively on women beneficiaries of Fadama program

Table 4.2.2: Age of Respondents

Response Variable	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 20 – 29 years	85	62.5	62.5	62.5
30 – 39 years	42	30.9	30.9	93.4
40 – 49 years	9	6.6	6.6	100.0
Total	136	100.0	100.0	

Source: Field Survey, 2018.

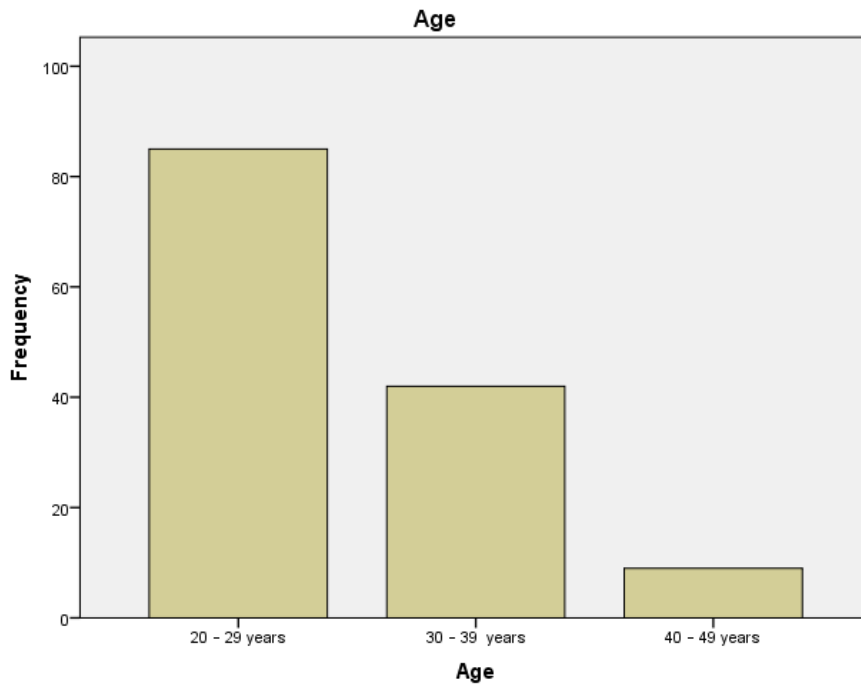


Fig 4.2.1

Table 4.2.2 shows that 62.5% of the respondents are between the ages of 20-29 years, 30.9% are between the ages of 30 – 39 years and 6.6% of the respondents are between the Ages of 40 – 49 years. This represent the most active group that contribute to enterprenuaral growth and national development through Fadama program

Table 4.2.3: Status of Respondents

Response Variable	Frequency	Percent	Valid Percent	Cumulative Percent
Single	8	5.9	5.9	5.9
Married	86	63.2	63.2	69.1
divorced	42	30.9	30.9	100.0
Total	136	100.0	100.0	

Source: Field Survey, 2018.

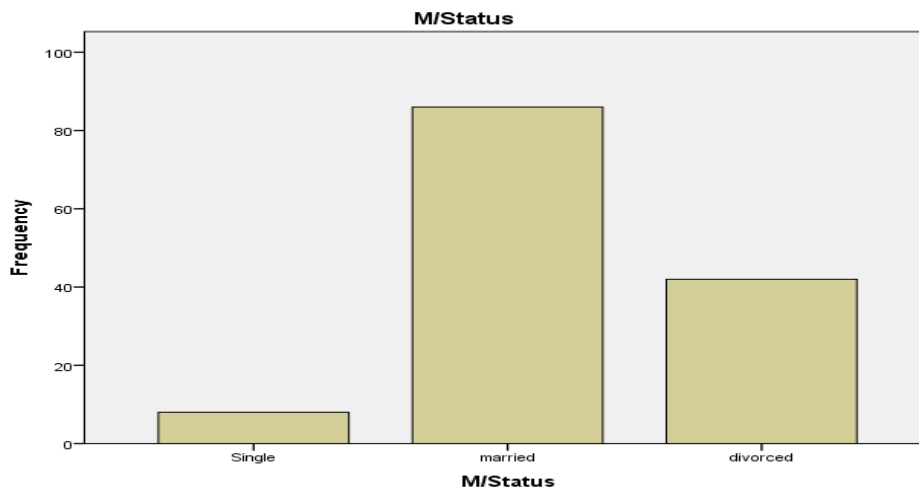


Fig 4.2.2

Table 4.2.3 revealed that out of 136 respondents of the commercial banks selected, 5.9% are single, and 63.2% are married, while 30.9% are divorced.

