

ANALYSIS OF IMPACT OF FADAMA III ADDITIONAL FINANCING (AF1) ON BENEFICIARIES INCOME AND POVERTY ALLEVIATION IN ABUJA, FEDERAL CAPITAL TERRITORY, NIGERIA

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Abstract

The study assessed the impact of Fadama III AF1's interventions on income and poverty alleviation of beneficiaries in Abuja Federal Capital Territory. A sample of one hundred and fifty respondents among the beneficiaries was drawn using multistage sampling technique. Descriptive and simple percentage was used to analyze the data. The sampled respondents were majorly males that represent 72% in their middle age-group, about 78% of them had western education. Farming was the major occupation among respondents (70%). Fadama III AF1 supported farmers with improved seed varieties, fertilizers, agrochemical, water pump, sprayer, advisory services and capacity building training. Although, the output translated to increased income and poverty alleviation among the beneficiaries, there is room for improvement, because the Fadama users are yet to operate at their full capacity. Based on these findings, the following recommendations were made: there is need to invest more on some infrastructural facilities as well as human resources development; for food supplies to remain stable and secured increase in income, there must be considerable improvement in agricultural technologies in order to increase crop yields, and organized market for the farmers to have stable price index for their produce.

Keywords: Impact, Fadama III AF1, Poverty alleviation, financial intermediation.

Introduction

In spite of Nigeria's vast natural and human resources endowment, Gross Domestic Product per capita has remained low with high rate of unemployment, low utilization of industrial capacity and high dependence on agriculture by majority of her citizens. These are attributes of poverty and poor development (Jhingan, 2005).

The World Bank (1996) described poverty in Nigeria as "widespread and severe" and blamed it on the low productivity of farmers. In terms of employment, agriculture remains the mainstay of Nigerian economy contributing about 42.0% to total GDP and employs more than 57.0% of the working population. Thus any policy measure aimed at alleviating poverty must take agriculture and rural development more seriously.

The Fadama III Project was originally approved by the Board on June 1, 2008. The parent International Development Association Credit of US\$250 million became effective on

March 23, 2009 and the closing date was December 31, 2013. The project also benefited from an additional financing (AFI) of US\$200 million that was approved by the Board on June 28, 2013 and became effective on October 21, 2013. As part of the AF1 restructuring, the closing date was extended to December 31, 2017 (World Bank, 2016).

The Project Development Objective (PDO) of the parent project is to increase the incomes of the users of land and water resources on a sustainable basis. Specifically, the AF1 is to increase the income of users of land and water resources anchored on cassava, rice, sorghum and horticulture crops value chains in selected states with comparative advantage and link them to organized market including the selected states when established on a sustainable basis.

Since 1993, the World Bank through National Fadama Development Project has been supporting Nigerian farmers by helping to empower communities and strengthen agriculture development in states throughout the country. Now, with additional funding recently added to the third phase of the project, farmers are poised to turn subsistence farming into profit businesses (World Bank, 2015).

With \$200 million disbursed, new generations of business-oriented agropreneurs are emerging, giving farmers a new way to feed their families and earn an income. With increase in yield per hectare, quality products, availability of ready markets with good pricing guaranteed, farm business seems brighter and brighter in Nigeria.

The project focused on support to value chains of cassava, rice, sorghum and horticulture in six states: Kogi, Niger, Kano, Lagos, Anambra, and Enugu. The six states served as hubs of [Staple Crops Processing Zones](#) (SCPZs), while surrounding states served as catchment areas to feed the processing zones. The 36 states of the federation and FCT eventually participated in the programme. However, not all states benefitted fully from the Additional Financing Loan that was received from the World Bank. Temporal and spatial differences in project implementation are known to yield varying outcomes on participants. Therefore, it is important to assess the performance of NFDP III additional funding¹ towards poverty reduction in FADAMA communities in Abuja, FCT. This study is designed as an independent assessment to examine the impact of the National FADAMA 111 Additional Funding (AF1) on beneficiaries' income and wealth in alleviating their poverty.

The central objective of this study is to examine the impact of Fadama 111 Development Projects -Additional Financing (AF1) on beneficiary's income in FCT. The specific objective is to examine if participating in Fadama development project leads to economic empowerment and reduction in poverty among users in FCT.

