

**INFLUENCE OF FADAMA II PROJECT ON THE SOCIO-ECONOMIC
STATUS OF BUSINESS EDUCATION GRADUATES BENEFICIARIES
IN KADUNA STATE**

BY

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DECLARATION

I declare that this thesis entitled “Influence of Fadama II Project on the Socio-economic Status of Business Education Graduates (Beneficiaries) in Kaduna state” has been performed by me in the Department of Vocational and Technical Education under the supervision of Prof. M. M. Aliyu and Prof. A.A. Udoh. The information derived from the literature has been duly acknowledged in the text and a list of references provided. No part of this thesis was previously presented for another degree in any University.

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CERTIFICATION

This thesis entitled “Influence of Fadama II Project on Socio-economic Status of Business Education Graduates (Beneficiaries) in Kaduna State” by Iliya Yashim KAMBAI meets the requirements governing the award of the degree of Master of Education of Ahmadu Bello University, Zaria, and is approved for its contribution to knowledge and literary presentation.

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DEDICATION

This work is dedicated to Almighty God, and to late Rev. Bako Yashim and late Mr Musa K. Yashim.

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ABSTARACT

It was observed that some unemployed and underemployed business education graduates participated in the fadama II project in order to alleviate their poor economic condition. The study was, therefore, intended to assess the extent to which the project influenced the socio-economic status of the business education graduates who participated in the project in Kaduna state. To achieve the purpose, four research objectives were drawn up and four research questions posed by the study, while four null hypotheses were tested at 0.05 level of significance. Literature and empirical studies were reviewed. The reviewed studies stressed positive impact of the project on the users in the study areas. Nevertheless, the reviewed studies did not examine the influence of the project on business education graduates who participated in the project as a result of their enterprising and quest to combat poverty and be self-reliant. Descriptive research design was adopted for the study. A sample of 1158 (20%) was drawn from a target population of 5,791 business education graduates beneficiaries of the project. Multistage sampling technique was used for drawing the sample from each of the local government areas. The instrument for the study was structured questionnaire. Frequency counts and percentages were used to analyze the demographic data of the respondents while weighted scores and mean were used to answer the research questions. Pearson Product Moment Correlation was used to test the hypotheses at 0.05 levels of significant. The test of hypotheses showed that there was significant influence of the criteria set for participation in fadama II project on the level of participation of business education graduate in the project; there was significant influence of the fadama II project on the level of income, social status, and quality of life of the business education graduates who participated in the project in Kaduna state. The study found that the criteria for participation in fadama II project were not biased against business education graduates; rather they were open to all so long as one belonged to a registered cooperative society in the fadama II area. The study also found that the incomes and savings of the business education graduates beneficiaries increased significantly; that enabled them to pay their children's school fees, built houses and invest in other businesses. It also revealed that their social statuses improved as a result of their participation in the project; they gained respect and recognition in their communities. It also showed that the quality of life of the business education graduate beneficiaries increased significantly as a result of their participation in the project; this manifested in their purchase of electronics, furniture, good diet and giving good education to their children. From the findings, it was concluded that the unbiased criteria for participation in fadama II project influenced the participation of a good number of business education graduates in the project; consequently, their levels of income, social status and quality of life improved. This in turn led to increase in their purchasing power and standard of living. It was recommended among other things that more awareness should be created in order to have more graduates enrolling for such poverty reduction programmes to combat poverty and unemployment in the country.

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LIST OF ABBREVIATIONS

ADB	Agricultural Development Bank
ADP	Agricultural Development Project
ADPEC	Agricultural Development Project Executive Committee
APA	American Psychological Association
BEGB	Business Education Graduate Beneficiaries
BLP	Better Life Programme
CDD	Community Driven Development
DFRRI	Directorate of Food, Roads and Rural Infrastructure
FAO/UN	Food and Agricultural Organization of the United Nations
FCA	Fadama Community Association
FEAP	Family Economic Advancement Programme
FRUG	Fadama Resource User Groups
FSP	Family Support Programme
FUG	Fadama User Group
GDP	Gross Domestic Product
GRP	Green Revolution Programme
HDI	Human Development Index
HND	Higher National Diploma
KADP	Kaduna state Agricultural Development Project
LDP	Local Development Plan
LFDC	Local Fadama Development Committee
LGA	Local Government Area

LGC	Local Government Council
NACB	Nigeria Agricultural and Cooperative Bank
NFDO	National Fadama Development Office
NFDP	National Fadama Development Programme
NAFPP	National Accelerated Food Production Programme
NCCE	National Commission for Colleges of Education
NCE	Nigeria Certificate in Education
NFDC	National Fadama Development Committee
NSPFS	National Special Programme on Food Security
OFN	Operation Feed the Nation
OND	Ordinary National Diploma
PCU	Project Coordinating Unit
PIM	Programme Implementation Manual
RBDA	River Basin Development Authority
RIDS	Rural Infrastructure Development Scheme
RTEP	Root Tuber Expansion Programme
SD	Standard Deviation
SES	Socio-economic Status
SFDO	State Fadama Development Office
SPC	State Project Coordinator
SSC	Senior School Certificate
UNDP	United Nations Development Programme
UNECA	United Nations Economic Commission for Africa

DEFINITION OF TERMS

Fadama:	A Hausa name for irrigable land – usually low-lying plains.
Fadama project:	A Federal Government/World Bank Project that is aimed at empowering farmers in the rural areas to utilize fadama and other agricultural resources in order to boost their incomes.
Socio-economic status:	The individual or family's economic and social stand in the society.
Business education:	A vocational education programme that equips individuals with functional skills that make them useful in the economy.
Business Education Graduates:	People that have studied business education subjects either at secondary or tertiary institution.

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

Extreme poverty which affects many people worldwide is one of the greatest global challenges today. Many countries of the world, especially in the black continent of Africa, have been suffering from hunger, diseases, and educational set-back, which are clear indicators of poverty and low socio-economic status of the citizens. Nigeria, the supposed giant of Africa, is not an exception. Despite Nigeria's enormous resources and potentials, poverty tends to be widespread throughout the nation. According to the World factbook (2000), Nigeria has been in stagnation and relative decline since 1981, from a per capita Gross Domestic Product (GDP) of US \$1,200 in 1981 to about US \$300 in 2000. In a study conducted by the United Nations Development Programme (UNDP) (2010) on Human Development Index (HDI) for 2001, Nigeria was ranked 142nd out of 196 countries of the world with HDI of 0.40 among the poorest countries; in 1992, 34.1% of the population was below the poverty line; about 70% fell below that line in 2000. This is an indication of downward trend in the standard of living and quality of life of many Nigerians.

The American Psychological Association (APA) (2007) describes socio-economic status (SES) as an intersection of education, occupation and income which determines the social standing or class of an individual or group. Socio-economic status is a fundamental determinant of human functioning across the lifespan, including development, well-being, and physical and mental health. However, these social distinctions are both complex and dynamic. That is, not only can individuals move up or down the social ladder, but the definitions of, and relations among social classes change over time. Similarly, Boskey

(2009) states that Socio-economic status (SES) is evaluated as a combination of factors including income, level of education and occupation. It is a way of looking at how individuals or families fit into society using economic and social measures that have been found to impact on individuals' health and well being. Socio-economic status and health are closely related, and SES can often have profound effect on a person's health due to differences in ability to access health care as well as dietary and other lifestyle choices that are associated with both finances and education. One's socio-economic status is greatly influenced by the economic activities he engages himself in.

Uschi (2004) stated that, in purely economic terms, people living in extreme poverty manage on less than one US dollar a day. Commenting on this, Ursula (2004) stated that in order to tackle poverty problems, it is necessary to take comprehensive action and to rely on effective cooperation of different sorts that channel resources in such a way that makes it easier to build human capacities to promote indigenous development processes and the possibility of fully participating in the all-inclusive and democratic development of the nation.

The main feature of poverty in indigenous communities is the historical situation that deprives them of several resources necessary to ensure physical survival and the right to a socio-cultural development of their own. The prevailing social discrimination, according to Ursula (2004), has yielded submissiveness, lack of self-esteem, and shortage of technological knowledge and inter-cultural education tools. The absence of these factors makes it difficult for a large part of the indigenous population to escape by their own effort from the poverty in which they live. Poverty is not a new phenomenon; it has persisted over a long period at different historical junctures or epochs and is manifested in different forms

and magnitude. The nature of poverty may be in food shortages, caused probably by infertile land or soils leading to low productivity or by natural disasters like drought, pests, diseases and other forms of ecological crises. The socio-economic status of those suffering from poverty is generally low and needs to be remedied in order for them to enjoy good quality of life.

In view of the prevailing poverty condition of the people, the Federal Government of Nigeria in collaboration with the World Bank introduced, among other measures, the Fadama Project as an intervening tool to the prevailing poverty in the country. Ghanem (2005) described the Fadama Project as “one of the important projects that have been supported in Nigeria”, noting that, “it is aimed at fighting poverty”. The National Fadama Development Project (NFDP) II was co-funded by the World Bank and the African Development Bank, (ADB) to the tune of 100million and 30million US dollars respectively. The Fadama II Project Implementation Manual (PIM) (2004) reported that fadama II was coordinated at the state level by the State Fadama Development Offices (SFDOs) housed at the Agricultural Development Projects (ADPs). The source stated further that farmers (project potential beneficiaries) are encouraged to form economic activity specific groups referred to as Fadama Resource User Groups (FRUGs). These groups are to be the basis for support under the project. ADP extension agents, who are communicators of change, were contracted as project facilitators. According to the National Fadama II Project Implementation Manual (PIM) (2004), eighteen states of the federation participated in the Fadama Phase II and they include Adamawa, Bauchi, Gombe, Imo, Kaduna, Kebbi, Niger, Lagos, Ogun, Oyo, Taraba, Kogi, Katsina, Jigawa, Plateau, Kwara, Borno and the Federal Capital Territory, FCT, Abuja.

The NFDP phase two was initiated in order to consolidate on the achievements and expand the size and scope of the first phase of the project which had the broad objective of improving the quality of life of the rural dwellers by ensuring all year round production of crops in areas that depend directly or indirectly on fadama resources (PIM, 2004). Fadama phase one had helped in increasing farm yield in crop production but failed to provide support to other economic activities, infrastructure and building the capacity of the beneficiaries. The objective of the second phase of the project was to be achieved through the exploitation of shallow aquifers and surface water potentials in each state using tube wells, wash bores and petrol driven technology.

Considering the poverty and unemployment rate in Nigeria, there is the need for individuals to obtain a type of education that would equip them with knowledge and economic understanding in order for them to be highly functional in the economy. This is the objective of business education in the society. It is in line with this that Anao (1986) stated that the aim of business education is the production of manpower who possess the requisite knowledge, skill and attitude for harnessing other resources and bringing them into co-operative relationship yielding goods and services demanded by society for the satisfaction of their wants and needs. Udoh (2010) opined that the main objective of business education is the preparation of individuals for enterprises as employees or employers. The philosophy behind business education is to prepare its graduates for work and for development of the society; to make them self-employed, self-reliant and self-sufficient. Similarly, Fadama Project is geared towards alleviating the suffering of people from poverty and degradation thereby improving their socio-economic status in Nigeria. It is in this wise that a study such as this was set to investigate the influence of fadama II

project on the socio-economic status of business education graduate beneficiaries of the project in Kaduna state. This study therefore, is out to investigate the influence of fadama II project on the socio-economic status of business education graduates beneficiaries in Kaduna state.

1.2 Statement of the Problem

Considering the laudable objective of fadama project which is geared towards boosting the income and empowerment of the poor, there was little or no record of how fadama II project had improved the socio-economic status of business education graduates who participated in the project in Kaduna State. Besides, there was no record of how business education graduates, as rural dwellers, benefited from the project. Even though fadama II project was not specifically designed for business education graduates, the researcher observed that some unemployed and underemployed business education graduates participated in it in order to alleviate their poor economic condition. Did their incomes increase as a result of their participation in the project? Was there improvement in their social interaction as a result of participation in the project? Was there remarkable improvement in their standard of living and quality of life as a result of their participation in the project? These provoking questions prompted the researcher to seek to investigate the influence of the fadama II project on socio-economic status of the business education graduates who participated in the project in Kaduna state.

1.3 Objectives of the Study

The main objective of this study was to investigate the influence of fadama II project on the socio-economic status of business education graduate beneficiaries in Kaduna State.

The specific objectives of the study were to:

1. assess the influence of the criteria set for participation in fadama II project on the level of participation of business education graduates in the project in Kaduna state.
2. assess the influence of fadama II project on the level of income of business education graduates who participated in the project in Kaduna state.
3. assess the influence of fadama II project on the level of social status of business education graduates who participated in the project in Kaduna state.
4. assess the influence of fadama II project on the level of quality of life of business education graduates who participated in the project in Kaduna state.

1.4 Research Questions

The following research questions were answered in the course of the study:

1. To what extent did the criteria set for participation in the fadama II project influence the participation of business education graduates in the project in Kaduna state?
2. To what extent did fadama II project influence the level of income of business education graduates who participated in the project in Kaduna state?
3. To what extent did fadama II project influence the level of social status of business education graduates who participated in the project in Kaduna state?
4. To what extent did fadama II project influence the quality of life of business education graduates who participated in the project in Kaduna state?

1.5 Research Hypotheses

In line with the Research Questions, the following null hypotheses were tested at 0.05 level of significance:

1. There is no significant influence of the criteria set for participation in fadama II project on the level of participation of business education graduates in the project in Kaduna state.
2. There is no significant influence of fadama II project on the level of income of business education graduates who participated in the project in Kaduna state.
3. There is no significant influence of fadama II project on the level of social status of business education graduates who participated in the project in Kaduna state.
4. There is no significant influence of fadama II project on the level of quality of life of business education graduates who participated in the project in Kaduna state.

1.6 Significance of the Study

The result of this study will be of immense interest and benefit to the government of Kaduna state, Federal government of Nigeria, the World Bank and Business education graduates. The study will reveal the influence of the project on the socio-economic status of Business education graduates who participated in the project in Kaduna state. This will encourage the State and Local Government Areas of Kaduna state to support programmes that will promote development in the state.

Secondly, to the major partners in fadama II project, namely, the World Bank and the Federal Government of Nigeria; it will revealed the extent to which the objectives of the project have been achieved among business education graduates beneficiaries in Kaduna

state. This will serve as encouragement to the sponsors of the project to do more in the fight against poverty.

The result of this study will be of great benefit to the business education graduates as it will encourage other unemployed business education graduates to consider enrolling in agricultural-related projects that are meant to provide employment for the youths in the country. Furthermore, business education graduates that are classroom teachers would be able to enlighten their students on business opportunities that are available in agriculture so that on graduation, those students could explore such opportunities in order to make a living.