Table 4.2.4: Respondent work period with FADAMA

Response Variable	Frequency	Percent	Valid Percent	Cumulative Percent
0 to 2 years	10	7.4	7.4	7.4
3 to 5 years	66	48.5	48.5	55.9
6 to 10 years	56	41.2	41.2	97.1
11 years and above	4	2.9	2.9	100.0
Total	136	100.0	100.0	

Source: Field Survey, 2018.

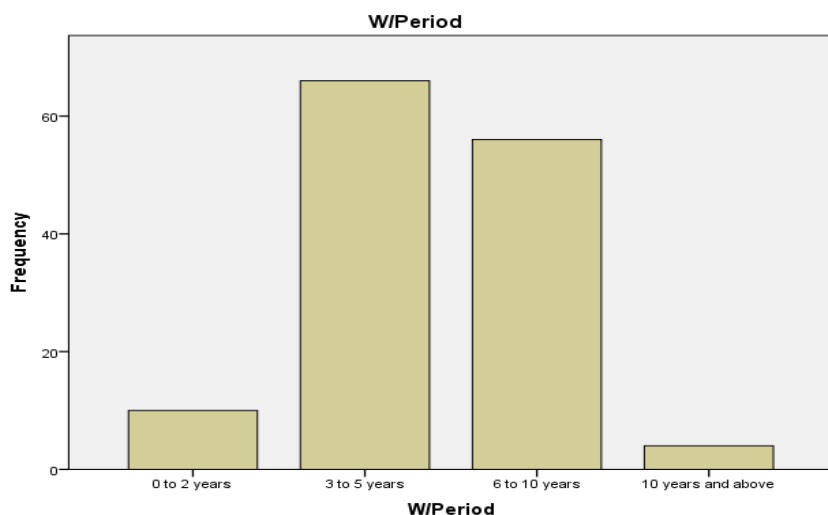


Fig 4.2.3

Table 4.2.4 shows that 7.4% of the respondents have benefited with from Fadama programme for 0 to 2 years, 48.5% of the respondents have benefited with from Fadama programme for 3 to 5 years, 41.2% of the respondent have benefited with from Fadama programme for 6-10 years while 2.9% of the respondent have benefited with from Fadama programme for 11 years and above.

4.3.2 Analysis of Questionnaire

Table 4.3.2.1. Financing under Fadama Programme

ITEMS	SA	A	N	D	SD
Financing programme of Fadama programme is always flexible	10.3	43.4	30.9	5.9	9.5
Interest free is used under the financing programme of Fadama	32.4	39.7	22.1	0	5.8
You are faced with longer prepayment period under the financing programme of Fadama	11.0	43.4	18.4	5.1	22.1
There is a formal agreement of Fadama programme financing	25.0	50.7	10.3	9.6	4.4

Financial Fadama programme have financial liabilities	18.4	40.4	36.8	2.2	2.2
You go through rigorous procedure before acquiring financial assistance through Fadama programme	34.6	43.4	16.9	0.7	4.4
Fadama programme financing always makes funds available	25.7	44.9	21.3	5.9	2.2

Source: Field Survey, 2018.