Data for the study were cross-sectional and collected mainly from primary and secondary sources. The primary data were obtained by the use of structured questionnaire. Equally, personal interviews were conducted. For the secondary data, text books, journals conference/seminar papers, newspapers, internet facilities and publications of Fadama coordinating offices were source of information for the study. The area of study for the research work was the ten (10) Fadama Development Areas of Abuja, FCT: Abuja Municipal, Karshi, Bwari, Kuje, Rubochi, Gwagwalada, Kwali, Wako/Ashara, Abaji and Yaba. The sample size for the three Fadama Development Areas adopted for the study was 150 respondents, randomly selected. The three Fadama Development Areas selected was based on their comparative advantage over others. Yaba Fadama Development Area was used

for crop value chain on rice with 70 respondents, Kwali Fadama Development Area was used for cassava value chain with 30 respondents, and Gwagwalada Fadama Development Area was used for crop value chain on sorghum with 50 respondents. Descriptive and simple percentage was used in this study to analyze the data.

Review of Related Literature

Poverty Alleviation

Nigeria being the largest Black Country in the world with population of over 180 million people is one of the countries suffering from the global phenomenon called poverty. Sahara Reporters (2018) reported that Nigeria has already overtaken India as the country with the largest number of extremely poor people in year 2018. National Bureau of Statistics (2019) puts the rate of unemployment in Nigeria at 33.5%, majority of who are young secondary and university graduates.

Poverty as a national problem was declared in 1986, even though poverty alleviation programmes had been in place dating back to 1947 (Alani, 2000). Some of the poverty alleviation programmes/strategies include: Commodity Board (CB) 1947, Nigeria Entrepreneurship Development Work for Yourself (EDWY) 1971; National Accelerated Food Development Programme (NAFDP) 1972; Nigeria Agriculture and Cooperative Bank (NACB) 1978; River Basin Development Authorities (RBDA) 1964; National Accelerated Food Production Project (NAFPP) 1980; National Directorate of Employment (NDE) 1986; Better Life for Rural Women (BLRW) 1987; Directorate for Social Mobilization (MAMSER) 1987; Family Support Programme (FSP) 1994; Family Economic Advancement Programme (FEAP) 1997 among others. The most current poverty alleviation programmes in Nigeria under present administration are Trader moni, Market moni, and Unconditional Cash Transfer. Adamu (2000) states that:

Contented to alleviate or minimise the hydra-headed human problem known as poverty, successive government have rolled out various socio-economic programmes but they have not really changed the Nigerian society for the better. The irony of the situation, it is understood, is that with each passing year, the problem of poverty takes a more devastating dimension than when it was previously taken on (Adamu, 2000:20).

According to Oyefeso (2002: 20), “as lofty though the government’s poverty alleviation programme conception may be, its ultimate worth would eventually be determined by how faithfully and transparently its implementers are willing to carry out this sacred populist mandate”. Tunji (2000:10) opined that, so far, the project implementation is lamentable and sold out, which unless checkmated immediately avails no benefits to the target person nor fulfill planned objectives. It is as a result of this sympathetic situation that some writers like Olaniyi (2001) describe formulation and implementation of government policies as “prime measures meant only to solve urban elite problems because it is elitist in nature and implementation”. To others, the policies are not comprehensive packages as they failed to address themselves to the yearning and aspirations of the common people. The policies are inconsistent as the government itself. FCT as the Capital of Nigeria does not have any special Poverty Alleviation Programme on its own other than those implemented at the national level.

National Fadama Development Project 111 (AF1)

According to FRN (2013), Fadama 111 (AF1) project has six (6) components that are enjoyed by the beneficiaries. They include:

Component 1: Capacity Building, Communications and Information Support

The AF will upscale capacity of farmers especially in the area of contracting for inputs and output supply to the processing firms who will be in an out-grower contract with the farmers, mobilization of farmers for group formation based on targeted value chains, identification of business plans, training of facilitators and Extension Agents (EAs) both in public and private sectors.

In addition, strengthening existing ADP ICT centers and linking it with ICT platform of NAERLS, provision of media vans, undertaking farm broadcasts, production programme, and partnership with Ministry of Information/existing communication agencies, will be undertaken.

Component 2: Small-Scale Community-Owned Infrastructure (SCI)

The major focus of this component will be limited to small-scale irrigation facilities for those farmers that may have their farms in areas adjoining the SCPZs and which do not benefit directly from the irrigation facilities to be made available on the site through the AF. There shall also be adequate provision of roads and other infrastructure such as electricity.

Component 3: Advisory Services and Input Support and GES Scheme

The input support component of the parent project was retained since farmers that will be participating in the SCPZs might need more than the quantity of inputs that the GES can supply. This is to ensure that input availability at the right price does not restrict farmers' production. In addition, it was suggested that the current matching grant of 50-50 be maintained for all kinds of inputs to be procured in the Fadama-AF. On mechanization, the provision of additional tractors will have to be undertaken by Fadama-AF since GES is planning to provide 5 to 10 tractors per SCPZ with the necessary in-built maintenance which fixes the fertilizer sector by directly linking farmers with the fertilizer service providers.