1.8 Delimitation of the Study

The study was delimited to business education graduates who participated in fadama II project in Kaduna state between 2004-2009. For the purpose of this study, business education graduates comprised those who have offered business education subjects either at secondary schools or at tertiary institutions.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

This chapter presents the theoretical framework, conceptual framework, and empirical studies that are related to the work. This was done under the following sub-heading:

2.1 Theoretical Framework

2.2 Conceptual Framework

2.3 Historical Development of Business Education in Nigeria

2.4 Business Education and Poverty Alleviation

2.5 Previous Poverty Reduction Programmes in Nigeria

2.6 Emergence of Fadama Development Project in Nigeria

2.7 Review of Related Empirical Studies

2.8 Summary of Reviewed Literature

2.1 Theoretical Framework

This study was based on the theories of poverty upon which poverty reduction strategies are based. These theories on poverty focused on cultural characteristics as a retardant to further development. The theories are: (a) Cultural Characteristic Theory, and (b) Poverty as a Label theory. These theories of poverty were the bases upon which this study was conducted because the National Fadama Development Project was established to combat poverty.

a. Cultural Characteristics Theory of Poverty

Grondona (2000) propounded the cultural characteristics theory. Grondona (2000) was of the opinion that some “cultural factors” (such as the role of the individual in society,

the value placed on work, concepts of wealth, competition, justice and time) and the role of education can be indicators as to whether the cultural environment is favorable or resistant to development. In turn, Harrison (2000) has stated that “values”, like Grondona’s factors, can be indicative of a nation's developmental environment. In addition, Lindsay (2000) stated that the difference between development-prone and development-resistant nations is attributed to mental models which, like values, influence the decisions humans make. Mental models are also cultural creations. Grondona (2000), Harrison (2000) and Lindsay (2000) all argued that without development orientated values and mindsets, nations will find it difficult, if not impossible, to develop efficiently, and that some sort of cultural change will be needed in these nations in order to reduce poverty. Grondona (2000) further claimed that development is a matter of decisions. These decisions, whether favorable to economic development or not, are made within the context of culture. All cultural values considered together create “value systems”. These systems heavily influence the way decisions are made as well as the reactions and outcomes of said decisions. Grondona, Harrison, and Lindsay all stated that at least some aspects of development-resistant cultures need to change in order to allow under-developed nations to develop effectively. According to Grondona (2000), poverty is fueled by cultural characteristics within under-developed nations, and in order for poverty to be brought under control, under-developed nations must move down the development path. The theory relates with this study in the sense that the fadama project has created a conducive and favorable environment for economic development activities in the communities to enable individuals make decisions that will foster production and development of the economy.

b. Poverty as a Label Theory. This theory holds that the way poverty is approached, defined, and thus thought about play a role in its perpetuation. Green, (2006) explained that modern development literature tends to view poverty as an agency. When poverty is described as agency, it then becomes something that happens to people. Poverty absorbs people into itself and the people, in turn, become a part of poverty, devoid of their human characteristics. In the same way, poverty, according to Green (2006), is viewed as an object in which all social relations (and persons involved) are obscured. Issues such as structural failings, institutionalized inequalities or corruption may lie at the heart of a region's poverty, but these are obscured by broad statements about poverty. Apadurai (2004) wrote that the “terms of recognition” which are given the poor are what allows poverty to take on this generalized autonomous form. The terms are “given” to the poor because the poor lack social and economic capital, and thus have little or no influence on how they are represented and/or perceived in the larger community. According to the theorists, poverty becomes something to be eradicated, or, attacked. It is always portrayed as a singular problem to be fixed. When a negative view of poverty (as an animate object) is fostered, it can often lead to an extension of negativity to those who are experiencing it. This in turn can lead to justification of inequalities through the idea of the deserving poor. The negative light in which poverty is viewed, according to Appadurai (2004), does much to ensure little change in the policies of redistribution. The implication of the theory to this work is that poverty is a problem that must be eradicated.

2.2 Conceptual Framework

The conceptual framework will discuss certain concepts that this study is related to. The concepts that will be discussed are: standard of living and quality of life, socio-economic status and business education concepts.

i. Standard of Living and Quality of Life

Standard of living and quality of life are often referred to as economic and social well-being of countries and their residents. Anonymous (2011) explained standard of living as the level of wealth, comfort, material goods and necessities available to certain socio-economic class in a certain geographic area. Wikipedia further explained that the evaluation of standard of living commonly includes factors such as income, quality and availability of employment, class disparity, poverty rate, quality and affordability of housing, affordable access to quality health care, quality and availability of education, and inflation rate. Anonymous (2011) further stated that standard of living is generally measured by standards such as real (i.e. inflation adjusted) income per person and poverty rate. Other measure such as access and quality of health care, income growth inequality, disposable energy (people's disposable incomes ability to buy energy) and educational standards are also used.

Vesan (2011) explained that quality of life is usually conceptualized in terms of the life situation of individuals since it mainly refers to resources, conditions, or evaluation judgment from an individualistic perspective (e.g. being poor, enjoying good health). The quality of life can also be considered as an attribute referring to a society on the whole, to a local community or city. Indeed, this is evident, looking at some aspects such as environmental management (transport, green area, noise and pollution) or the availability and the quality of services provided to the citizens living in a specific area. Allardt (1993)

viewed quality of life from three perspectives-that is quality of life can be achieved by meeting three basic sets of needs; “having”, “loving” and “being”. The ‘having’ dimension of quality of life refers to material needs that define a certain standard of living. It includes the need for economic resources such as income and wealth, housing conditions, employment and working conditions as well as the need for good health and education. This study relates more to the ‘having’ view of quality of life because it investigated more of tangible than intangible achievements of the beneficiaries of the project. The ‘loving’ dimension has to do with the needs for cultivating social relationships, emotional ties with friend, family and kin and more in general the needs for getting easy access to networks. Lastly, Allardt (1993) explained the ‘being’ dimension in relation to needs for integration and participation in society, including participation in important decisions, political activities, opportunities for a meaningful work life, as well as the need to enjoy nature either through contemplation or through activities for personal growth and the full realization of one’s potential.

ii. Socio-economic Status (SES)

Socio-economic status is a fundamental determinant of human functioning across the life span including development, well-being, and physical and mental health. Mangan, (2009) explained that, Socio-economic status (SES) and social class are two terms often used interchangeably to indicate social distinction among individuals. While similar, these terms are not synonymous. Historically, social class has been used to refer to social boundaries that could not be crossed due to conditions from birth (e.g., Caste). However, as societies around the world have advanced, many individuals have gained the opportunity to achieve power beyond their inborn class during their lifetime by acquiring the resources to

move upward. Thus, the concept of socio-economic status became more meaningful since one's social standing could be measured based on his social and economic power at a given stage in his life. The American Psychological Association (APA) (2007) described socio-economic status as an intersecting measurement of education, occupation, and income, which determines the social standing or class of an individual or group. Specifically, various formulae that are comprised of different combinations of these factors determine an individual's socio-economic status. There is, however, no universal measure for socio-economic status and researchers continue to disagree about which formula is the most valid operationalization of this construct. Socio-economic status is a fundamental determinant of human functioning across the lifespan, including: development, well-being, and physical and mental health. However, these social distinctions are both complex and dynamic; not only can individuals move up or down the social ladder, but the definitions of, and relations among social classes change over time. For the purpose of continuity, the term socio-economic status was used in this study to reflect socio-economic and social class factors.

Geek (2012) stated that Socio-economic status (SES) is a sociological classification indicating the close relationship between someone's relative wealth and that person's social status. Socio-economic status is one of the key indicators when looking at a number of different community issues, including school performance, crime and housing. It is most often determined by analyzing family income and assets. Social status, in this case, means more than just who the person or members of the family may associate with, though that is also included. It also means the aggregate value of their education, job status and living environment. Together, all these things can play a crucial role in one's life. Geek further explained that closely related to income, and helping to determine socio-economic status of

a family, is education level. As higher education, generally, tends to lead to better economic opportunities, those who find themselves at a lower socio-economic status usually have a lower level of education and thus a lower-paying occupation. However, there are exceptions to this rule at both ends of the spectrum. Most of those in various divisions of socio-economic status tend to cluster together. In fact, socioeconomic status may be even a bigger divider than race used to be. Geek (2012) classified socio-economic groups into three based on income; upper, middle and lower class. The upper class consists of executives and high level managers who have the highest income followed by the middle class and then the lower class who have little income. Those at the lower class suffer from poverty and degradation.

iii. Concept of Business Education

Business Education is an aspect of vocational education programme designed to equip individual with the knowledge, skills and orientations that are necessary for gainful employment. In agreement with the above view, Ulinfun (1982) described business education as education for business or training in skills which are required for use in business offices, clerical occupation and business policy analyses. Through the business education programme, students experience practical application of basic skills in real world and real work situation. Business education, according to Anao (1986) is an all embracing concept. He further stated that business education could mean ‘an educational process or context which has as primary aim the preparation of people for role in enterprise; such role could be as employee, entrepreneur/employer, or simply as self employed. The National Policy on Education implementation documents (2004) classified business education as ‘software’ technology, which has as its controlling purpose the preparation of individuals

for ultimate occupational choice and useful living in a free enterprise economy. Since a highly skilled labour force is a sine qua non of sustainable economy, Jalliffe (1998) observed that there is a strong and positive correlation between skills, schooling and household income. Jalliffe opined that, “the advantage of broader statements about the benefits accrued from skill is that they provide the policy makers with a clearer picture of the expected results from national educational policies.

Aliyu (2001) viewed business education as education for business and the adjustment of the individual to his business environments. In other words, business education is the education for acquisition and development of skills and competencies, attitudes and attributes which are necessary for efficiency of the economic system. It is the deliberate intent of teachers to inform students about economic and business concepts and skills that are of use in later life. It is meant to equip the youths with certain economic and business concepts as a vehicle for better understanding and analysis of the world in which they live. For intelligent and wise decision making on goods or services by the consumer or producer, knowledge of Business Education is necessary for an individual. Aliyu (2001) further stated that business education can be divided distinctly into two; Business education *for* business and Business education *about* business. The former is designed for students planning for gainful employment in business occupations, whereas the later is designed for all students to improve their economic understanding and to develop personal economic competences.

Elemure (2007) held that business education is the production of manpower that possesses the requisite knowledge, skill and attitude for harnessing other resources and bringing them into a cooperative relationship yielding the goods and services demanded by

society for the satisfaction of its wants and needs. It provides the needed skills, knowledge and attitude necessary for production of goods and services which is an antidote to nation building.

Business education, therefore, is a vocational education programme that focuses on training individuals with functional skills that can make them fit in properly in a competitive economy. It is versatile in nature; grasping every given opportunity from different fields of endeavor; harnessing both human and material resources in order to fashion goods or/and services that are needed in the society. In other words, the trainee is made capable of taking job opportunities in different sectors of the economy.

The National Policy on Education (2004) stated, among other goals of Vocational Education of which Business Education is a component, as follows:

- a. to provide trained manpower in the applied science, technology and business particularly at craft and technical levels.
- b. to provide the technical knowledge and vocational skills necessary for agriculture, commercial and economic development,
- c. to give training and impart the necessary skills to individuals who shall be self reliant economically.
- d. to provide people who can apply scientific knowledge to environmental problems for the use and convenience of man.
- e. to give an introduction to professional studies in engineering and other technologies.
- f. to enable our young men and women to have and intelligent understanding of the increasing complexity of technology.

Abiri (2002), summarizing the goals of business education, stated that the traditional objectives of business education have been to develop vocational knowledge and skills needed for employment and in business career. The mission of business education is to develop an understanding of business technology and economic concepts. Aluwong (2007) equally explained that business education prepares students to be productive workers economically, successful entrepreneurs, keen consumers and law-abiding citizens. It is also for the development of opportunities for application of basic academic skills and interpersonal skills. Aluwong (2007) further observed that business education enables students to develop good work habit such as neatness, accuracy, legibility, punctuality and organization. The mission of business education is to provide opportunities for learners to chose, prepare for and advance in their life long careers or vocations; and also provide business organizations and individuals with high quality programmes necessary for meeting the challenges and opportunities of today's business environment. Ibrahim (2008) stated that business education comprises knowledge, attitude and skills needed by all citizens in order to effectively manage their personal resources and participate effectively in the economic system.

Udoh (2010) stated that business education covers a wide range of spectrum of economic activities in any society. It also refers to the desirable competencies necessary for self employment, which is particularly important in the present depressed global economic situation, by equipping individuals with life-long skills for self-employment. Business education primarily aims at educating and preparing people, among other things, for roles in enterprises in an economy. It then covers knowledge and skills that hold prospects of gainful employment.

Generally, business education programmes are given in traditional educational institutions providing both scientific knowledge and practical skills required for a specific knowledge and practical skills required for a specific trade, employment or profession in the business environment. These programmes are also provided by employers, unions, professional associations, and private training outfits. The instruction is provided both for licensed and unlicensed occupations, and ranges from general and basic skills to complex technical/professional programmes requiring extensive study and practice as in the accounting field. Essentially, business education prepares people for professions that are directly related to a trade, occupation or vocation. It prepares people for the work place and further education.

2.3 Historical development of Business Education in Nigeria

The advent of business education can be traced back through ages to the birth of man, at least in an informal form. Business education continued in an informal or non-formal form; people had their wards trained in the families' trades/business or sent them to learn a particular trade when such desired trade is not found within the family. However, no one can clearly and definitely state when the formal business education started in Nigeria. Fafunwa (1974) stated that unlike the informal business education, the Government and early missionary bodies contributed immensely to the evolution of business education. Traces showed that this type of business education were found in the last two decades of the nineteenth century when some Nigerian nationals in business partnerships with overseas exporters had to learn simple commercial arithmetic, some book-keeping, business communication and some typing for purpose of facilitating business transaction. It was expected that the children of these early businessmen were sent

to learn simple proportion, invoicing, record keeping, profit and loss concepts etc. Thus, the early Nigerian entrepreneurs pioneered business education in order to meet the needs of their export markets, (Ulinfun, 1982). From among the clerical cadre that were trained by government and missions emerged those who later learnt business arithmetic and simple book-keeping. St. Andrew's College Oyo, founded in 1896, was known to have taught among other things, simple accounting (book-keeping) to teacher trainees some of whom later on their own, learnt typewriting and shorthand during holidays.

Aliyu (2001) stated that, between 1940 and 1960 the missions, particularly the Roman Catholic established schools for training girls as secretaries. In 1955, the secondary modern schools were introduced to give pre-vocational business training. Aliyu further said that Nigerians witnessed a phenomenal growth in the number of institutions offering business education courses during the last two decades. Okoye (2002) stated that, the evolution of business education must be closely linked with the country's socio-economic, industrial and commercial circumstances. This implies that, at all levels, in every sectors of the economy, there is need for business education either for or about business.

2.4 Business Education and Poverty Alleviation

The aim of business education is to inform individuals about economic and business concepts and skills that might be of use in later life thereby making them relevant in their economy. Anao (1986) explained that, if business education could produce the aforementioned level of manpower then, its principal role in promoting activity shows it as a vital variable in the equation of sustainable economy. Osuala (1999) noted that, the changing nature of today's employment picture is creating new challenges for employers and employees alike. He further stated that, all basic teaching and learning facilities should

be constantly available to students and that proper guidance and counseling services be provided in order for students to make wise career choices as well as correct some of the misconceptions about the mission of business studies in the system. A well organized system of business education can therefore; provide a veritable avenue for checking joblessness and poverty within the Nigerian nation.