Table 4.3.2.1 shows the total response from financing under Fadama programme. However, 10.3% of the respondent strongly agreed that financing programme of Fadama programme is always flexible, 43.4% agreed, 30.9% neutral while for disagree it was 5.9% and 9.5% strongly disagreed. Regarding interest free is used under the financing programme of Fadama 32.4% strongly agreed to it, 39.7% agreed, 22.1% were neutral about it, 0 % disagreed to it while 5.8% strongly disagreed. 11.0% of the respondents strongly agreed that they are faced with longer prepayment period under the financing programme of Fadama, 43.4% agreed, 18.4% neutral, 5.1% disagreed while 22.1% strongly disagreed to it. Regarding whether there is a formal agreement of Fadama programme financing 25.0% strongly agreed to it, 50.7% agreed, 10.3% neutral, 9.6% disagreed while 4.4% strongly disagreed to it. 18.4% of the respondent strongly agreed to financial Fadama programme have financial liabilities while 40.4% agreed, 36.8% neutral, 2.2% disagreed then also 2.2% strongly disagreed. While for whether they go through rigorous procedure before acquiring financial assistance through Fadama programme 34.6% of the respondents strongly agreed, 43.4% agreed, 16.9% neutral, 0.7% disagreed and 4.4% strongly disagreed. Lastly for whether Fadama programme financing always makes funds available 25.7% of the respondents strongly agreed, 44.9% agreed, 21.3% neutral, 5.9% disagreed/ and 2.2% strongly disagreed. The result of this finding is similar to a study conducted by Pius Otu ABANG(2009) carried out a study on Impact of Fadama II project on poverty reduction in Imo, Ogun and Kaduna which reveals that financing is one of the major challenge famers faced . While the study attest to the fact that Fadama intervention has help to promote participatory faming activities including entrepreneurship development. Even though the study identify lack of finance as a major impediment to entrepreneurship development. For instance, in Ogun State, Abeokuta North Local Government; there is a Cold Room constructed by Fadama II

but it is not functional. The reason being that the project is capital intensive and the people cannot afford the capital needed to operate the Cold Room.

Table 4.3.2.2 Responses on Training under Fadama Programme

ITEMS	SA	A	N	D	SD
Fadama training programme improves basic farming mechanism	34.6	39.7	16.2	4.4	5.1
You enjoy sustainable income generation through fadama training programme	25.7	41.2	26.5	2.9	3.7
Fadama training programme improves business farming orientation	15.4	42.6	25.0	14.1	2.9
Fadama training programme increases transparency and accountability	12.5	47.1	33.1	0.7	6.6
Training programme under Fadama increases sales of farm produce	25.7	49.3	18.4	2.9	3.7
You are able to identify business opportunities through the Fadama training programme	27.2	30.9	27.9	5.9	8.1
Fadama training programme reveals successful and progressive farming projects	22.8	30.9	27.9	14.7	3.7

Source: Field Survey, 2018.

Table 4.3.2.2 shows the total response from training under Fadama programme. However, 34.6% of the respondent strongly agreed that Fadama training programme improves basic farming mechanism, 39.7% agreed, 16.2% neutral while for disagree it was 4.4% and 5.1% strongly disagreed. Regarding if they enjoy sustainable income generation through Fadama training programme 25.7% strongly agreed to it, 41.2% agreed, 26.5% were neutral about it, 2.9% disagreed to it while 3.7% strongly disagreed. 15.4% of the respondents strongly agreed that Fadama training programme improves business farming orientation, 42.6% agreed, 25.0% neutral, and 14.1% disagreed while 2.9% strongly disagreed to it. Regarding whether Fadama training programme increases transparency and accountability 12.5% strongly agreed to it, 47.1% agreed, 33.1% neutral, 0.7% disagreed while 6.6% strongly disagreed to it. 25.7% of the respondent strongly agreed to training programme under Fadama increases sales of farm produce while 49.3% agreed, 18.4% neutral, 2.9% disagreed then also 3.7% strongly disagreed. While for whether they are able to identify business opportunities through the Fadama training

programme 27.2% of the respondents strongly agreed, 30.9% agreed, 27.9% neutral, 5.9% disagreed and 8.1% strongly disagreed. Lastly for Fadama training programme reveals successful and progressive farming projects 22.8% of the respondents strongly agreed, 30.9% agreed, 27.9% neutral, 14.7% disagreed and 3.7% strongly disagreed. Furthermore, Lekwot, et al (2012) carried out an assessment of Fadama II project in Kagarko LGA. They anchored their study on the findings of the project and extent of accessibility to infrastructures, capacity building, training, advisory and guidance and counselling services and pilot asset acquisition. The result of their findings reveals that various government intervention is rather more rewarding because those who acquired grinding machines have also purchased land with their proceeds from the engines and have acquired more technical knowledge of how to invest wisely. This is where impact comes in, rather than assessing what Fadama already said they did in the area.