Component Four: Support to the ADPs and Adaptable Research and on Farm Demonstrations

Support to the ADPs and Adaptable Research and On-farm Demonstrations is the crux of component four. Mission noted the key roles of extension in agriculture and for the Additional Financing of Fadama. The extension intervention will be integrated SCPZs, as pilot extension sub-projects, rather than the revival of the entire extension arm of the ADPs. Hence, additional financing will ensure adequate extension delivery at the SCPZs through support for capacity building, strengthening the capacity of ADPs to deliver advisory services (training, revised curricular, incentives, quality control), ability to set professional standards, register, certify, monitor service providers and to serve as farmers' call center and manage internet based information linked to SMS service with a feedback loop to call center (public sector delivering content, while private telecom operators providing service). It emphasized

the use of ICT and mobile-based interventions and other interventions such as farmers' field and business schools.

In addition, the Fadama-AF will support key activities that can give quick wins nationally. This is to be done by prioritization of activities into the short, medium and long term ones. Also, the integration of KVK-REFILS in selected zones will be enhanced to coordinate the scaling up of on-farm demonstrations and seed multiplication through the farmers' field school (FFS) approach.

Component 5: Acquisition for Individual FUGs/EIGs Assets

The fifth component will involve the acquisition of production assets that are critical to the production of farmers. Mission felt that farming equipment and tools such as sprayers, water pumps, bull for traction, power tillers; and storage facilities for both produce and inputs should be eligible for funding. Since this is going to be CDD, other productive assets might be required by the farmers in the course of implementation.

Component 6: Project Management, Monitoring and Evaluation

The current monitoring and evaluation systems being used in the Fadama-III projects require little modification to suit the targeted SCPZs' activities. Essentially, the processes in the AF are similar to those in the parent projects. The only difference now is the specialization of location and value chain per SCPZ. The implication is that there is no multiplicity of activities as compared with the current Fadama projects. Taking cognizance of the impacts of climate change, annual studies will have to be done on soil and water quality which directly impacts on crop production. There shall be adequate effluents and solid wastes monitoring programmes, wastes conversion to renewable energy schemes etc.

Theoretical Framework

This study is anchored on financial intermediation theory that has link with financial freedom.

Theory of Financial Intermediation

Financial intermediation is the act of providing funds to those economic entities that can put them into the most productive use. The scholars associated with this theory include Schumpeter (1934), Goldsmith (1969), McKinnon (1973) and Shaw (1973). Empirical studies have established the relationship that exists between financial intermediation and economic growth. Vein, Greenwood and Jovanovich (1990) observed that financial development can lead to rapid growth. In a related study, Bencivenga and Smith (1991) explained that development of banks and efficient financial intermediation contributes to economic growth by channeling savings to high productive activities and reduction of liquidity risks that can lead to growth. Based on this assertion, this study adopted the theory in examining the impacts of FADAMA111 Additional Funding on beneficiaries' income and poverty alleviation in Abuja, Federal Capital Territory, because it has to do with the act of providing funds to economic entities that include Fadama Components.

Empirical Review

Olaolu, Akinagbe, and Agber (2010) examined the impact of National Fadama Development Project Phase 11 on poverty and food security among rice farming beneficiaries in Kogi State in Nigeria using descriptive statistics. The study found out that, Fadama project had an appreciable impact on poverty reduction of the farmers by a change in the poverty incidence by 66.8% and 96% change in the poverty depth

Agwu and Abah (2009) used multistage sampling to investigate the attitude of farmers toward cost-sharing in the second National Fadama Development Project in Kogi State of Nigeria. It was discovered that the majority of the farmers had favorable attitude toward cost-sharing of the Fadama 11 implementation and monitoring activities were very low except in the areas of financial management, maintenance of Fadama investment and proffering conflict mitigation measures.

Ugwumba and Okechukwu (2014) examined the performance of Fadama 111 user groups crop farmers at mid-term in Southeast Nigeria using descriptive statistics and ordinary least square multiple regression analyses. The study found out that, distance to market, farm size, extension visits and productive resources, significantly influenced income, while education, age, availability of several infrastructure, family size, gender and farming experience, were not significant.