Okoye (2002) discovered from her study on 'youth restiveness and the role of business education towards poverty alleviation' that school dropouts could be rehabilitated by providing continuing education in the form of non-formal schooling to provide functional and remedial education to those young people who prematurely dropped out of the formal system. Such vocational training would equip the youths with marketable skills which guarantees a better means of livelihood which is essential in maintaining peace and stability in the society. Although there are variations in the views in the literature as to what is meant by business education, most of the views in one way or the other, tend to indicate that business education has to do with preparation of the learner for career in business. The philosophy of Nigeria Certificate in Education (NCE) business education is to make the business educators understand the concept and philosophy of the National Policy on Education as regards business education in national education. The objectives of the NCE business education programme as stated by the National Commission for Colleges of Education (NCCE 1996) include among others: to equip teachers who will start the so much desired revolution of vocational development right from the Nigerian primary and secondary schools and also to equip graduates with the right skills to engage in a life of work in the office as well as for self-employment. This implies that, the business educator at school serves as counselor and as a motivator to the students he

teaches. He studies the interest of the society and guides the students toward doing things that are of great interest to the society in which they live. Also, the business educator is trained to engage in the office as well as for self-employment. Adenji (2002) noted that, business education aims at providing occupational and career orientation and exploration of job opportunities and requirement in business. The business educator is trained to explore every given opportunity that will make him make income thereby improving his livelihood. The opportunity may be in office, agriculture, trade, communication, transportation, photography, fashion design, hair dressing, etc. to mention but a few. The business educator has the potentials to diversify depending on his interest and the opportunities available at his disposal.

Stressing the relevance of business education to the economy, Aliyu (2002) stated that, business education is relevant in our socio-economic and political lives as a nation in this century. He said everyone feels the impact of business in one's daily activities that requires the rudimentary knowledge of business education even more desirable by every citizen.

2.5 Previous Poverty Reduction Programmes in Nigeria

Poverty in Nigeria has been described as “widespread and severe” (World Bank, 1996). In spite of the country's vast resources it is known with low Gross Domestic Product (GDP) per capita, high unemployment rate, low industrial utilization capacity, high birth rate and agricultural dependent (Jhingan, 2005). In an attempt to deal with the problem of poverty through poverty alleviation programme in an agrarian country like Nigeria, the knowledge of poverty profile is essential. It has been empirically established that low productivity, especially in agriculture, is the cause of high incidence of poverty in Nigeria

(World Bank, 1996). This is obvious as agriculture is the mainstay of Nigeria's economy contributing about 42% to total Gross Domestic Product (GDP) and employing about 77% of the working population (Adeolu & Taiwo 2004). It is therefore, imperative that any policy measure aimed at alleviating poverty must take agriculture and rural development into consideration.

In an attempt to tackle this societal menace and improve the socio-economic status of the citizenry, successive governments in Nigeria have adopted several poverty alleviation programmes. In the early development plan of the 1950s and 1960s, raising the standard of living of the poorest sections of the population to an acceptable level was one of the major goals. These plans aimed at accelerating the rate of real national income, focusing essentially on the process of capital accumulation and its allocation. The conviction then was that sustained and rapid growth was a desirable route towards a better life for developing countries. Although there were unprecedentedly and unexpectedly high growth rates up till the 1970s, and improvements in such social indicators as literacy and infant mortality, pessimism was widespread. Meier in Onietan (2008) stated that the concern about the distributional aspects of growth by the International Labour Organization and others caused a shift in emphasis from aggregate income growth, a primary objective of development policy, to the creation of productive employment opportunities. Hence, the initial concept of development as the process whereby real per capita income of a country increases over a long time began to change to that in which attention is not given only to aggregate income growth but also to the achievement of better nourishment, better health, better education, better living condition, better condition of employment for the low and poverty groups in the countries of the world. In view of the foregoing, a fundamental re-

direction of development strategy was called for, consisting of rural strategy that focuses on increasing the productivity of the small farmer and the self-employed through better access to land, water, credit, markets and other facilities.

The concern over improving rural poverty levels especially in the developing countries and the need for its alleviation as a means of improving the standard of living of the people has led to the conceptualization and implementation of various rural development programs worldwide. In line with above topical issue, various governments in Nigeria have tried several programs, policies and approaches aimed at improving the conditions of the rural poor. Central in the varying objectives of these programs was the target of alleviating poverty which was heavily biased towards agricultural and rural development.

Ifeanyi and Chima (2007) stated that the Nigerian government and donor agencies have been active in their efforts to analyze and find solution to the menace of poverty. They further identified some of the rural development programs of Nigerian government to include the National Accelerated Food Production Program (NAFPP-1972) and the Nigeria Agricultural and Cooperative Banks (NACB-1972) entirely devoted to funding agriculture. They also noted that following these programs was the Operation Feed the Nation (OFN) initiated in 1976. It was aimed at getting university undergraduates to go to the rural areas to teach the peasant farmers how to farm with the hope that it will result in improving the rural living condition through improved agricultural productivity. The Operation Feed the Nation was designed to popularized agriculture among rural and urban dwellers started in 1976. This was done by encouraging crop farming, backyard gardening and poultry production through better agricultural practices. The scheme was introduced as strategy to quickly bring about self sufficiency in domestic food production and popularize agriculture amongst

Nigerians. However, the programme lacked necessary planning for effective implementation. Since it was conceived after the Third National Development Plan (1975-80) became operational, it was not part of the plan. The scheme also lacked institutional capacity to mobilize and carry the population with it. Coupled with this, the ad-hoc nature of the scheme made it unsustainable. Dada (2006) noted that lack of sustenance of agricultural policies, inadequate provision of fertilizers to farmers as well as over centralization of implementation has been identified as key factors responsible for the failure of the Operation Feed the Nation (OFN) programme of the Federal Government in 1976.

The River Basin Development Authorities were established by Decrees 25 and 31 of 1976. They were established to harness water resources for rural and urban development. At the beginning, the RBDAs engaged in diverse activities as harnessing, exploiting and managing the country's surface and underground water resources for agriculture and other uses, direct crop and livestock production, fishing, agro-processing activities, flood and erosion control, watershed management, seed multiplication and distribution, fertilizer distribution, land clearing, grazing reserve development, afforestation etc. They later relieved of many of these activities and confined to water resources development by the promulgation of Decree 35 of 1987 which reviewed and streamlined the activities of the RBDAs.

Onietan (2008) noted that the RBDAs recorded some remarkable achievements in terms of massive hectares of land for irrigation and improved water supply in both rural and urban areas through provision of small dams and boreholes. However, the benefits of most of them were not sustained due to capital intensiveness of the project, over-reliance on

imported heavy equipment and machineries and a lot of interference from government authorities.

Then Green Revolution Programme (GRP) was introduced in 1980 by Shehu Shagari administration. The Green Revolution had the twin objectives of curtailing food importation while boosting crop and fiber production. The overall objective of the GRP according to the Wikipedia (2008) was to ensure self sufficiency in food production and to introduce modern technology into the Nigerian agricultural sector largely through the introduction of modern inputs such as high yielding varieties of seeds, fertilizers and tractors. The GRP was established in 1980 to achieve self-sufficiency in major grains i.e. maize and rice - with a view to reducing import bills on them. However, the programme suffered from rather disjointed short-term and ad-hoc planning. The programme implementation was marred by political rivalries and priorities. For example, the distribution of agricultural inputs such as tractors, ploughs, harrows, irrigation pumps, credit etc. was influenced by political considerations. As a consequence, members of the then ruling party were favoured at the expense of members of other parties.

The Independent Evaluation Group (2012) stated that the Agricultural Development Projects (ADPs) were designed in response to a fall in agricultural productivity, and hence a concern to sustain domestic food supplies, as labor had moved out of agriculture into more remunerative activities that were benefitting from the oil boom. Conversely, domestic recycling of oil income provided the opportunity for the government, with Bank support, to develop the ADPs. The projects provided agricultural investment and services, rural roads, and village water supplies. The government's adoption of the ADP concept put the smallholder sector at the center of the agricultural development strategy, and marked a clear

shift away from capital-intensive investment projects for selected areas of high agricultural potential. The first ADPs in Nigeria were enclave projects each covering a specific region within a state. Their early results impressed both the federal and state governments, and there was pressure to replicate the approach across whole states. Agricultural Development Project (ADP) of 1985 was a World Bank assisted program in conjunction with the federal and state governments. Its principal aim was to boost the productivity of the peasant farmers through farm input supply, extension services and construction and maintenance of rural roads. It also encouraged the establishment of cooperatives.

General Babangida established the Directorate of Food, Road and Rural Infrastructure (DFRRI) for rural development (Ajayi, 2001 and Daudu, 2008). DFRRI was meant to provide feeder roads, electricity, and potable water and toilet facilities for the rural dwellers. Having observed that the rural infrastructural components of programmes like ADPs and RBDAs were limited, it was noted that this factor could limit agricultural production. This was expressed in the 1986 budget speech of the President which observed inter-alia that “past food and agricultural policies, programmes and projects have failed significantly because of the policy failure to provide the rural development foundations”. It is an attempt to redress this that the Directorate of Food, Roads and Rural Infrastructure (DFRRI) was established in 1986. Its primary mission was to uplift the living and working conditions of the rural masses through the provision of basic social and economic infrastructure such as rural feeder roads and basic amenities such as potable water supply from wells and boreholes as well as rural electrification.

Better Life Program (BLP-1987) initiated during the Babangida administration. The BLP was mostly gender specific. It was to improve the life of the rural women; harnessing

the potentials of the rural women in order to boost their economic activities as well as their incomes. The BLP was later replaced by the Family Support Program (FSP-1993) of the Abacha administration. The FSP was almost the same with the BLP especially in similarity of concept and identical objective (Ifeanyi and Chima, 2007)

Another rural development programme initiated by the federal government of Nigeria according to Akinleye, Awoniyi and Fapojuwo (2005) was the Family Economic Advancement Program (FEAP-1993). It was an employment program designed specifically for locally based producers of goods and services and potential entrepreneurs in the establishment of cottage industries. Its emphasis was laid on the economic development and empowerment of the rural populace particularly low income families and cooperatives through provision of loans.

Furthermore, the federal government of Nigeria in 2001 initiated the National Special Program on Food Security (NSPFS). The NSPFS is a targeted intervention program of the federal government of Nigeria, developed with the collaborative efforts of Food and Agricultural Organization of the United Nations (FAO/UN). The expected outcome of NSPFS included increased employment opportunities, reduced post harvest losses, improved standard of living, improved quality of life and economic status of farmers and rural dwellers.

Rural Industrialization Programme: The limited success of agricultural programmes as a mean of developing the rural areas informed the need to pursue a policy of rural industrialization. The objectives of rural industrialization programmes enumerated by Onietan (2008) were to:

- a. Diversify production in rural area;

- b. Increase value-added of rural products through processing e.g. agricultural products;
- c. Provide employment for the growing rural population and thereby arresting the rural-urban drift;
- d. Use rural industries as a beacon for attracting economic and social infrastructure to the rural areas; and exploiting the non-agricultural potentials of the rural areas, including indigenous arts and crafts.

For many years, these remained as a mere policy statement in Nigeria as government could not mobilize fund to set up many rural industries. However, tremendous boost was later accorded cottage industries, especially those undertaken by women groups through Better life Programme (BLP) and Family Economic Advancement Programme (FEAP).

2.6 Emergence of Fadama Development Project in Nigeria

Fadama is a World Bank development programme that is collaborating with the Federal Government of Nigeria to achieve the needed national development in the country. The word “Fadama” is a Hausa name for irrigable land usually low-lying and flood plain areas underlined by shallow aquifers and found along Nigeria’s river system (Fadama Handbook, 2009). Ibeawuchi and Nwachukwu (2010) observed that the Second National Fadama Development Project was initiated to address some of the factors that militate against the full realization of the potential benefits of agricultural production activities – some of which are poor development of rural infrastructure, storage, processing and marketing facilities. Low investment in irrigation technology, poor organization of Fadama farmers as well as lack of adequate techniques for greater productivity in particular. The NFDP II came with a lot of innovations and revelations that:

(i). The participation in the project should not be limited to Fadama crop farmers, but extend to all users of Fadama resources- pastoralist, fisher folks, hunters, service providers as well as vulnerable and marginalized groups.

(ii). The NFDP II activities investment should not be limited to crop farming, but extended to other agricultural sub-sectors and even rural non-farm enterprises.

(iii). The implementation approach in the project is Community Driven Approach (CDD), employing a bottom-up approach whereby communities and other lower government entities are empowered to develop participatory and social inclusive Local Development Plans (LDPs).

The National Fadama Development Project is one of the projects that have been put in place to help better the lots of Nigerian rural dwellers, specifically those involved in Fadama farming. The First National Fadama Development Project (fadama 1) was designed in the early 1990s to promote simple and low-cost improved irrigation technology under World Bank financing. The widespread adoption of the technologies enabled farmers to increase production.

Dauda (2009) explained that the National Fadama II Development Project was a follow-up of the first phase of the National Fadama Development Project which had its main objective of exploiting ground water using simple drilling technique for increased fadama crop production. The project development's objectives of Fadama II is to sustainably increase the income of Fadama resource users - those who depend directly or indirectly on Fadama Resources (i.e. farmers, pastoralists, fishermen, hunters, gatherers and service providers) through empowering communities to take charge of their own development agenda (i.e. each community would decide what they want before funding any project) and

by reducing conflict between Fadama users. The project takes a demand – driven approach whereby all users of Fadama are encouraged to develop participatory and socially inclusive Local Development Plans (LDPs). The LDPs provide the basis for support under the project.

According to Dauda (2009), the second National Fadama Development Project of which Kaduna State was among the 12 states in the federation that participated in its implementation was being sponsored by the World Bank to the tune of \$0.7 million as Kaduna state share of the loan out of a total loan of \$100 million. The project was implemented in ten (10) Local Government Areas of Birnin gwari, Giwa, Kagarko, Kajuru, Kauru, Kubau, Lere, Makarfi, Soba and Zangon Kataf between 2004-2009 and operated under five components namely: Capacity Building, Rural Infrastructure Investment, Productive Pilot Asset Acquisition, Demand Responsive Advisory Services and Project Management, Monitoring and Evaluation. The project was designed in a way that participant must meet certain criteria before they could enroll for participation. The participants and the criteria set for selection in fadama II project as outlined by the fadama II Project Implementation Manual (2004) will be discussed under the following:

i. Participants of fadama II project

The idea of participation can be equated with mobilization of people to undertake social and economic development projects. Here the conception and design of projects are done by higher authorities while the communities are then mobilized for their implementation. Participation by the people is made up in this instance, of labour and material resources, usually offered free or paid for by the government/project authorities. According to Onietan (2008), the numerous advantages of participatory development over the age-long top-down approach to development have gained international recognition for this new concept. For

instance, in 1990 representatives of people's organizations, governments and regional organizations met in Arusha, Tanzania, under the auspices of the United Nations Economic Commission for Africa (UNECA) and came out with the African Charter for Popular Participation in Development and Transformation (Arusha Charter). The charter urged people to continue to seize the initiative and press for democratic participation at different levels of decision making, establish community-based autonomous organizations to articulate their interests, as well as hold their leaders accountable.