Table 4.3.2.3 Responses on Efficiency of Fadama Programme

ITEMS	SA	A	N	D	SD
The Fadama Programme identifies roles and responsibilities in the farming activities	12.5	50.7	27.2	5.2	4.4
Fadama Programme promotes effective delivery of farm produce	14.7	52.2	21.3	9.6	2.2
Sensitization and enlightenment seminar are conducted by the Fadama Programme agencies	16.2	39.0	27.2	10.3	7.3
Fadama programme promotes community growth and development	22.1	44.1	27.2	4.4	2.2
Capacity building and empowerment are part of Fadama Programme	30.1	27.2	30.1	8.1	4.5
Fadama programme facilitates women empowerment in Nigeria	32.4	29.4	29.4	8.1	0.7
Fadama programme focuses on profitability business ideas in farming	16.9	50.1	31.6	0.7	0.7

Source: Field Survey, 2018.

Table 4.3.2.3 shows the total response from efficiency under Fadama programme. However, 12.5% of the respondent strongly agreed that The Fadama programme identifies roles and responsibilities in the farming activities, 50.7% agreed, 27.2% neutral while for disagree it was 5.2% and 4.4% strongly disagreed. Regarding Fadama programme promotes effective delivery of farm produce 14.7% strongly agreed to it, 52.2% agreed, 21.3% were neutral about it,

9.6% disagreed to it while 2.2% strongly disagreed. 16.2% of the respondents strongly agreed that sensitization and enlightenment seminar are conducted by the Fadama Programme agencies, 39.0% agreed, 27.2% neutral, 10.3% disagreed while 7.3% strongly disagreed to it. Regarding whether Fadama programme promotes community growth and development 22.1% strongly agreed to it, 44.1% agreed, 27.2% neutral, 4.4% disagreed while 2.2% strongly disagreed to it. 30.1% of the respondent strongly agreed to capacity building and empowerment are part of Fadama programme while 27.2% agreed, 30.1% neutral, 8.1% disagreed then also 4.5% strongly disagreed. While for whether Fadama programme facilitates women empowerment in Nigeria 32.4% of the respondents strongly agreed, 29.4% agreed, 29.4% neutral, 8.1% disagreed and 0.7% strongly disagreed. Lastly, Fadama programme focuses on profitability business ideas in farming 16.9% of the respondents strongly agreed, 50.1% agreed, 31.6% neutral, 0.7% disagreed and 0.7% strongly disagreed. The result of this study is in consonance with Simonyan, and Omolehim (2012) who conducted a study on the analysis of impact of Fadama II project on beneficiary farmer's income in Kaduna State. The revealed that they achieved their major objective of increased income of their Fadama Users even above the baseline of 20 percent target. It is also similar to the outcome implementation completion report (ICR) on Fadama I and II.

Table 4.3.2.4 Responses on Growth of small and medium enterprise under Fadama Programme

ITEMS	SA	A	N	D	SD
Individual farming are transform into small and medium enterprise through Fadama Empowerment Programme	11.0	46.3	34.6	2.9	5.1
Fadama Programme enhances strategy for economy diversification to farming	21.3	57.4	12.5	5.1	3.7
Waste is turned into wealth through Fadama Programme	24.3	41.9	25.0	7.4	1.4
Time management and effective time utilization is properly managed through Fadama Programme	22.8	44.9	25.7	1.5	5.1
Fadama Programme builds business orientation through farming	25.0	52.2	18.4	1.5	2.9
The Programme identifies marketing strategies to remain and expand enterprise investment	25.0	46.3	18.4	4.4	5.9

Fadama Programme promotes team spirit	28.7	46.3	21.3	2.2	1.5
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Source: Field Survey, 2018.