Eze, (2014) examined the impact of National Fadama 111 Development Project Financing on socio-economic growth in Ebonyi State using content analysis. It was discovered that counterpart contribution by Ebonyi State government has significant effect on socio-economic development of Ebonyi State and that there is long run correlation between counterpart contribution by Local Government Areas of Ebonyi State and socio-economic development of the state. This means that National Fadama 111 Development Project Financing has made some appreciable socioeconomic impacts on the economic development of Ebonyi State. The findings of Eze (2014) and other studies above, show that, National Fadama 111 Development Project Additional Financing has made some appreciable socioeconomic impact on the income and poverty alleviation of beneficiaries in FCT.

Data Analysis and Discussion of Findings

Table 1: Socio-Economic Distribution of the Respondents

Variables	Value Chain of Crops							
	Rice n=70		Cassava n=30		Sorghum n=50		Total n= 150	
	Frq	%	Frq	%	Frq	%	Frq	%
GENDER								
Male	51	72.86	16	53.38	41	82.0	108	72.0
Female	19	27.14	14	46.67	9	18.0	42	28.0
AGE RANGE(YRS)	Frq	%	Frq	%	Frq	%	Frq	%
18-35	18	25.71	5	16.67	9	18.00	32	21.33
36-55	30	42.86	18	60.00	28	56.00	76	50.67
56 & above	22	31.43	7	23.33	13	26.00	42	29.09
HOUSE HOLD SIZE	Frq	%	Frq	%	Frq	%	Frq	%
2-5	18	25.71	5	16.67	9	18.00	32	21.33
6-10	10	14.29	11	36.67	7	14.00	28	16.67
11-15	14	20.00	10	33.33	14	28.00	38	25.33
16 & above	28	40.00	4	13.33	20	40.00	52	34.67
MARITAL STATUS	Frq	%	Frq	%	Frq	%	Frq	%
Married	42	70.00	24	80.00	43	86.00	109	72.67
Single	16	22.86	2	6.67	2	4.00	20	13.33
Widow	8	11.43	2	6.67	3	6.00	13	8.67
Divorced	4	5.71	2	6.67	2	4.00	8	5.33
LEVEL OF EDUC.	Frq	%	Frq	%	Frq	%	Frq	%
Non Formal	9	12.86	8	26.67	16	32.00	33	22.00
Primary	13	18.57	11	36.67	18	36.00	42	28.00
Secondary	36	51.43	9	30.00	10	20.00	55	36.67
Tertiary	12	17.14	2	6.67	6	12.00	20	13.33
OCCUPATION	Frq	%	Frq	%	Frq	%	Frq	%
Farming	58	72.86	18	60.00	36	72.00	105	70.00
Civil Service	8	11.43	4	13.33	10	20.00	22	14.67
Trading	11	15.71	8	26.67	4	8.00	23	15.33

Source: Field work February, 2020

Table 1 above presents the socio-economics distribution of the sampled beneficiaries. The result revealed that 72.00% of the whole respondent across the value chain crops that form

the majority were male while females account for 28.00% of the total respondents. The results further show that 50.57% of the respondents belong to the age group of 36 - 55 years that form the highest group of respondents. The respondents that are married represent 72.67% of the respondents, and the household with 16 and above members that represented 34.67% formed the highest group of respondent. Educational background of the respondents revealed that 36.67% had Secondary forms of education where about 13.33% had tertiary level education while, 28.00% had primary and 22.00% had non-formal forms of education. Occupational distribution revealed that farming is the major form of occupation representing 70% of the respondents, followed by trading that accounts for about 15.33% and civil service 14.67% of the respondents. The major crops grown among respondent are sorghum, rice, cowpea, cassava, and some other vegetable. Support from Fadama III AF1 project is a means of empowerment of participants and is therefore believed that empowerment through agricultural intervention is one of the most sustainable solutions to addressing the problems of poverty (Mustapha, Abdullahi, & Yusuf, 2018). The implication of the socioeconomic parameter of the households; age, educational level, marital status, household size, etc. is that, it has impacted on income and poverty alleviation of the FADAMA 111 AF1 beneficiaries.