In designing development programmes, therefore, there should be a conscious effort to rely on the community/people who are the target or direct beneficiaries of such programmes. Local knowledge, culture, politics, power structure and other local peculiarities must be considered in the quest for community/grassroots participation in the development process. Beneficiary participation in programme/project design engenders their further participation in the subsequent phases – construction, and operation and maintenance. It is important to state that the degree of beneficiary participation may, however, vary in each of the programme/project phases. The design of rural development project is a technical process in which participation of the local community is minimal. This may be true in cases where the technology involved is complex but care should be taken so as not to underrate the technical know-how of the local people. Therefore, the local community members should be consulted as much as possible.

The World Bank has directed the selection of 10 Pilot Local Government Areas in Kaduna state for the implementation of the project in the first instance. Four criteria were used in the selection of the Local Government Areas as listed in the Fadama II project guide (2008):

- a. Distribution of Local Government based on Senatorial Zones.
- b. Existence of potential Fadama Land within the Local Government areas.
- c. Absence of any Agricultural Development Project, such as National Special Programme on Food Security (NSPFS) and
- d. Root and tuber expansion programme (RTEP) in the Local Government area. The participating Local Government Areas are:

Nothern Senatorial District: Soba, Makarfi, Lere, and Kubau

Central Senatorial District: Giwa, Birnin gwari and Kajuru

Southern Senatorial District: Kauru, Kagarko, and Zangon kataf.

ii Selection Criteria for Fadama User Groups (FUGs)

To form a Fadama User Group (FUG), there are set criteria that must be followed.

The Fadama II project guide (2008) listed the following criteria for formation of FUG:

- a. FUGs (of between 5 to 40 households) formed on the basis of voluntary membership, which have the formal endorsement and recognition of the Local Government/State as eligible beneficiaries.
- b. Members of Fadama Users Group are from the same Local Government.
- c. The FUGs has been recognized as a legally constituted civil association and has a properly written group constitution judged satisfactory by the Local/State authority.
- d. The FUGs have democratically elected their leadership, comprising at least the chairperson, Secretary and Treasurer.
- e. The FUGs have opened a bank or saving account, which is active and of good standing.
- f. The FUGs provide written commitment to embrace the project socially inclusive approach, to abide by the agreements and guidelines of the project.

The fadama II project was implemented through the following institutional arrangements as discussed in the fadama II project guide (2008):

i. Federal Level

The National Fadama Development Office under Project Coordinating Unit of the Federal Ministry of Agriculture and Rural Development is responsible for the day-to-day coordination at the Federal Level.

ii. State Level

Having satisfied all the conditions for staffing, the World Bank in conjunction with the Federal Government Project Coordinating Unit (PCU) gave its approval for the establishment of Kaduna State Fadama Development Office (SFDO) which is domiciled in the KADP and it has key staff headed by a State Project Coordinator (SPC). The SFDO has adequate operational autonomy to enjoy the flexibility and credibility to serve the diversity of public/private/civil society stakeholders which are its primary clients with efficiency and due diligence. At the state level, a sub-committee of the Agricultural Development Project Executive Committee (ADPEC), serves as the coordinating body of the SFDO, with function similar to those of NFDO.

iii. Local Government Level

The local Fadama Desk is housed within the Agriculture Department in each of the participating local Government. It will report to and serve as secretariat of the Local Government Fadama Development Committee (LFDC). The LFDC is to be established by SFDO with the assistance of the project-supported facilitators. The LFDC is chaired by the chairman of the Local Government Council (LGC) or his representative; a traditional or community leader designated by the FCAs will serve as its secretariat.

iv. Community Level

The Fadama Community Association (FCA) is an apex organization of economic interest groups, which derive their livelihood from the shared natural resources of the fadama. These FCAs are entities created for the project and will be registered according to existing local and state laws. They identify, prepare, implement, operate and maintain their subprojects, assisted by facilitators and technical specialists whom they contract either through the State Fadama Development Office or directly, and through technical assistance and training made available by the SFDO. The number of FCAs in a particular Local Government Area (LGA) will depend on the size of the fadama area, the population of the area and number of FUGs. The role of the FCAs is to link FUGs with the Project resources to facilitate capacity-building, advisory services and investment financing of their development activities. If subprojects are approved by the Local Fadama Development Committee, FCAs can access a share of the costs for design and implementation. Subproject agreements are signed between and the SFDO and FCAs. These agreements spell out the terms and conditions for the funding, execution, ownership, operation and maintenance of the approved subprojects. Resources are then transferred directly from the State level Special Account to the FCA's bank account.

v. Fadama User Groups

Members of Fadama User Groups (FUGs) are the primary beneficiaries of the project. The size of a Fadama User Group is projected to be between twenty and thirty households and as such, may comprise from 150 to 350 individuals. Different User Groups use the Fadama lands for a range of purposes. In the context of this project, the FUGs may

be organized via the following economic activities as stated in the Fadama II project guide (2008):

- a. user associations
- b. Pastoralists (sedentary or nomad)
- c. Hunters
- d. Fishermen
- e. Elders
- f. Youth organization
- g. HIV/AIDS Patient
- h. Gatherers of edibles and non-edible plants
- i. Food and crop processing, marketing and distribution
- j. Other economic interest groups.

2.7 Review of Empirical Studies

Some previous studies that relate to this study in one way or the other were examined, thus:

Kudi and Banta (2008) did an analysis of the impact of National Fadama Development Project II (NFDP II) in Alleviating Poverty among Famers in Giwa Local Area of Kaduna state. The study used structured questionnaire and interview to collect data. Data were collected on farm household characteristics, resource endowments, input and output functions. The stochastic production frontier model was utilized to assess the level of efficiency of the farmers.

To achieve the objectives of the study, primary data were collected from four villages namely; Shika, Giwa, Yakawada and Galadimawa. These villages were selected

purposively based on the considerable number of Fadama farmers' in these villages. In each village; fifteen (15) Fadama farmers' were randomly selected, making a total of sixty (60) Fadama farmers' selected from the study area. The study used structured questionnaire and personal interviews to collect data. Data were collected on farm household characteristics, resource endowments, input and output variables. The analytical tools used include descriptive statistics and stochastic frontier production function. The stochastic production frontier model was utilized to assess the level of efficiency of the farmers.

The result of the study indicated that, 10 percent of the respondents had little improvement in their income while 43.3 percent and 47 percent of the respondents had high and very high improvement in their farm income respectively. The implication is that better income gives better purchasing power and hence the improvement in living standard. The analysis also established a significant success of the programme on the farmers' socio-economic life. About 98 percent of the respondents agreed that the NFDPII had brought harmony among the rural dwellers.

The current study is related with the reviewed study in the general objective which is to study the impact of fadama II project in alleviating the poverty among farmers in Kaduna state. The current study also relate with the former study in the instrument used for data collection which is structured questionnaire. However, the two studies differ in the target population. While this study was delimited to business education graduates beneficiaries in Kaduna state the former study was delimited to Giwa local government area.

Nkonya, and Kato (2009) Conducted a study on the Impact of Community Driven Development Programmes on Income and Assets Acquisition in Africa: the case study of Nigeria. The study assessed the impact of Community Driven Development (CDD) project

called fadama II which aimed at reducing poverty by supporting communities to acquire productive assets, providing demand driven advisory services, increasing the capacity of communities to manage economic activities, and reducing conflicts among resource users.

The study evaluated the impact of the project on income, poverty and assets and also examine whether the project succeeded in targeting the poor and the vulnerable through the poverty reduction efforts and productive assets acquisitions. The study was conducted in all the 12 states that benefitted from the fadama II project. The study used household survey to analyze the impact of the fadama project on beneficiaries and the spillover of benefits to nonparticipants living in and outside fadama II communities with socioeconomic and biophysical characteristics comparable to the fadama II participants. A total of 3,750 households were randomly selected from the 12 states that participated in fadama II project.

It was revealed that the income improved substantially more for fadama beneficiaries than for non-beneficiaries, with an average increase in real income resulting from participation in fadama II of about 60 percent. The impact of fadama II project on product asset acquisition was large and statistically significant across all assets, and genders.

The current study is related to the reviewed study in the use of survey research design and also in the area of analyzing the impact of the community driven development (CDD): fadama project on the fadama project participants. However, the two studies differ in the target population; moreover, the reviewed study did not investigate the influence of criteria set for participation on the level of participation of the rural dwellers which this study did.

Tanko, Jirgi and Ogundejo, (2010) carried a study on “Impact of Fadama II Project on income of tomato farmers in Niger State, Nigeria”. The study was designed to

quantitatively determine the impact of Fadama II Project on the income of tomato farmers in Niger state, Nigeria.

The data used for the study were mainly from primary source collected from two Local Government Areas (LGAs). One of the Local Governments is a Fadama II project participating LGA (Boso) while the second is a non-Fadama II participating LGA (Mokwa) were purposively selected because of their status as participating and non-participating LGAs in the Fadama II project respectively. There was also the prevalence of tomato production activities in these LGAs. The second stage involved a simple random selection of five villages from each LGA. From each of these villages, a total of 16 (sixteen) farmers were randomly selected given a total of 160 farmers comprising 80 from Fadama II participating LGA respectively. The data were collected using structured questionnaire. The requirements for this study include input information such as farm size in hectares, labour input in man days, depreciation on farm tools and equipments, prices, socio-economic characteristics of farmers such as years of schooling, farming experience, age, household size, etc as well as output information. Chow's Analysis of Covariance was used in data analysis. One of the ways of comparing two regressions with a view of checking the slope and intercept differentials in both time-series and horizontal data is through use of Chow test.

The socio-economic characteristics of the respondents indicate that a typical farmer participating in the project is male, 34 years old, married with average of 10 household members, and with experience of about 15 years in the business, have at least adult level of education and cultivated 0.85 hectare of tomato and on one land. A typical non-participating farmer in the project on the other hand is male 37 years old married with average of 9

household members and with experience of 18 years in the business, has at least Koranic level of Education and cultivated 0.51 hectare of tomato.

Significant production effects were confirmed to be brought about the Fadama II project. Heterogeneity in intercepts and factor bias was observed on the production function of participating and non-participating farmers respectively. This suggests that the project positively impacted on the income of tomato producers and consequently improved their livelihoods. In view of this, the researcher proffered the following recommendations: tomato production should be encouraged to remain an all-year-round activity. Also recommended was that smallholders irrigation should be extended through the establishment of new schemes and the rehabilitation of existing ones. Irrigation provides a means of overcoming the limitations impose on agricultural production by unreliable, erratic and unpredictable rainfall.

The reviewed study used structured questionnaire to elicit data from the respondents. This made the current research relevant to the reviewed study as it used structured questionnaire to investigate the influence of Fadama II project on the socio-economic status of business education graduate beneficiaries in Kaduna state. However, the two researches differ in the area of the target population and the instrument used for data analysis.

Ahmed and Philip (2010) carried a study on the impact of the Second National Fadama Development programme on the standard of living of Dadin-kowa community of Yamaltu Deba Local government of Gombe State. This study investigated the impact of Fadama II Project on the standard of living of the people of Dadin-Kowa community of Yamaltu-Deba Local Government Area of Gombe State. Data were generated using the structured questionnaire, using simple descriptive and cost/return analysis. The result

revealed that most farmers were female (67%) and had informal education (48%). Furthermore, about (50%) of the sampled farmers were aware of modern technology transfer through extension agents and majority of the farmers used the benefit derived from Fadama Irrigation Project to acquire assets (35.8%), educate children (29%). The production and cost analysis revealed that irrigation farming is profitable. However, the 10% counterpart contributions by the beneficiaries and elites interference were the major implementation problems among others. The community is blessed with flood plains known as Fadama lands, as a result of the Dadin Kowa River, a tributary to river Benue makes both ground water and surface water available and accessible. It is basically an agrarian society and is blessed with agricultural products such as sorghum, millet, cotton, vegetables, rice, maize, groundnut, banbara-nut, as well as fruits. With farming as a major source of livelihood, other commercial activities engaged by this people include weaving, fishing, hunting among others. Stratified random sampling technique was used for the study. Dadin-kowa community was purposively selected because it has the highest population of Fadama II beneficiaries. About 140 respondents were randomly selected and 128 turned out fit for the study. Both primary data and secondary information were employed for the study. Trained enumerators were used to administer the structured questionnaires to the respondents. Secondary sources of information include government publications, journals as well as past projects and research reports. Descriptive statistics (percentages, mean, etc) and gross margin techniques were used to analyze the data obtained from respondents.

The current study related with the reviewed study in the aspect of research design and instrument used for eliciting data from the respondents. Both studies made use of descriptive research design for the study and structured questionnaire to elicit data from the

respondents. However, the two studies differ in the sampling techniques used. While the reviewed study used stratified random sampling, the current study used multi-stage sampling technique. The target population of the two studies also differed.

Simonyan and Atala, (2012) conducted a study on “the productivity and technical efficiency among beneficiary farmers of Second National Fadama Project in Kaduna state”. The study evaluated the productivity and technical efficiency among beneficiary farmers of Second National Fadama project in Kaduna State. Data for analysis were obtained from two hundred and six hundred project beneficiary and non beneficiary farmers respectively. Descriptive statistic, pie chart and stochastic frontier production function were used for the data analysis. The study revealed that fertilizer and pumping machine rated high among the fadama II project facilities used by the beneficiary farmers. Evidence from the stochastic production analysis shows that farm size, fertilizer and hired labour were highly significant (1%) in determining the output of project beneficiaries, while chemical, farm size and fertilizer were significant at 1% respectively in determining the output of the non-beneficiary farmers in the study area. The mean technical efficiency of the project beneficiary was higher (92%) than the mean technical efficiency (48%) of the non-beneficiaries. Age, educational level, Fadama farming experience and access to credit were positively related to technical efficiency of project beneficiary at 1% respectively. The study recommends policies that aimed at improving beneficiaries’ access to credit, timely distribution of productive inputs. This in turn would help the country to ensure all year round food production and reduction in poverty level among its populace.

Ten (10) Local Government Areas participated in Fadama II project in Kaduna state, these LGAS fell within the three senatorial districts (Northern, Central and Southern) in the

state. Multistage sampling technique involving three stages was employed in the selection of the respondents used for this study. The first stage involved random selection of one local government each from the three senatorial districts. The next stage was purposive selection of two communities each from the three selected local government areas based on the intensity of fadama activities in those villages. The final stage involved the random selection of farmers “with” and “without” (who participated in fadama II and those that did not participate respectively). The selection of these respondents was assisted by the list of both participants and non participant farmers given by the Kaduna State Agricultural Development Officers in Kaduna and also through the assistance of the facilitators in each of the Local Government area. About 412 farmers comprising 206 beneficiaries of fadama II project and 206 non beneficiaries were used for the study. Farm input-output and socio-economic data of respondents were collected between the months of February and June, 2008.

This study related to the reviewed study in the design adopted for the study which is descriptive research design. It is also relate to the reviewed study in the sampling technique used for the study. However, the two studies differ in the target population; while the reviewed study studied the whole fadama II beneficiaries, the current study focused on the business education graduates who participated in the project.