Table 4.3.2.4 shows the total response from Growth of Small and Medium Enterprise under Fadama Programme. However, 11.0% of the respondent strongly agreed that Individual farming are transform into small and medium enterprise through Fadama empowerment programme, 46.3% agreed, 34.6% neutral while for disagree it was 2.9% and 5.2% strongly disagreed. Regarding Fadama programme enhances strategy for economy diversification to farming 21.3% strongly agreed to it, 57.4% agreed, 12.5% were neutral about it, 5.1% disagreed to it while 3.7% strongly disagreed. 24.3% of the respondents strongly agreed that waste is turned into wealth through Fadama programme, 41.9% agreed, 25.0% neutral, 7.4% disagreed while 1.4% strongly disagreed to it. Regarding whether time management and effective time utilization is properly managed through Fadama Programme 22.8% strongly agreed to it, 44.9% agreed, 25.7% neutral, 1.5% disagreed while 5.1 strongly disagreed to it. 25.0% of the respondent strongly agreed to Fadama programme builds business orientation through farming while 52.2% agreed, 18.4% neutral, and 1.5% disagreed then also 2.9% strongly disagreed. While for whether the programme identifies marketing strategies to remain and expand enterprise investment 25.0% of the respondents strongly agreed, 46.3% agreed, 18.4% neutral, 4.4% disagreed and 5.9% strongly disagreed. Lastly, for whether Fadama programme promotes team spirit 28.7% of the respondents strongly agreed, 46.3% agreed, 21.3% neutral, 2.2% disagreed and 1.5% strongly disagreed. Ukoha-Henri A, et al (2012) conducted a study on; Effect of World Bank Assisted Fadama II project on the performance of fish farming in Imo State. The result was that Fadama II farmers were making more gain than non-Fadama farmers. This demonstrate how Fadama intervention promote not just the growth of agriculture but the promotion of entrepreneurial development. Tanko et al (2010) also carried out a study on the topic; impact of Fadama II project on income of tomatoes farmers in Niger State. The first place the study created a faulty platform for experiment. The result reveals that famer were motivate to expend their farming business because of the government intervention programs. That is rather more rewarding because those who acquired grinding machines have also purchased land with their proceeds from the engines.

4.3. Test of hypothesis

This section presents the number of hypotheses tested for this research study and the null hypotheses are stated as follows.

Hypothesis One

Ho₁ Financing does not have significant relationship on the efficiency of women under Fadama programme.

Table 4.3.3.1 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.091 ^a	.008	.001	3.69226

a. Predictors: (Constant), Total financing

b. Dependent Variable: Total Efficiency

Source: Author Fieldwork Computation, 2018.

The result of the regression as contained in Table 4.3.3.1: Model summary, shows that the R Square gave a value of 0.8% percent, this means that the model (financing) explained about 0.8% percent of the variance in perceived efficiency.

Table 4.3.3.2 ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	15.312	1	15.312	1.123	.291 ^b
	Residual	1826.798	134	13.633		
	Total	1842.110	135			

a. Dependent Variable: Total Efficiency

b. Predictors: (Constant), Total Financing

Source: Author Fieldwork Computation, 2018.

Also, Table 4.3.3.2: ANOVA, shows that there is variation in the dependent variable with large value of regression sum of squares (15.312) in comparison to the residual sum of squares with value of 1826.798 (this value indicated that the model does not fail to explain a lot of the variation in the dependent variables). It also shows that the F-test was 1.123 as given in the table above with significance value of 0.291, which is greater than p-value of 0.05 ($p < 0.05$), which means that the explanatory variable elements as a whole cannot influence change in the dependent variable (efficiency). This showed that the model was well specified.