Table 2: Inputs Benefited From Fadama III (AFI): Respondents Based on Crop Value Chain

S/ N	Support Received	Rice Farmers n=70		Cassava Farmers n=30		Sorghum Farmers n=50		Total n=150	
		Frq.	%	Frq.	%	Frq.	%	Frq	%
1	Improved Seeds/Stem	68	97.14	30	100.00	50	100.00	148	98.67
2	Agro Chemical	68	97.14	24	80.00	50	100.00	122	81.33
3	Fertilizers	68	97.14	0	0	50	100.00	118	78.67
4	Water Pump	29	41.43	0	0	0	0	29	19.33
5	Tube Well	0	0	0	0	0	0	0	0
6	Sprayer	68	97.14	24	80.00	45	90.00	137	91.33
7	Advisory Service	70	100	30	100.00	50	100.00	150	100.00

Source: Field work (February, 2020)

Table 3 presents the kinds of supports received by the sampled respondents. Fadama III AF1 supported beneficiaries with input, productive assets as well as enhanced their capability in the adoption and utilization through training and advisory services on production and group management. The results revealed that about 98.67% of the respondents benefited with

improved seed varieties of rice, sorghum and cassava stem, about 81.33% and 78.67% were supported with agrochemicals like pesticides and fertilizers, while 19.33% and 91.33% benefited water pumps and sprayers respectively, and 100% that represent the entire respondents benefited with advisory services.

Table3. Impact of Intervention on Rice, Sorghum, and Cassava Output on Beneficiaries Income and Poverty Alleviation

Source: Field work (February, 2020)

Variables	Obs Frq.	Before Inter (kg)	After Inter (kg)	Differences (N/kg)	% Diff
Rice Output in (kg) Income : Price Index (N150 per kg)	70	84,000	224,000	140,000	166.67
		12,600,000	33,600,000	21,000,000	166.67
Sorghum Output in (kg) Income : Price Index (N120 per kg)	50	68,300	104,400	36,100	52.86
		8,196,000	12,528,000	4,332,000	52.86
Cassava output in (kg) Income : Price Index (N32 per kg)	30	450,000	1,125,000	675,000	150
		14,400,000	36,000,000	21,600,000	150

Table 3 presents the point estimates of rice, sorghum, and cassava output and income of beneficiaries before and after the intervention. The results revealed that beneficiaries realized about 84 tons of rice on the average per hectare annually in Yaba Fadama Development Area of FCT before the intervention, and about (224,000kg) output, almost doubled after the intervention. This accounts for about 166.67% increase in output. Sorghum output before intervention in Gwagwalada Fadama Development Area stood at 63.3 tonnes (63,300kg) on the average per hectare annually before intervention and increased to about 104,400kg after intervention. This accounts for about 52.86% increase in output. Cassava output before intervention in Kwali Fadama Development Area on the average per hectare annually before intervention stood at 450 tons (450,000kg) and increased to about 1,125,000kg after intervention. This accounts for about 150% increase in output. The result on gross income earned from rice, sorghum, and cassava value chain by beneficiaries revealed on table 3 are N12,600,000, N8,196,000, and N14,400,000 respectively before the intervention and rose to N33,600,000, N12,528,000, and N 36,000,000 respectively after the intervention. This accounts for gross income differences of N21, 000,000, N4, 332,000, and N 21,600,000 respectively after the intervention. This shows that there is significant increase in the income of beneficiaries after intervention in all the crops value chain in FCT.

Relating these findings to the financial intermediation theory that states that efficient financial intermediation contributes to economic growth by channeling grants and savings to high productive activities, the researcher argued that relationship exists between financial intermediation and economic growth; participating in Fadama development project leads to economic empowerment and reduction in poverty among users in FCT.

Conclusion

The intervention was found to have increased the output of rice, sorghum, and cassava in FCT when compared with the output before the intervention. Also, the success stories from the beneficiaries confirm that the intervention they received led to increase in their productivity that translates to increase in income, and food security. Engineer Muideen and Engineer Olorunsegun both of the FCT Fadama Coordinating office Gwagwalada confirmed the stories of the beneficiaries. Those beneficiaries were better off after intervention. The output difference tends to be highly statistically significant. Invariably, the output translates to increased income among the beneficiaries after intervention. The intervention has impacted on the food security status of beneficiaries by sustaining rice, sorghum, and cassava value chain; increased their income and alleviated their poverty.

Recommendations

The constraints to the operation of Fadama development project AF1 were administrative and economic in nature. Based on these findings, the following recommendations were made:

1. For food supplies to remain stable and secured there must be sustainable growth in household agricultural output. However, to achieve this there is need to invest more on some infrastructural facilities as well as human resources development. There must be considerable improvement in agricultural technologies in order to increase crop yields.
2. More farmers should be encouraged by agricultural extension agents to participate in the Fadama projects, as this would increase their income and productivity, and reduce the number of poor people in FCT.
3. Financial support could be granted to the farmers for participating in the Fadama project as one of their challenges is economical.
4. The administrative challenges like late disbursement of grants in the operation of the Fadama III project should be looked into by the government and donor agencies, as this will facilitate the smooth operation of the future projects.

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