Lekwot and Christian (2012) conducted a study on assessment of the National fadama II project in Kagarko Local Gocernment Area of Kaduna State. The aim of the study was to appraise the impact of fadama II project on its beneficiaries. Primary data was collected from beneficiaries and farmers residing in the area using 783 copies of well structured questionnaire which were administered to the respondents. Data collected were

analyzed using descriptive methods. Survey research design was used for the study. The source of data for the study was divided into primary and secondary sources. The primary sources were questionnaire, and reconnaissance survey conducted on the study area, while the secondary sources are literature on fadama II, reports of KADP. The method of data collection included, reconnaissance conducted on the study area to take inventory of the development and the facilities and extent of success or otherwise. Information that could not be obtained through the physical survey, questionnaires were designed and administered on the implementing agencies (KDSFDO-KADP, LFDO-Kagarko Local Government Area), and benefiting Fadama Users Group (FUGs) from the study area. The sample frame formed the basis for choosing the sample size of beneficiaries that were interviewed. The sample size became two hundred and sixty (260) beneficiaries forming 23.9%. The random sampling technique was adopted to give every beneficiary the opportunity of being considered without being influenced.

The study result revealed that accessing agricultural inputs keeps degenerating rather than improving because the rate of providing the inputs to the genuine users has always been impeded by so many factors and where the inputs are accessed, the technique to apply for better yield is deficient on the users, Government over the years has attempted to tackle the problem by direct intervention and/or through agencies.

The present study relate with the past study in the design used for the study. Both studies used survey research design and questionnaire for data collection. However, the two studies differ in the sense that, the former study was concern about the impact of the project on the beneficiary in Kagarko Local Government whereas the present study focused on the

influence of the project on business education graduates beneficiaries of the project in Kaduna state.

2.8 Summary of Review of Related Literature

In this chapter, theoretical framework, conceptual framework, review of related literature, and empirical studies were presented. The chapter presented two theories of poverty which the Fadama project was introduced to alleviate. The theories of poverty presented are: “cultural characteristic theory of poverty” and “poverty as a label theory”. The concepts of standard of living, Socio-economic status and business education were discussed.

Various poverty alleviation programmes in Nigeria were also reviewed. It was discovered that a good number of these poverty alleviation programmes made little or no impact at all in alleviating poverty in the country. Agriculture is considered to be one of the largest sectors of the economy that has a lot of employment opportunities to be exploited by the unemployed and the underemployed. The Fadama Project provided opportunities to rural dwellers to engage in agricultural activities to enable them increase their income.

Business education programme, a vocational education programme, was reviewed in relation to its relevance in poverty alleviation in the economy. Business education programme is relevant in training young graduates that can take advantage of the employment opportunities offered by Fadama Project and other sectors of the economy.

The reviewed studies did not investigate the influence of the criteria set for selection of participants on the level of participation of the rural dwellers in the project. Furthermore, unlike the present study, the reviewed studies did not study the influence of the project on the quality of life of the participants, and the reviewed studies were not delimited to business

education graduate beneficiaries. These identified gaps therefore, are the major areas this study has sought to investigate.

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

This chapter described the method and the procedures that were used in conducting this study. The chapter was discussed under the following subheadings:

3.1 Research Design

3.2 Population for the Study

3.3 Sample Size and Sampling Procedure

3.4 Instruments for Data Collection

3.4.1 Validity of the Instrument

3.4.2 Pilot Study

3.4.3 Reliability of the Research Instrument

3.5 Procedure for Data Collection

3.6 Procedure for Data Analysis

3.1 Research Design

This study used descriptive survey research design. This is because the target population was large so a sample from the population was used for the study in order to describe the influence of fadama II project on the socio-economic status of business education graduates who participated in the project in Kaduna state. Tafida (2008) and Koul (2011) stated that the purpose of descriptive survey research design is to find out or study a group of people or items by collecting and analyzing data from only a few people or items considered to be representative of the entire group. Besides, the study made use of questionnaire in collecting data from the respondents. This is in line with the view of Olayiwola (2007) who held that survey research design allows the use of questionnaire

and/or interviews for collection of data from a population based on appropriate sampling technique.

3.2 Population for the Study

The population of the study is 5,791 business education graduates who participated in the fadama II project in Kaduna state. The population of the study is as presented in table 3.1:

Table 3.1 Population for the Study

Local Govt. Area	Male	Female	total
B/gwari	357	334	691
Giwa	347	328	675
Kajuru	311	291	602
Kagarko	194	183	377
Kauru	224	209	433
Kubau	314	293	607
Lere	462	432	894
Makarfi	147	138	285
Soba	422	396	818
Z/kataf	211	198	409
Total	2989	2802	5,791

Source: Field survey2012.

3.3 Sample Size and Sampling Procedure

The sample size for this study was 1,158 business education graduates beneficiaries of Fadama II project. The sample, which is 20% of the population, was drawn proportionately from the population. The sample is as presented in table 3.2:

Table 3.2: Sample of the study

Local Govt. Area	Male	Female	Total
Birningwari	71	67	138
Giwa	70	65	135
Kajuru	62	58	120
Kagarko	39	36	75
Kauru	45	42	87
Kubau	63	58	121
Lere	93	86	179
Makarfi	29	28	57
Soba	85	79	164
Z/kataf	42	40	82
Total	599	559	1158

The sample size used for the study was based on the recommendations of Ali (1996) who recommended a sample size of between 10-30% based on the population and/or ability of the researcher to handle.

Multistage sampling technique was used in selecting sample for the study. The first stage was a purposive selection of three FCAs from each local government area based on the intensity of fadama II activities in those FCAs. This was done through the assistance of the fadama facilitators in each local government area. Secondly, the researcher adopted quota and incidental techniques in sampling the respondents in the selected FCAs. Koul (2011) stated that quota and incidental techniques are used where there are administrative difficulties in applying probability sampling techniques.

3.4 Instrument for Data Collection

In order to elicit data from the respondents, questionnaire was used for collecting data. The choice of this instrument was influenced by the research design (survey) adopted for the study. According to Olayiwola (2007), “survey research design uses questionnaire and/or interview for collecting data from a population based on appropriate sampling techniques”.

The questionnaire was designed for business education graduates beneficiaries of fadama II project. The questionnaire was divided into two sections - A and B. Section A elicited personal information of the respondents while section B focused on the subject matter and sought the views of participants regarding the influence of fadama II project on their socio-economic status. In section B, statements with multiple choices were used to elicit information from the respondents. The statements were designed such that each research question has questionnaire items drawn from it. This was to enable the researcher to elicit the opinion of the respondents about each research question. Therefore, questionnaire items 1-7 relate to research question one, items 8-16 relate to research question two, items 17-24 relate to research question three while items 25-32 relate to research question four. The questionnaire was constructed using 4 point scale: Strongly Agree, Agree, Disagree and Strongly Disagree with scores of four, three, two and one points respectively. Respondents were instructed to tick one out of the four points for each item.

3.4.1 Validity of the Instrument

In order to ascertain the content validity of the instrument, a draft copy of the questionnaire was submitted to three experts in the Faculty of Education and the researcher's supervisors to critique and make input. This is in conformity with the opinion of Afolabi (1998) that content validation of the research instrument by experts is an important and acceptable type of validation. This is to ensure that the instrument is relevant and devoid of ambiguity and superfluity. All the observations made were incorporated before the final copy was produced.

3.4.2 Pilot Study

The instrument was administered to 28 fadama II business education graduates in Kasa-site, Plateau state. This was because the respondents in Plateau state fadama II project possess similar characteristics with the desired respondents but they are outside the study area. Olaofe (2010) stated that, pilot tests are conducted with a small sample size of respondents similar but not the same as the ones that will be used in the study proper.

3.4.3 Reliability of the Instrument

To test the reliability of the instrument, Cronbach Alpha statistics, which measures the internal consistency of an instrument, was used. The coefficient of the internal consistency was significant at 0.781. This is in line with the view of Olayiwola (2007) who stated that a reliable test will have a high reliability coefficient close to positive one (+1). Therefore, the instrument with 0.781 internal consistency coefficient, was considered reliable for gathering data.

3.5 Procedure for Data Collection

With the use of letter of introduction from the Department of Vocational and Technical Education and letter of introduction from Kaduna State Fadama Development Office, the researcher, with the three trained research assistants visited the ten Local government Areas and administered the 1,158 copies of the approved questionnaire based on the sample proportion for each Local Government Area.

The researcher with the help of the three trained research assistants spent thirty minutes to administer and explain the instrument to the respondents in order to avoid misconception of the questions. A total of 1,158 copies of the instrument were administered to the respondents according to the sample size of each local government area. After being responded to, a total of 1084 (94%) copies of the questionnaire were collected from the respondents for analysis. The whole exercise lasted for ten weeks – one week for each Local Government Area.

3.6 Procedure for Data Analysis

The researcher used frequency counts and percentages to analyze the demographic data of the respondents in section A. The raw data collected were weighted and the equivalent mean of the raw scores was used to answer the five research questions stated in chapter one. Strongly Agree and Agree were considered as Agree while Disagree and Strongly Disagree were considered as Disagree. The mean rating on the scale was 2.50 i.e. $4+3+2+1/4=2.50$. Any response that had a mean rating of 2.50 or above was considered as Agree, and any response that had a mean rating of less than 2.50 was considered Disagree. Pearson Product Moment Correlation (PPMC) was used to test all the four null hypotheses. All the hypotheses were tested at 0.05 level of significance. Therefore, where significant (p) value is less than alpha (0.05), or calculated (r) is greater than critical (r) for the given

degree of freedom, the relationship or influence is significant otherwise it is not significant. In other words, if p value is equal or greater than alpha (0.05), or calculated (r) is less than critical (r), the null hypothesis will be retained otherwise it will be rejected.

CHAPTER FOUR

PRESENTATION AND ANALYSIS OF DATA

This chapter presented and analysed the data gathered in the course of the study. Out of the 1,158 copies of questionnaire administered to business education graduate beneficiaries, 1,084 (94%) were properly completed and returned. Details of the results are shown in the subsequent paragraphs.

4.1 Demographic Data of the Respondents

This section analyzed the bio-data of the respondents with regards to gender, occupation, and educational qualification.

4.1.1 Distribution of Respondents by Gender

Both male and female beneficiaries were used for the study as shown in table 4.1

Table 4.1 **Distribution of Respondents by Gender**

Respondents Gender	Frequency	Percentage
Male	560	51.7
Female	524	48.3
Total	1084	100.0

Source: field survey, 2012

According to the outcome of the table 4.1, a total of 560 (51.7%) of the respondents were male while the rest 524 (48.3%) were female. This indicated that both male and female participated in the project, although the number of male was greater than that of the female participants.

4.1.2 Distribution of Respondents by Occupation

This section indicated respondents according to their occupation. This is to show how the study accommodated business education graduates irrespective of their occupation.

Table 4.2 Distribution of Respondents by Occupation

Occupation of respondents	Frequency	Percentage
Farming alone	303	28.0
Civil service and farming	416	38.4
Farming and business	365	33.6
Total	1,084	100.0

Source: field survey, 2012

Table 4.2 shows that 303 (28%) of the respondents were into farming alone, 416 (38.4%) combined civil service work and farming while 365 (33.6%) of the respondents were into both farming and business. This indicated how the Fadama II project accommodated business education graduates at all levels of occupation. Those who combined civil service job with farming had a greater representation in the project. This may be as a result of meager salaries received by the civil servants in the state which cannot meet the basic needs of the civil servants.

Table 4.1.3 Distribution of Respondents by their highest educational qualification

This section indicated the respondents by the highest educational qualifications attained as shown in table 4.3

Table 4.3 Distribution of Respondents by the Highest Educational Qualification

Highest Qualification	Frequency	Percentage
SSC/Grade II	860	79
NCE/OND	174	16
Degree/HND	40	4
Higher Degree	10	1
Total	1,084	100

Source: field survey, 2012

Table 4.3 revealed that 860 (79%) of the respondents had SSC/Grade II certificates, 174 (16%) respondents had either NCE or OND certificates, 40 (4%) of the respondents had HND/Degree certificate while 10 (1%) respondents had higher degree. This indicated that people with different educational qualification participated in fadama II project. The respondents with SSC/Grade II certificates had the highest number. This could be that most of them were unable to secure admission into higher institutions of learning.

4.2 Answering Research Questions

The aim of this study was to determine the influence of fadama II project on socio-economic status of business education graduates who participated in the project in Kaduna state. In order to achieve this, four research objectives were drawn up and four research questions were posed, while four null hypotheses were formulated. Thirty-two questionnaire items were raised and administered to respondents in order to generate data for the study. The data so generated were used to answer the research questions and test the four null hypotheses as presented in the subsequent paragraphs.

4.2.1 Research Question 1:

To what extent did the criteria set for participation in Fadama II project influenced the participation of business education graduates in the project in Kaduna state?

Data generated from questionnaire items 1-7 were used to answer this research question. The weighted scores, the means and standard deviations were calculated from the frequency distributions of the respondents. The result of the computation is shown in table 4.4 while the summary of the raw data are in Appendix IV

Table 4.4: Distribution of the respondents on influence of criteria set for participation on the participation of business education graduates in the project.

s/no	Items	Weighted Scores of Agreed	Weighted Scores of Disagreed	Total weighted scores	Weighted mean scores	SD	Remarks
1	One must be a member of a cooperative society before he joins fadama project	3993	61	4054	3.7399	.5960	Agreed
2	One had to pay a very high registration fee in order to qualify as a fadama ii user	400	1554	1954	1.8026	.7007	Disagreed
3	One had to have a bank account in order to take part in fadama project	1082	1204	2286	2.1089	1.1227	Disagreed
4	Those that were not engaged in farming or agriculture related business could not participate in fadama ii project	608	1355	1963	1.8109	.7677	Disagreed
5	Fadama project is rural based, so one must live in a rural community before he can participate in fadama project	2258	850	3108	2.8672	.9639	Agreed
6	One must have access to fadama resources like fadama, river or farmland before he can participate in fadama project	2220	797	3017	2.7832	.9968	Agreed
7	Those who did not study agriculture were not allowed to join fadama II project	219	1520	1769	1.6319	.6983	Disagreed
Total		10902	7219	18121	2.3881		

Source: field survey, 2012

Table 4.4 showed that 1042 respondents with weighted scores of 3993 agreed that one had to be a member of a cooperative society before he/she can join fadama II project, while 42 respondents with weighted scores of 61 disagreed. On the statement that one had to pay a very high registration fee before he joined fadama II project, respondents with weighted scores of 1554 disagreed, while responses with weighted scores of 400 agreed. On the statement that an individual must have a bank account before he joins fadama II project, respondents with weighted scores of 1204 disagreed while weighted scores of 1082 agreed. Respondents with weighted scores of 1355 disagreed that those that were not engaged in

farming or agricultural related businesses could not participate in fadama II project whereas, 608 agreed.

In addition, respondents with weighted scores of 2258 agreed that fadama II project was rural based so one had to live in a rural community before he could join fadama II project, while 850 weighted scores agreed. 2220 weighted responses agreed that one must have access to fadama resources like river, fadama, etc, before he participates in the project while 797 disagreed with the statement. Respondents with weighted scores of 1520 disagreed with the statement that those who did not study agriculture were not allowed to join fadama II project while 219 weighted responses agreed.