Table 4.3.3.3 Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	23.182	2.602		8.909	.000
financing	.106	.100	.091	1.060	.291

a. Dependent Variable: Total Efficiency

Source: Author Fieldwork Computation, 2018.

Specifically, the result of regression as contained in Table 4.3.3.3: Coefficients, from the output above there is a positive relationship between financing and efficiency such that a unit rises in financing induced about .106 unit rise in efficiency which was statistically not significant at 1 percent going by the p value (.291). Based on the result, the null hypothesis is accepted, while the alternative hypothesis is rejected. Thus, financing does not have significant effect on the efficiency of women under Fadama programme.

Hypothesis two

Ho₂ Financing has no significant impact on SMEs growth of women under Fadama programme.

Table 4.3.3.4 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.111 ^a	.012	.005	2.77070

a. Predictors: (Constant), Total Financing.

b. Dependent Variable: Total Growth.

Source: Author Fieldwork Computation, 2018.

The result of the regression as contained in Table 4.3.3.4: Model summary, shows that the R Square gave a value of 1.2% percent, this means that the model (financing) explained about 1.2% percent of the variance in perceived growth.

Table 4.3.3.5: ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	12.810	1	12.810	1.669	.199 ^b
	Residual	1028.690	134	7.677		
	Total	1041.500	135			

a. Dependent Variable: Total Growth

b. Predictors: (Constant), Total Financing

Source: Author Fieldwork Computation, 2018.

Also, Table 4.3.3.5: ANOVA, shows that there is variation in the dependent variable with large value of regression sum of squares (12.810) in comparison to the residual sum of squares with value of 1028.690 (this value indicated that the model does not fail to explain a lot of the variation in the dependent variables). It also shows that the F-test was 1.669 as given in the table above with significance value of 0.199, which is greater than p-value of 0.05 ($p < 0.05$), which means that the explanatory variable elements as a whole cannot influence change in the dependent variable (growth). This showed that the model was not well specified.

Table 4.3.3.6: Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	24.246	1.953		12.417	.000
	financing	.097	.075	.111	1.292	.199

a. Dependent Variable: growth

Source: Author Fieldwork Computation, 2018.

Specifically, the result of regression as contained in Table 4.3.3.6: Coefficients, from the output above there is a positive relationship between financing and growth such that a unit rises in financing induced about .097 unit rise in growth which was statistically significant at 1 percent going by the p value (.199). Based on the result, the null hypothesis is accepted, while the

alternative hypothesis is rejected. Thus, Financing has no significant impact on SMEs growth of women under Fadama programme.

Hypothesis three

Ho₃ Training does not have significant effect on efficiency of women under Fadama programme.

Table 4.3.3.7: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.372 ^a	.139	.132	3.44124

a. Predictors: (Constant), Total Training

b. Dependent Variable: Total Efficiency

Source: Author Fieldwork Computation, 2018.

The result of the regression as contained in Table 4.3.3.7: Model summary, shows that the R Square gave a value of 13.9% percent, this means that the model (training) explained about 13.9% percent of the variance in perceived efficiency.

Table 4.3.3.8: ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	255.261	1	255.261	21.555	.000 ^b
	Residual	1586.850	134	11.842		
	Total	1842.110	135			

a. Dependent Variable: Total efficiency

b. Predictors: (Constant), Total training

Source: Author Fieldwork Computation, 2018.

Also, Table 4.3.3.8: ANOVA, shows that there is variation in the dependent variable with large value of regression sum of squares (255.261) in comparison to the residual sum of squares with value of 1586.850 (this value indicated that the model does not fail to explain a lot of the

variation in the dependent variables). It also shows that the F-test was 21.555 as given in the table above with significance value of 0.000, which is less than p-value of 0.05 ($p < 0.05$), which means that the explanatory variable elements as a whole can jointly influence change in the dependent variable (efficiency). This showed that the model was well specified.

Table 4.3.3.9: Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	15.654	2.231		7.017	.000
1 training	.395	.085	.372	4.643	.000

a. Dependent Variable: efficiency

Source: Author Fieldwork Computation, 2018.

Specifically, the result of regression as contained in Table 4.3.3.9: Coefficients, from the output above there is a positive relationship between training and efficiency such that a unit rises in training induced about .385 unit rise in efficiency which was statistically not significant at 1 percent going by the p value (.000). Based on the result, the null hypothesis is rejected, while the alternative hypothesis is accepted. Thus, Training have significant effect on efficiency of women under Fadama programme.

Hypothesis four

Ho₄ Training has no significant impact on SMEs growth of women under Fadama programme.

Table 4.3.3.10: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.215 ^a	.046	.039	2.72253

a. Predictors: (Constant), Total training

b. Dependent Variable: Total Growth

Source: Author Fieldwork Computation, 2018.

The result of the regression as contained in Table 4.3.3.10: Model summary, shows that the R Square gave a value of 4.6% percent, this means that the model (training) explained about 13.9% percent of the variance in perceived growth.

Table 4.3.3.11: ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	48.273	1	48.273	6.513	.012 ^b
	Residual	993.227	134	7.412		
	Total	1041.500	135			

a. Dependent Variable: Total growth

b. Predictors: (Constant), Total training

Source: Author Fieldwork Computation, 2018.

Also, Table 4.3.3.11: ANOVA, shows that there is variation in the dependent variable with large value of regression sum of squares (48.273) in comparison to the residual sum of squares with value of 993.227 (this value indicated that the model does not fail to explain a lot of the variation in the dependent variables). It also shows that the F-test was 6.513 as given in the table above with significance value of 0.012, which is less than p-value of 0.05 ($p < 0.05$), which means that the explanatory variable elements as a whole can jointly influence change in the dependent variable (growth). This showed that the model was well specified.

Table 4.3.3.12: Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	22.286	1.765		12.628	.000
	Training	.172	.067	.215	2.552	.012

a. Dependent Variable: growth

Source: Author Fieldwork Computation, 2018.

Specifically, the result of regression as contained in Table 4.3.3.12: Coefficients, from the output above there is a positive relationship between training and growth such that a unit rises in training induced about .172 unit rise in growth which was statistically not significant at 1 percent going by the p value (.012). Based on the result, the null hypothesis is rejected, while the alternative hypothesis is accepted. Thus, Training has significant impact on SMEs growth of women under Fadama programme.

4.4 Discussion of Results

This section highlights the findings of the results of the tested hypotheses.

As a result of the outcome of the analysis, the Null Hypothesis (H_{01}) is accepted on the basis that the sig value is 0.291 which is far greater than 0.05 ($p < 0.05$). Hence the alternate hypothesis is rejected, which is financing does not have significant relationship on the efficiency of women under Fadama programme.

The result of hypothesis two revealed that the null Hypothesis should be accepted while we reject the alternate hypothesis that states financing has no significant impact on SMEs growth of women under Fadama programme. On the basis that the sig value is 0.199 which is far greater than the p value which is 0.05 ($p < 0.05$).

The result of hypothesis three implies that, the Null Hypothesis (H_{01}) was rejected on the basis that the sig-value is 0.000 which is far less than 0.05 ($p < 0.05$). Hence the alternate hypothesis is accepted, which implies that training have significant effect on efficiency of women under Fadama programme.

The result of hypothesis four revealed that the null Hypothesis should be rejected while we accept the alternative hypothesis which states that Training has significant impact on SMEs growth of women under Fadama programme. On the basis that the sig-value is 0.012 which is far less than 0.05 ($p < 0.05$).

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1: Summary

The broad objective of this study is to assess the Impact of Government Intervention Scheme on Entrepreneurship development: Evidence from women beneficiaries under Fadama III programme in Bida Local Government Area of Niger state, Nigeria.

Hypothesis one presents an alternate hypothesis, which is financing does not have significant relationship on the efficiency of women under Fadama programme. The result from the test of hypothesis goes in line with the findings of Agbarevo and Okwoche(2014) where they conduct a study, the result indicate Increase in yield translates into increase in income. Hence, helping farmers to meet their financial needs since finance seems to be the greatest limiting factor in rural agriculture as the farmers are no longer traditional but lack mainly financial resources.