The table showed that research question one had overall means score of 2.3881. This implied that respondents disagreed that criteria for participation in fadama II project did not favour business education graduates. Items 1, 5, and 6 had the mean scores of 3.7399, 2.8672 and 2.7832 respectively. The responses to research question 1 showed that, one had to belong to a cooperative society before he/she can join fadama II project. It also showed that, fadama II project was rural based project and that, one must have access to fadama resources such as river, fadama, and farm land before he/she can join fadama II project.

4.2.2 Research Question 2:

To what extent did fadama II project influenced the level of income of business education graduates who participated in the project in Kaduna state?

To answer this research question, data generated from items 8-16 of the questionnaire were used. The weighted scores, the means and standard deviations were calculated from the frequency distributions of the respondents. The result of the computation is shown in table 4.5 while the summary of the raw data are in Appendix IV

Table 4.5 Distribution of the respondents on the influence of the project on their income

S/no	Items	Weighted scores of agreed	Weighted scores of disagreed	Total weighted scores	weighted Mean scores	SD	Remarks
8	I was able to invest in order businesses with the income I made from fadama II project.	3640	124	3764	3.4723	.7089	Agreed
9	fadama ii project brought about increase in my income and savings	3816	48	38643	3.5646	.5801	Agreed
10	I was able to settle some of my outstanding debts with the income I made from fadama II project	3400	90	3490	3.2196	.5484	Agreed
11	I was able to pay my children's school fees with the income I made from fadama II project	3553	116	3669	3.3847	.6247	Agreed
12	I have money to spend now than before I joined fadama II project	3264	208	3472	3.2030	.6326	Agreed
13	My living condition has improved as a result of the income I got from fadama II project	3488	90	3578	3.3007	.5829	Agreed
14	I was able to embark on capital project like building a house, buying a car etc, with the income I got from fadama II project	3227	136	3363	3.1024	.5025	Agreed
15	I was able to make contributions with the income I made as a result of my participation in Fadama II project.	3307	81	3388	3.1255	.6190	Agreed
16	Fadama project did not allow me to contribute financially to community development	525	1214	1739	1.6042	.8149	disagreed
Total		28220	2107	30327	3.1085		

Source: field survey, 2012

Table 4.5 reveals respondents' opinions about the influence of fadama II project on the income of business education graduates beneficiaries in Kaduna state. 1007 respondents with weighted scores of 3640 agreed that they were able to invest in other businesses with the proceeds from fadama II project while 77 respondents with weighted scores of 124 disagreed with the statement. 3816 weighted responses agreed that their incomes and

savings increased as a result of participation in fadama II project while 48 weighted responses disagreed. This item had the highest mean score of 3.5646 among the responses to questions under research question two. The weighted scores of respondents who agreed that they were able to pay their outstanding debts with income they made as a result of participation in fadama II project was 3400 while weighted scores of those who disagreed was 90. Respondents with weighted score of 3553 agreed that they paid their children's school fees with income they made from fadama II project while respondents with weighted score of 116 disagreed with the opinion.

Furthermore, weighted scores of the respondents who agreed that they have money to spend now than before they join fadama II project was 3264 while the weighted scores of those who disagreed was 208. On their living condition, 3488 weighted responses agreed that their living condition has improved as a result of their participation in fadama II project whereas 90 weighted responses disagreed. Similarly, 3227 weighted responses agreed that they were able to embark on capital project like building a house, buying cars or motorcycle etc, with the income they made as a result of their participation in fadama II project while 136 weighted responses disagreed with the opinion. 3307 weighted responses agreed that they were able to make monthly or weekly financial contributions (adashe) with the income they made from fadama project whereas, 81 weighted responses disagreed with the opinion. 1214 weighted responses disagreed with the statement that fadama II project did not allow them to give financial assistance to their communities whereas 525 weighted responses agreed with the opinion. This item had the least weighted mean score of 1.6042 among the responses to research question two.

The table revealed that research question two had overall mean score of 3.1085 which indicated that, the income of business education graduates who participated in fadama II project increased as a result of participation in the project. Items 8, 9, 10, 11, 12, 13, 14 and 15 had mean scores of 3.4723, 3.5646, 3.2196, 3.3847, 3.2030, 3.3007, 3.1024, and 3.1255 respectively. The respondents agreed that they were able to invest in other businesses with the income they made from the project, their incomes and savings increased as a result of participation in the project, they were able to settle some outstanding debts with the income they realized from fadama II project. The respondents also agreed that they paid their children's school fees with the income they made from the project; they had money to spend than before they join the project, their living conditions also improved, they were able to embark on capital projects like building houses or buying cars, and they were able to make financial contributions toward community development with the income they made from the project.

4.2.3 Research Question 3:

To what extent did fadama II project influenced the level of Social status of business education graduates who participated in the project in Kaduna state?

In order to answer research question three, eight questionnaire items were generated. The weighted scores, the means and standard deviations were calculated from the frequency distributions of the respondents. The result of the computation is shown in table 4.6 while the summary of the raw data are in Appendix IV

Table 4.6 Distribution of the respondents on the influence of fadama II project on their social status

S/No	Items	Weighted scores of agreed	Weighted scores of disagreed	Total weighted scores	Weighted Mean Scores	SD	Remarks
17	I gained recognition and acceptance in my community when I joined fadama II project.	3132	184	3316	3.0590	.6823	Agreed
18	I lost respect in my community when I joined fadama II project.	608	1110	1718	1.5849	.8295	Disagreed
19	My relationship with people within my fadama user group and FCA improved as a result of my participation in the project.	3241	200	3441	3.1744	.7952	Agreed
20	Fadama II project caused me a lot of conflict with other beneficiaries.	847	1113	1960	1.8081	.9494	Disagreed
21	Conflict between farmers and pastoralists were resolved through fadama II intervention.	3475	599	4094	3.7768	.8073	Agreed
22	Fadama II project made me to work hard and earn respect in the society.	3237	98	3335	3.0766	.6620	Agreed
23	I earned respect from my family and associates as a result of the income I made from fadama project.	3789	10	3799	3.5046	.5528	Agreed
24	Fadama II project improved my relationship with people in my community.	3393	30	3423	3.1577	.4548	Agreed
Total		21722	3344	25066	2.8905		

Source: field survey, 2012

From table 4.6 above, 966 respondents with weighted scores of 3132 agreed that they gained recognition and acceptance in their communities when they joined fadama II project whereas 118 respondents with weighted scores of 184 disagreed with the opinion. 1110 weighted responses disagreed with the statement that said “I lost respect in my community when I joined fadama II project” while 608 agreed with the statement. This item had the least mean score of 1.5849 among the responses to questions under research question three. Weighted scores of 3241 agreed that their relationship with people within the fadama users’ group and fadama community area improved as a result of their participation in the project

whereas 200 weighted score disagreed with the statement. 1113 weighted responses disagreed with the statement that fadama II project caused them conflict with other beneficiaries whereas 847 weighted responses agreed. 3475 weighted responses agreed that conflict between fadama users were settled through fadama II intervention while 599 weighted responses disagreed with the opinion. This item had the highest mean score of 3.7768 among the responses under research question three.

Similarly, 3237 weighted responses agreed that fadama II project made them to work hard and earn respect in the society while 98 weighted responses disagreed. Similarly, 3789 weighted responses agreed that they now earned respect from their families and associates as a result of participation in fadama II project while 10 weighted responses disagreed with the statement. 3393 weighted responses agreed that fadama II project improved their relationship with people in their communities while 30 weighted responses disagreed with the opinion.

The table showed that research question three had overall means score of 2.8905. This implied that the fadama II project improved the level of social status of the respondents. Items 17, 19, 21, 22, 23, and 24 had mean scores of 3.0590, 3.1744, 3.7768, 3.0766, 3.5046, and 3.1577 respectively. The respondents agreed that they gained recognition and acceptance in their communities when they joined fadama II project. They also agreed that their relationship within the FUG and FCA improved significantly, and conflict between farmers and pastoralists were resolved through fadama II project intervention. Respondents also agreed that, fadama II project made them to work hard; that earned them respect in the society and improved their relationship with people in their communities.

4.2.4 Research Question 4:

To what extent did fadama II project influenced the level of quality of life of business education graduates who participated in the project in Kaduna state?

In order to answer research question four, the weighted scores, the means and standard deviations were calculated from the frequency distributions of the respondents. The result of the computation is shown in table 4.7 while the summary of the raw data are in Appendix IV

Table 4.7 Distribution of the respondents on the influence of fadama II project on their quality of life

S/no	Items	Weighted scores of agreed	Weighted scores of disagreed	Total weighted scores	Weighted Mean Scores	SD	Remarks
25	I was able to buy some electronics like radio, fan, television, and handset, with the profit I made from fadama II project.	3486	20	3506	3.2343	.4450	Agreed
26	I was able to settle my medical bills with the income I made from fadama II project.	3458	40	3498	3.2269	.4610	Agreed
27	My participation in fadama project enabled me to eat balanced diet with my family.	3457	40	3497	3.2260	.4605	Agreed
28	I was able to buy clothes and shoes with the income I made from fadama II project.	3710	20	3730	3.4410	.5150	Agreed
29	My involvement in fadama project helped me to give my children good education.	3845	46	3891	3.5895	.6107	Agreed
30	Fadama II project enabled me to buy furniture like cushion, bed, etc.	3303	65	3368	3.1070	.6029	Agreed
31	I went into debt/borrowing because I spent a lot of money in fadama II project	534	1209	1743	1.6079	.8291	Disagreed
32	I was unable to buy clothes, books or pay my children's school fees because I spent my money on fadama II project but did not make any profit from it.	368	544	1100	1.5166	.8413	Disagreed
Total		22161	1981	24142	2.7839		

Source: field survey, 2012

In table 4.7, 1074 respondents with weighted scores of 3486 agreed to have bought some electronics like television, radio, fan etc, with proceeds from fadama II project while 10 respondents with weighted scores of 20 disagreed with the opinion. 3458 weighted score agreed that they were able to settle medical bills with incomes they made from fadama II project while 40 weighted scores disagreed with the statement. Respondents with weighted scores of 3457 agreed that their participation in fadama II project enabled them to eat balanced diet with their families, while 40 weighted scores disagreed with the statement.

Furthermore, respondents with weighted scores 3710 agreed that they bought clothes and shoes with income they made from fadama II project while 20 weighted scores disagreed. 3845 agreed that their involvement in fadama II enabled them to give their children good education while 46 weighted scores disagreed. This item had the highest mean score of 3.5895 among the responses to research question four. Respondents with weighted score of 3303 agreed that they were able to buy furniture with the income they made from fadama II project while 65 weighted responses disagreed with the statement. 534 weighted responses agreed that they went into debts because of participation in fadama II project while 1209 disagreed with the statement. 368 weighted responses agreed that they were unable to buy clothes, books or pay their children's school fees as a result of their participation in fadama II project while 544 weighted responses disagreed; this item had the least mean score of 1.5166 among the responses under research question four.

The table revealed that research question four had overall means score of 2.7839. This implied that participation in fadama II project influence the quality of life of the respondents. Questionnaire items 25, 26, 27, 28, 29 and 30 had mean scores of 3.2343, 3.2269, 3.2260, 3.4410, 3.5895, and 3.1070 respectively. The respondents agreed that, they

were able to buy electronics such as radio, fan, television and handset as a result of participation in the project. They also agreed that they settled medical bills, ate balanced diet with their families, bought clothes and shoes as a result of participation in fadama II project. Furthermore, the respondents agreed that, their involvement in fadama II project enabled them to give their children good education, and also bought furniture like cushion and bed.

4.3 Testing of Null Hypotheses

The null hypotheses were tested using Pearson product Moment Correlation statistics. The decision rule is that, correlation index (r) shows the level of relationship or influence between the variables, the closer it is to 1, the more significant the relationship or influence is, while significance (p) value measures whether the relationship is significant or not. Therefore, where significant (p) value is less than alpha (0.05), or calculated (r) is greater than critical (r) for the given degree of freedom, the relationship or influence is significant otherwise it is not significant. In other words, if p value is equal or greater than alpha (0.05), or calculated (r) is less than critical (r), the null hypothesis will be retained otherwise it will be rejected.

4.3.1 Research Hypothesis 1

There is no significant influence of the criteria set for participation in fadama II project on the level of participation of business education graduates in the project in Kaduna state.

Table 4.8 presents a summary of results to testing null hypothesis one (1) using Pearson Product Moment Correlation (PPMC) statistics on the relationship between the criteria set for participation in fadama II project and the level of participation of Business Education graduates in the project in Kaduna state.

Table 4.9 Testing of Null Hypothesis 1 using PPMC

Variables	N	Mean	S.D	Corr. Index r	Crit. r	Df	Sig (P)
Level of Participation in Fadama II Project	1084	79.8312	6.3461	.574**	.052	1082	0.00
Criteria Set For Participation in Fadama II Project	1084	16.6061	2.9288				

Source: Field survey 2012

The details of the Pearson Product Moment Correlation statistics in null hypothesis one (1) revealed significant relationship between the level of participation in fadama II projects and the criteria set for participation in fadama II project. Reason being that, the calculated significance (p) value of 0.000 is less than the alpha (0.05) level of significance while the calculated (r) of .574 is greater than critical (r) of 0.052. Therefore, the null hypothesis which stated that, there is no significant influence of the criteria set for participation in Fadama II project on the level of participation of business education graduates in the project in Kaduna state is hereby rejected.

4.3.2 Null Hypothesis 2

There is no significant influence of fadama II project on the level of income of business education graduates who participated in the project in Kaduna state

Table 4.10 presents a summary of result to test of null hypothesis two (2) using Pearson

Product Moment Correlation (PPMC) statistics on the influence of fadama II project on the level of income of business education graduates who participated in the project in Kaduna state.

Table 4.10 Testing of Null Hypothesis 2 using PPMC

Variables	N	Mean	S.D	Corr. Index r	Crit. r	df	Sig (P)
Level of Participation in Fadama II Project	1084	79.8312	6.3461	.573**	.052	1082	0.001
Level of Income of Business Education Graduates Beneficiaries in Fadama Project II	1084	27.9631	3.0780				

Source: field survey 2012

The details of the Pearson Product Moment correlation statistics null hypothesis two (2) above revealed that the level of participation in fadama II projects had a mean of 79.8312 and a standard deviation of 6.3461 while the level of income of business education graduates in fadama II project had a mean of 27.9631 and a standard deviation of 3.0780. The calculated significance (p) value of 0.001 is less than the alpha (0.05) level of significance while the correlation index (r) of .573 is greater than critical (r) of 0.052. This indicated that there is a significant influence of fadama II project on the level of income of the business education graduates beneficiaries of the project. Consequently, the null hypothesis which stated that there is no significant influence of fadama II project on the level of income of business education graduates who participated in the project in Kaduna state is hereby rejected.

4.3.3 Null Hypothesis 3

There is no significant influence of fadama II project on the level of social status of business education graduates who participated in the project in Kaduna state

Table 4.11 presented a summary of result to test of null hypothesis three (3) using Pearson Product Moment Correlation (PPMC) statistics on the influence of fadama II project on the level of social status of business education graduates who participated in the project in Kaduna state.