Hypothesis two revealed that the null Hypothesis should be accepted while we reject the alternative hypothesis that states financing has no significant impact on SMEs growth among women under Fadama programme. On the basis that the sig-value is 0.199 is far greater than 0.05 ($p < 0.05$). Empirically, this is supported by a recent research study by Doepke and Tertilt (2014) on women's economic empowerment and economic growth suggests that the money in the hands of mothers (as opposed to fathers) increases expenditures on children. The authors' further argue that this, however does not necessarily mean that giving money to women is a good development policy, but training transfers to women may be beneficial or risky to growth depending on the nature of the production function.

Hypothesis three revealed that Training have significant effect on efficiency of women under Fadama programme. The result of hypothesis three implies that, the Null Hypothesis (H_{01}) was rejected on the basis that the p-value is 0.000 which is far less than 0.05 ($p < 0.05$). Hence the alternative hypothesis is accepted, which implies that training have significant effect on efficiency of women under Fadama programme. Boluwaji(2014) conducted a study, the result showed that the Fadama Women Farmers perceived the Fadama project as a better extension approach employing a Community Driven Development approach. This approach emphasis on training, financing and community participation as key ingredient in Fadama intervention

program. The study also reveals that Fadama Women Farmers rated the Fadama III Project high as they strongly agreed with all the statements that community driven development has all the features of Participatory.

Hypothesis four revealed that Training has significant impact on SMEs growth of women under Fadama programme. The result of hypothesis four revealed that the null Hypothesis should be rejected while we accept the alternative hypothesis which states that Training has significant impact on SMEs growth of women under Fadama programme. On the basis that the p-value is 0.012 which is far less than 0.05 ($p < 0.05$). This result is in line with the study of Danida (2014) in an impact study following a donor-supported extension program in four Indian states showed that training benefited women both economically and socially, thus, findings from the study supports that regular training from the Fadama III project is needed for women empowerment as well as attaining household food security in the study area.

5.2: Conclusion

Based on the findings of this study, the following conclusions were made: the intervention programs has deep economic impact on the beneficiaries as it had significantly increased their means of livelihood including their entrepreneurship skills and orientation. This suggests that, the resources, capacity building training and services provided on the use of farm inputs by Fadama III project have gone a long way in improving their standard of living and thereby stimulating national development by reducing unemployment or moderately mitigating high level of poverty in rural areas. The basis of the poverty indices of the participants, the scope of subsequent phases and disbursement should be expanded to accommodate more willing food crop farmers. Economic analysis of the projects revealed that, they were all economically viable and the insight assessment clearly revealed that, all the projects were sustainable. Empirically, women beneficiaries in Fadama III Programme were highly empowered, meaning that the Fadama III Programme had played a positive role in their lives.

5.3: Recommendations

The study recommends the following:

That Fadama III approach should be empowered by government at all levels and every development partners in their quest for poverty reduction and rural development. It is further recommended that no efforts should be spared by federal, state, LGAs and indeed, the

beneficiaries from promptly payment of their respective counterpart funds to forestall unnecessary delays in project execution and smooth running of supervising agencies.

- i. Training was positive and significant to women beneficiaries in Fadama programme. Hence, there is need for more provision and strengthen using facilitators or extension agents by research establishments for continuity of purpose towards accomplishing the desired aim and objective.
- ii. Access to credits was positively and significantly to women beneficiaries. Therefore, women beneficiaries should be given more assistance to obtain more credit facilities through financial institutions and Non-Governmental establishments by reducing bank loans.
- iii. There should be effective and efficient formulation of policies and programmes for the development and channeling of entrepreneurial talents towards the overall development of the nation. The government should do through regular training and retraining of women to fully appreciate the importance of entrepreneurship through FADAMA III intervention schemes
- iv. Government should as a matter of policy endeavor to establish parastatal that ensures successive government programmes on entrepreneurship continue with a change of government. And as a matter of fact should also create an environment that is conducive for entrepreneurial activities.

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