Table 4.11 Testing of Null Hypothesis 3 using PPMC

Variables	N	Mean	S.D	Corr. Index r	Crit. R	Df	Sig (P)
Level of Participation in Fadama II Project	1084	79.8312	6.3461	.664**	.052	1082	0.000
Social Status of Bus. Education Graduates of Fadama Project II	1084	22.8007	2.1046				

Source: field survey 2012

The details of the Pearson Product Moment correlation statistics above revealed that the level of participation in fadama II project had a mean of 79.8312 and a standard deviation of 6.3461 while the social status of business education graduates in fadama II project had a mean of 22.8007 and a standard deviation of 2.1046. The calculated significance (p) value of 0.000 is less than the alpha (0.05) level of significance and the calculated (r) of .664 is greater than the critical (r) of .052. This signifies that there is significant influence of fadama II on the social status of business education graduates who participated in the project. Therefore, the null hypothesis is hereby rejected.

4.3.4 Null Hypothesis 4

There is no significant influence of fadama II project on the level of quality of life of business education graduates who participated in the project in Kaduna state

Table 4.12 presents the summary of null hypotheses four (4) using Pearson Product Moment Correlation (PPMC) statistics on the influence of fadama II project on the level of quality of life of business education graduates who participated in the project in Kaduna state.

Table 4.12 Testing of Null Hypothesis 4 using PPMC

Variables	N	Mean	S.D	Corr. Index r	Crit. r	Df	Sig (P)
Level of Participation in Fadama II Project	1084	79.8312	6.3461	.537**	.052	1082	0.000
Quality of Life of Bus. Education Graduates of Fadama II Project.	1084	12.4317	2.8008				

Source: field survey 2012

The detail of the Pearson Product Moment Correlation statistics shows that the level of participation in fadama II project had a mean of 79.8312 and standard deviation of 6.3461 while the quality of life of business education graduates in fadama II had a mean of 12.4317 and standard deviation of 2.8008. The result showed that, significance (p) value (0.000) is less than the alpha (0.05) level, and the correlation index (r) of .537 is greater than the critical (r) of .052. This implied a significant influence of fadama II project on the level of quality of life of business education graduates who participated in the project in Kaduna state. Therefore, the null hypothesis is rejected.

4.4 Discussion of Major Findings

The study found that, for someone to join fadama II project, he or she must belong to a registered cooperative society this was to enable them have the formal endorsement and recognition of the Local and State government authorities. This finding agreed with the stipulation of the fadama II project implementation manual 2004 which stipulated that FUGs should be formed under cooperative society which has the formal recognition of the local government and the state government. This signifies that the fadama II project was not biased against business education graduates. Interested business education graduate and graduates of other disciplines participated in the project because of the open to all.

The study revealed that, fadama II project brought about increase in the incomes and savings of business education graduates who participated in the project. This finding had the

highest mean score of 3.5646. The increase in the income of the business education graduates enabled them to save more from their incomes, pay their children's school fees, embark on some capital projects like building houses, make some financial contribution to their communities etc, which they could not do before their participation in the project. This finding agreed with the finding of Nkonya, et al (2009) who discovered increase in the real income of fadama II beneficiaries as result of participation in the project in the country. To further confirm the result, the tested null hypothesis was rejected, which means that there was significant influence of fadama II project on the income of business education graduates beneficiaries of the project.

The study also discovered that, the social status of the respondents improved significantly as a result of participation in fadama II project. The respondents with mean score of 3.0590 confirmed that they gained much recognition and acceptance in their communities, earned respect from their families and close associates. The study also found that respondent with mean score of 3.1577 agreed that their relationship with people in the community improve. The respondents also confirmed that conflicts between fadama users (farmer and pastoralists) were resolved through fadama II intervention. This item had the highest mean score of 3.7744. This was achieved through enlightenment seminars organized for the fadama user on how to use the fadama resources harmoniously by the fadama users. The tested null hypothesis was rejected, meaning that there is significant influence of fadama II project on the social status of business education graduates who participated in the project in Kaduna state. This finding agreed with the findings of Kudi and Banta (2008) who found that, fadama II project improved the relationship of the fadama users in Giwa Local government of Kaduna state. Also, the study found that many respondents with mean score

of 3.0766 agreed that they became hard working men/women and that earned respect for them in the society.

The study found that many businesses education graduates beneficiaries agreed that the level of their quality of life improved significantly as a result of participation in fadama II project. The respondents with mean score of 3.2343 agreed that they were able to buy electronics with the proceeds from fadam II project. It was also found that 3.2269 mean score agreed that they were able to settle their medical bills with the income they realized form fadama II project. The respondents also agreed that, they were able to buy clothes and shoes among other things as a result of their participation in fadama II project. The study also found that respondents with means score of 3.2260 agreed that they were able to provide adequate diet to their families as a result of participation in the fadama II project. The tested null hypothesis was rejected; this signified a significant influence of fadama II project on the quality of life of business education graduates who participated in the project in Kaduna state. This finding agreed with a study earlier conducted by Alkali (2011) where he found that the quality of life of fadama II beneficiaries in Kaduna state had a significant improvement after their participation in the project. This enabled them to acquire things that will give them pleasure such as handsets, fan, radio set, television, etc.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

This chapter presents the summary, conclusion and recommendations based on the result of the findings.

5.1 Summary

The main objective of this study was to determine the influence of fadama II project on the socio-economic status of business education graduates beneficiaries of the project in Kaduna state. In order to achieve this, five specific objectives and five research questions were raised. Five null hypotheses were also postulated. Literatures related to the study were reviewed. Literature reviewed showed the impact of fadama II project on the entire fadama II users whereas this study focused on the influence of the project on the socio-economic status of Business Education graduates that participated in the project in Kaduna state. This identified gap formed the basis for this study.

Descriptive Research Survey design was used for the study. Sample size of 1,158 from a population of 5,791 of Business Education graduates beneficiaries was used. The instrument used for the study was structured questionnaire which was administered by the researcher with the help of three trained research assistants. The exercise lasted for 10 weeks. Weighted scores and means were used to answer the five research questions while Pearson Product Moment Correlation was used to test the hypotheses. Major findings of the study showed that:

1. The study revealed that the criteria set for participation in fadama II project was not biased against business education graduates; this had overall means score of 2.3881.

2. Participation in Fadama II project influenced the level of income of the Business education graduates beneficiaries; this had overall means score of 3.1085.
3. The level of social status of Business education graduates beneficiaries increase as a result of participation in fadama II project; this had overall means score of 2.8905.
4. The level of quality of life of the business education graduates beneficiaries increased as a result of participation in fadama II project; this had overall means score of 2.7839.

5.2 Conclusion

Based on the findings of the study, it was concluded that the criteria set for participation in fadama II project were not biased against any discipline or profession. This implies that, the business education graduates who met the set criteria for participation were accommodated by the project; this led to the employment of a good number of unemployed and underemployed business education graduates in the project. Consequently, the levels of income, social status and quality of life of business education graduate beneficiaries of fadama II project improved significantly. This in turn led to increase in the purchasing power and standard of living of the business education graduate beneficiaries of the fadama II project in Kaduna state. As a result, some social vices that are mostly associated with unemployment and poverty (like theft, corruption and child abuse) reduced in those communities.

5.3 Recommendations

Based on the findings of the study and the conclusion drawn, the following recommendations were made:

1. Since business education graduates were accommodated by the project, business educators should educate their students at all levels to enroll in the ongoing fadama III

project and other subsequent poverty reduction projects in order to fight against poverty and unemployment in the country.

2. The federal government should increase funding in order to employ more youths in future projects since fadama II project was found to be a profitable venture in the economy which brought about increase in the income of the beneficiaries.

3. Post fadama II seminars should be organized for the beneficiaries in order to teach them how to manage the proceeds they have made from the project. This will help them have a long lasting influence of the project thereby sustaining dignity in their communities.

4. In order to sustain the improved standard of living and quality of life of the beneficiaries, government should provide insurance cover for the beneficiaries of the project. This will help them in the long run when they encounter losses in their businesses.

5.4 Limitations of the Study

In the course of the study, the researcher encountered difficulty in identifying the business education graduates among other beneficiaries this is because the beneficiaries were not registered by academic qualification. In order to overcome this, a reconnaissance survey of three FCAs in each local government area was made to identify and establish the population of business education graduates who participated in the project in Kaduna state. The mean of the percentages of the business education graduates identified in those FCAs was used to represent the percentage of the business education graduates who participated in the project in those local government areas.

5.5 Suggestion for Further Studies

1. A comparative study on the impact of fadama II project on Business Education Graduates beneficiaries and Non Business Eduation graduates beneficiaries of the project in Kaduna state.
2. A comparative study on the impact of fadama II and fadama III project on the socio-economic status of business education graduates beneficiaries in Kaduna state.

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APPENDIX 1

LETTER OF INTRODUCTION

LETTER OF IDENTIFICATION KAMBAL ILIYA YASHIM – M.ED/EDUC/3069/09-10

This is to certify that the above mentioned person is a postgraduate student (M.ED Business Education) in the Department of Vocational and Technical Education, Ahmadu Bello University, Zaria. He is carrying out a research on the *influence of fadama II project on the socio-economic status of business education graduates beneficiaries in Kaduna state.*

Please, kindly give him every assistance he may require.

Dr. Iliya M. Haruna
HEAD OF DEPARTMENT

APPENDIX II

LETTER OF INTRODUCTION FROM KADUNA STATE FADAMA OFFICE

APPENDIX III

Dept of Vocational & Technical Education,
Faculty of Education,
Ahmadu Bello University,
Zaria.

Dear Respondent,

REQUEST TO FILL QUESTIONNAIRE

I am an M. Ed student (Business Education) of Ahmadu Bello University, Zaria, presently undertaking a research on the *Influence of Fadama II Project on the Socio-economic Status of Business Education Graduates Beneficiaries in Kaduna State.*

I hereby crave your indulgence to support me in conducting this research by completing the attached questionnaire to the best of your ability. This is purely academic; therefore all information provided by you will be used only for this research and shall be handled confidentially.

Yours faithfully,

Iliya Yashim KAMBAI

**QUESTIONNAIRE FOR BUSINESS EDUCATION GRADUATES BENEFICIARIES
OF FADAMA II PROJECT IN KADUNA STATE**

SECTION A: DEMOGRAPHIC DATA

1. Gender: (a) Male { } (b) Female { }
2. Occupation: (a) farming alone { } (b) civil service and farming { } (c) farming and business { }
3. Fadama II status: (a) fadama user { } (b) fadama facilitator { }
4. Highest Educational qualification: (b) SSCE/Grade II { } (c) NCE/OND { } (d) Degree/HND { } (e) Higher Degree

SECTION B

Please, carefully read the statements bellow and tick appropriately the columns on the right hand side that indicates the level of your agreement or disagreement.

Key: SA=Strongly Agree, A= Agree, D=Disagree, SD=Strongly Disagree

S/ N	Item	SA	A	D	SD
	Criteria set for participation in fadama project and level of participation				
1	One must be a member of a cooperative society before he joins fadama project.				
2	One had to pay a very high registration fee in order to qualify for enrolment into Fadama II project User.				
3	One had to have a bank account in order to take part in Fadama Project.				
4	Those that were not engaged in farming or agriculture related businesses could not participate in Fadama II project.				
5	Fadama project is rural based, so one must live in a rural community before he can participate in fadama project.				
6	One must have access to fadama resources such as Fadama, River or Farm-land before he can participate in the Fadama project.				
7	Those who did not study Agriculture were not allowed to join fadama II project				
	Influence of fadama II project on the income of the beneficiaries				
8	I was able to invest in other businesses with the income I made from fadama project				
9	Fadama II project brought about increase in my income and savings.				
10	I was able to settle some of my outstanding debts with the income I made from fadama II project.				
11	I was able to pay my children's school fees with the income I made from fadama II project				
12	I have money to spend now than before I joined Fadama project.				
13	My living condition has improved as a result of the income I got from fadama II project.				
14	I was able to embark on capital project like building a house, buying a car/motor cycle, etc with income from Fadama II project.				

15	I was able to make contribution (Adashe) with the income I made as a result of my participation in Fadama II project.				
16	Fadama II project did not allow me to contribute financially to community development.				
	Influence of fadama project on social status of fadama users				
17	I gained recognition and acceptance in the community when I joined Fadama II project.				
18	I lost respect in my community when I joined Fadama II project				
19	My relationship with people within our Fadama User Group (FUG) and FCA improved as a result of my participation in the project				
20	Fadama II project had caused me a lot of conflict with other beneficiaries.				
21	Conflict between farmers and pastoralists has been settled through Fadama Project intervention.				
22	Fadama II project made me to work hard and earned respect in the society.				
23	I now earn respect from my family and associates as a result of the income I made from Fadama II project.				
24	Fadama II project improved my relationship with people in my community.				
	Influence of fadama II project on quality of life of the participants.				
25	I was able to buy some electronics like radio, fan, television, handset, etc with the profit I made from Fadama II project.				
26	I was able to settle my medical bills with the income I made from Fadama II project.				
27	My participation in Fadama II project enabled me to eat adequate food with my family.				
28	I was able to buy Clothes and Shoes with the income I made from Fadama II project.				
29	My involvement in Fadama II project helped me to give my children good education.				
30	Fadama II project enabled me to buy house furniture like Cushion, Bed, Table, etc.				
31	I went into debt/borrowing because of my participation in Fadama II project.				
32	I was unable to buy Clothes, Books or pay my children's school fees because I spent my money on Fadama II project and I did not make any profit from it.				

APPENDIX IV

DETAILS OF ALL STATISTICAL ANALYSIS

BUSINESS EDUCATION GRADUATES BENEFICIARIES OF FADAMA II PROJECT

Frequency Table

		name of LGA			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	z/kataf	80	7.4	7.4	7.4
	Soba	161	14.9	14.9	22.2
	makarefi	55	5.1	5.1	27.3
	Lere	136	12.5	12.5	39.9
	Kubau	114	10.5	10.5	50.4
	Kauru	84	7.7	7.7	58.1
	kagarko	74	6.8	6.8	64.9
	Kajuru	115	10.6	10.6	75.6
	Giwa	129	11.9	11.9	87.5
	B/gwari	136	12.5	12.5	100.0
	Total	1084	100.0	100.0	

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	560	51.7	51.7	51.7
	Female	524	48.3	48.3	100.0
	Total	1084	100.0	100.0	

Occupation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Farming	303	28.0	28.0	28.0
	civil service	416	38.4	38.4	66.3
	farming and business	365	33.7	33.7	100.0
	Total	1084	100.0	100.0	

fadama ii status

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid fadama user	1084	100.0	100.0	100.0

highest educational qualification

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid FSLC	575	53.0	53.0	53.0
SSCE/Grade II	285	26.3	26.3	79.3
NCE/OND	174	16.1	16.1	95.4
Degree/HND	40	3.7	3.7	99.1
Higher degree	10	.9	.9	100.0
Total	1084	100.0	100.0	

FREQUENCIES VARIABLES=LGA GENDER OCCUP STATUS EDUC SUBJECTS
/ORDER=ANALYSIS.

INFLUENCE OF CRITERIA SET FOR PARTICIPATION ON PARTICIPATION OF BUSINESS EDUCATION GRADUATES IN THE PROJECT

Statistics

		one must be a member of a cooperative society before he joins fadama project	one had to pay a very high registration fee in order to qualify as a fadama ii user	one had to have a bank account in order to take part in fadama project	those that were not engaged in farming or agriculture related business could not participate in fadama ii project	fadama project was rural based, so one must live in a rural community before he can participate in fadama project	one must have access to fadama resources like fadama, river or farmland before he can participate in fadama ii project	those who did not study agriculture were not allowed to join fadama ii project
N	Valid	1084	1084	1084	1084	1084	1084	1084
	Missing	0	0	0	0	0	0	0
Mean		3.7399	1.8026	2.1089	1.8109	2.7288	2.7832	1.6319
Std. Error of Mean		.01810	.02128	.03410	.02332	.02928	.03028	.02121
Std. Deviation		.59595	.70071	1.12273	.76767	.96392	.99679	.69833

Frequency Table

one must be a member of a cooperative society before he joins fadama project

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly disagree	23	2.1	2.1	2.1
Disagree	19	1.8	1.8	3.9
Agree	175	16.1	16.1	20.0
Strongly Agree	867	80.0	80.0	100.0
Total	1084	100.0	100.0	

one had to pay a very high registration fee in order to qualify as a fadama ii user

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly disagree	366	33.8	33.8	33.8
Disagree	594	54.8	54.8	88.6
Agree	96	8.9	8.9	97.4
Strongly Agree	28	2.6	2.6	100.0
Total	1084	100.0	100.0	

one had to have a bank account in order to take part in fadama ii project

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly disagree	422	38.9	38.9	38.9
Disagree	330	30.4	30.4	69.4
Agree	124	11.4	11.4	80.8
Strongly Agree	208	19.2	19.2	100.0
Total	1084	100.0	100.0	

those that were not engaged in farming or agriculture related business could not participate in fadama ii project

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly disagree	421	38.8	38.8	38.8
Disagree	467	43.1	43.1	81.9
Agree	176	16.2	16.2	98.2
Strongly Agree	20	1.8	1.8	100.0
Total	1084	100.0	100.0	

fadama project was rural based, so one must live in a rural community before he can participate in fadama ii project

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly disagree	106	9.8	9.8	9.8
Disagree	372	34.3	34.3	44.1
Agree	316	29.2	29.2	73.2
Strongly Agree	290	26.8	26.8	100.0
Total	1084	100.0	100.0	

one must have access to fadama resources like fadama, river or farmland before he can participate in fadama ii project

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly disagree	113	10.4	10.4	10.4
Disagree	342	31.5	31.5	42.0
Agree	296	27.3	27.3	69.3
Strongly Agree	333	30.7	30.7	100.0
Total	1084	100.0	100.0	

those who did not study agriculture were not allowed to join fadama ii project

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	504	46.5	46.5	46.5
	Disagree	508	46.9	46.9	93.4
	Agree	39	3.6	3.6	97.0
	Strongly Agree	33	3.0	3.0	100.0
	Total	1084	100.0	100.0	

2. LEVEL OF INCOME OF BUS EDU GRADUATES THAT PARTICIPATED IN THE PROJECT

Statistics

		i was able to invest in order business with the income i made from fadama ii	fadama ii project brought about increase in my income and savings	i was able to settle some of my outstanding debts with the income i made from fadama ii project	I was able to pay my children's school fees with the income they made from fadama ii project	i have money to spend now than before i joined fadama project	my living condition has improved as a result of the income i get from fadama project	i was able yo embark on capital project like building a house, buying a car etc with the income i get from faadama project	i was able to make contributions with the income i made as a result of my participation in fadama	fadama ii project did not allow me to contribute financially to community development
N	Valid	1084	1084	1084	1084	1084	1084	1084	1084	1084
	Missing	0	0	0	0	0	0	0	0	0
Mean		3.4723	3.5646	3.2196	3.3847	3.2030	3.3007	3.0886	3.1255	1.6042
Std. Error of Mean		.02153	.01762	.01666	.01897	.01921	.01770	.01526	.01880	.02475
Std. Deviation		.70885	.58013	.54843	.62466	.63257	.58289	.50253	.61898	.81492

Frequency Table

i was able to invest in order business with the income i made from fadama

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	30	2.8	2.8	2.8
	Disagree	47	4.3	4.3	7.1
	Agree	388	35.8	35.8	42.9
	Strongly Agree	619	57.1	57.1	100.0
	Total	1084	100.0	100.0	

fadama ii project brought about increase in my income and savings

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly disagree	10	.9	.9	.9
Disagree	19	1.8	1.8	2.7
Agree	404	37.3	37.3	39.9
Strongly Agree	651	60.1	60.1	100.0
Total	1084	100.0	100.0	

i was able to settle some of my outstanding debts with the income i made from fadama ii project

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly disagree	10	.9	.9	.9
Disagree	40	3.7	3.7	4.6
Agree	736	67.9	67.9	72.5
Strongly Agree	298	27.5	27.5	100.0
Total	1084	100.0	100.0	

I was able pay their children's school fees with the income they made from fadama project

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly disagree	10	.9	.9	.9
Disagree	53	4.9	4.9	5.8
Agree	531	49.0	49.0	54.8
Strongly Agree	490	45.2	45.2	100.0
Total	1084	100.0	100.0	

i have money to spend now than before i joined fadama ii project

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly disagree	10	.9	.9	.9
Disagree	99	9.1	9.1	10.1
Agree	636	58.7	58.7	68.7
Strongly Agree	339	31.3	31.3	100.0
Total	1084	100.0	100.0	

my living condition has improved as a result of the income i get from fadama ii project

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly disagree	10	.9	.9	.9
Disagree	40	3.7	3.7	4.6
Agree	648	59.8	59.8	64.4
Strongly Agree	386	35.6	35.6	100.0
Total	1084	100.0	100.0	

i was able to embark on capital project like building a house, buying a car etc, with the income i get from faadama project

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly disagree	10	.9	.9	.9
Disagree	63	5.8	5.8	6.7
Agree	832	76.8	76.8	83.5
Strongly Agree	179	16.5	16.5	100.0
Total	1084	100.0	100.0	

i was able to make contributions with the income i made as a result of my participation in fadama

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly disagree	43	4.0	4.0	4.0
Disagree	19	1.8	1.8	5.7
Agree	781	72.0	72.0	77.8
Strongly Agree	241	22.2	22.2	100.0
Total	1084	100.0	100.0	

fadama project did not allow me to contribute financially to community development

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly disagree	626	57.7	57.7	57.7
Disagree	294	27.1	27.1	84.9
Agree	131	12.1	12.1	97.0
Strongly Agree	33	3.0	3.0	100.0
Total	1084	100.0	100.0	

3. LEVEL OF SOCIAL STATUS OF BUS DUC.GRAD

Statistics

	i gained recognition and acceptance in my community when i joined fadama	i lost respect in my community when i joined fadama	my relationship with people within my fadama user group and FCA improved as a result of my participation in the project	Fadama ii project has caused me a lot of conflict with other beneficiaries	conflict between farmers and pastoralists has been settled through fadama	fadama project made me to work hard and earn respect in the society	i now earn respect from my family as a result of the income i made from fadama	fadama project improved my relationship with people in my community
N Valid	1084	1084	1084	1084	1084	1084	1084	1084
Missing	0	0	0	0	0	0	0	0
Mean	3.0590	1.5849	3.2020	1.8081	3.4077	3.0766	3.5046	3.1577
Std. Error of Mean	.02072	.02519	.02415	.02883	.02452	.02011	.01679	.01381
Std. Deviation	.68233	.82951	.79516	.94936	.80727	.66202	.55282	.45481

Frequency Table

i gained recognition and acceptance in my community when i joined fadama

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly disagree	52	4.8	4.8	4.8
Disagree	66	6.1	6.1	10.9
Agree	732	67.5	67.5	78.4
Strongly Agree	234	21.6	21.6	100.0
Total	1084	100.0	100.0	

i lost respect in my community when i joined fadama II

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly disagree	668	61.6	61.6	61.6
Disagree	221	20.4	20.4	82.0
Agree	172	15.9	15.9	97.9
Strongly Agree	23	2.1	2.1	100.0
Total	1084	100.0	100.0	

my relationship with people within my fadama user group and FCA improved as a result of my participation in the project

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly disagree	62	5.7	5.7	5.7
Disagree	69	6.4	6.4	12.1
Agree	541	49.9	49.9	62.0
Strongly Agree	412	38.0	38.0	100.0
Total	1084	100.0	100.0	

Fadama ii project has caused me a lot of conflict with other beneficiaries

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly disagree	539	49.7	49.7	49.7
Disagree	287	26.5	26.5	76.2
Agree	185	17.1	17.1	93.3
Strongly Agree	73	6.7	6.7	100.0
Total	1084	100.0	100.0	

conflict between farmers and pastoralists has been settled through fadama

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	49	4.5	4.5	4.5
	Disagree	75	6.9	6.9	11.4
	Agree	345	31.8	31.8	43.3
	Strongly Agree	615	56.7	56.7	100.0
	Total	1084	100.0	100.0	

fadama project made me to work hard and earn respect in the society

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	60	5.5	5.5	5.5
	Disagree	19	1.8	1.8	7.3
	Agree	783	72.2	72.2	79.5
	Strongly Agree	222	20.5	20.5	100.0
	Total	1084	100.0	100.0	

i now earn respect from my family as a result of the income i made from fadama

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	10	.9	.9	.9
	Agree	507	46.8	46.8	47.7
	Strongly Agree	567	52.3	52.3	100.0
	Total	1084	100.0	100.0	

fadama project improved my relationship with people in my community

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	10	.9	.9	.9
	Disagree	10	.9	.9	1.8
	Agree	863	79.6	79.6	81.5
	Strongly Agree	201	18.5	18.5	100.0
	Total	1084	100.0	100.0	

**4. QUALITY OF LIFE
Statistics**

		i was able to buy some electronics like radio, fan television, handset etc with the profit i made from fadama	i was able to settle my medical bills with the income i made from fadama	my participation in fadama project enabled me to eat adequate diet with my family	i was able to buy clothes and shoes with the income i made from fadama	my involvement in fadama project helped me to give my children a good education	fadama project enabled me to buy furniture like cushion, bed, etc	i went into debt/borrowing because of my participation in fadama	i was unable to buy clothes, books or pay my children's school fees because i spent my money on fadama and the not make any7 profit from it
N	Valid	1084	1084	1084	1084	1084	1084	1084	1084
	Missing	0	0	0	0	0	0	0	0
Mean		3.2343	3.2269	3.2260	3.4410	3.5683	3.1070	1.6079	1.5166
Std. Error of Mean		.01352	.01400	.01399	.01564	.01855	.01831	.02518	.02556
Std. Deviation		.44502	.46101	.46047	.51498	.61073	.60285	.82905	.84139

Frequency Table

i was able to buy some electronics like radio, fan television, handset etc with the profit i made from fadama

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	10	.9	.9	.9
	Agree	810	74.7	74.7	75.6
	Strongly Agree	264	24.4	24.4	100.0
	Total	1084	100.0	100.0	

i was able to settle my medical bills with the income i made from fadama

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	20	1.8	1.8	1.8
	Agree	798	73.6	73.6	75.5
	Strongly Agree	266	24.5	24.5	100.0
	Total	1084	100.0	100.0	

my participation in fadama project enabled me to eat adequate diet with my family

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	20	1.8	1.8	1.8
	Agree	799	73.7	73.7	75.6
	Strongly Agree	265	24.4	24.4	100.0
	Total	1084	100.0	100.0	

i was able to buy clothes and shoes with the income i m,ade from fadama

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	10	.9	.9	.9
	Agree	586	54.1	54.1	55.0
	Strongly Agree	488	45.0	45.0	100.0
	Total	1084	100.0	100.0	

my involvement in fadama project helped me to give my children a good education

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	23	2.1	2.1	2.1
	Agree	399	36.8	36.8	38.9
	Strongly Agree	662	61.1	61.1	100.0
	Total	1084	100.0	100.0	

fadama project enabled me to buy furnitures like cushion,bed,etc

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	45	4.2	4.2	4.2
	Disagree	10	.9	.9	5.1
	Agree	813	75.0	75.0	80.1
	Strongly Agree	216	19.9	19.9	100.0
	Total	1084	100.0	100.0	

i went into debt/borrowing because of my participation in fadama

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	629	58.0	58.0	58.0
	Disagree	290	26.8	26.8	84.8
	Agree	126	11.6	11.6	96.4
	Strongly Agree	39	3.6	3.6	100.0
	Total	1084	100.0	100.0	

i was unable to buy clothes,books or pay my childrens school fees because i spent my money on fadama and the not make any7 profitb from it

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	732	67.5	67.5	67.5
	Disagree	184	17.0	17.0	84.5
	Agree	128	11.8	11.8	96.3
	Strongly Agree	40	3.7	3.7	100.0
	Total	1084	100.0	100.0	

FREQUENCIES VARIABLES=v33 v34 v35 v36 v37 v38 v39 /STATISTICS=STDDEV
SEMEAN MEAN /ORDER=ANALYSIS.

Table of critical values for Pearson correlation – N (not df) is in column 1

	One Tailed Probabilities			
	0.05	0.025	0.005	0.0005
	Two-Tailed Probabilities			
N	0.1	0.05	0.01	0.001
4	0.900	0.950	0.990	0.999
5	0.805	0.878	0.959	0.991
6	0.729	0.811	0.917	0.974
7	0.669	0.754	0.875	0.951
8	0.621	0.707	0.834	0.925
9	0.582	0.666	0.798	0.898
10	0.549	0.632	0.765	0.872
11	0.521	0.602	0.735	0.847
12	0.497	0.576	0.708	0.823
13	0.476	0.553	0.684	0.801
14	0.458	0.532	0.661	0.780
15	0.441	0.514	0.641	0.760
16	0.426	0.497	0.623	0.742
17	0.412	0.482	0.606	0.725
18	0.400	0.468	0.590	0.708
19	0.389	0.456	0.575	0.693
20	0.378	0.444	0.561	0.679
21	0.369	0.433	0.549	0.665
22	0.360	0.423	0.537	0.652
23	0.352	0.413	0.526	0.640
24	0.344	0.404	0.515	0.629
25	0.337	0.396	0.505	0.618
26	0.330	0.388	0.496	0.607
27	0.323	0.381	0.487	0.597
28	0.317	0.374	0.479	0.588

29	0.311	0.367	0.471	0.579
30	0.306	0.361	0.463	0.570
35	0.283	0.334	0.430	0.532
40	0.264	0.312	0.403	0.501
45	0.248	0.294	0.380	0.474
50	0.235	0.279	0.361	0.451
60	0.214	0.254	0.330	0.414
70	0.198	0.235	0.306	0.385
80	0.185	0.220	0.286	0.361
90	0.174	0.207	0.270	0.341
100	0.165	0.197	0.256	0.324
200	0.117	0.139	0.182	0.231
300	0.095	0.113	0.149	0.189
400	0.082	0.098	0.129	0.164
500	0.074	0.088	0.115	0.147
1000	0.052	0.062	0.081	0.104

Calculated using MS Excel©