



**Non State Actors (NSAs) Value Addition Biennial Review
Toolkit (VABKIT) Report for Nigeria for the 4th Biennial
Review (BR) Exercise on the Implementation of
Comprehensive Africa Agriculture Development
Programme (CAADP)**

Facilitated by ActionAid Nigeria

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Executive Summary

This report analyses data collected from the Focus Group Discussions (FGDs) organized for smallholder women farmers in the 36 states of Nigeria and the FCT by the Small-Scale Women Farmers Organization in Nigeria (SWOFON) and Partners after training and Deployment of Non-State Actors (NSAs) Value Addition Biennial Review (BR) Toolkit (VABKIT) for state-level Data Collection to feed into the second BR Report by ActionAid Nigeria for 2021/2022. The key findings in the five clusters of data collected and analyzed is presented below:

Access to Financial Services

- i. Access to financial services shows that there is an overall decline in access to financial services by smallholder women farmers in 2021/2022 from 2019/2020.
- ii. The average access to financial services in 2019/2020 was 38.72% compared to 30% in 2021/2022. Access to credit declined from 41.74% in 2019/2020 to 32% in 2021/2022.
- iii. Benefit to financial services through membership of savings group also declined by 13.3% from 85.30% in 2019/2020 to 72% in 2021/2022.
- iv. Access to insurance and other sources of financial access such as grants from family and friends also declined by 2.77% and 8.05%, respectively, from 2019/2020 to 2021/2022.

- Government to create more awareness about insurance and its benefits.
- More interest-friendly loans should be made available.
- Government should provide agricultural grants for women in place of loans
- Insurance bodies should be made available and easily accessible for all women farmers across communities. Insurance products for smallholder women farmers should also be targeted at risk factors such as rainfall, drought, pests, and high temperatures.

II. Access to Advisory Services

- i. Access to agricultural advisory services by smallholder women farmers in 2021/2022 improved as against 2019/2020 by all components. However, gaps remain in enhancing access to agricultural advisory services by smallholder women farmers. In 2021/2022, access to training by smallholder women farmers was 62% compared to 41% in 2019/2020. Access to information services in 2021/2022 was 49% compared to 34% in 2019/2020.
- ii. Access to farmer demonstration plots improved from 5.26% in 2019/2020 to 15% in 2021/2022, while access to farmer field schools improved from 19.47% in 2019/2020 to 26% in 2021/2022. Overall, the average access to advisory services gap in 2021 is 25%, and 38% in 2022. While this represents an increase in access by 13%, the average in-access to agricultural advisory services gap in 2021/2022 at 62%, remains considerably high.

- Government should organize consistent training for the women farmers on good agricultural practice
- The training should be organized on a zonal basis to enable more women farmers the ability to participate

- Local Governments should prioritize training on good agricultural practices for smallholder women farmers. The training should also be repeated at intervals across the farming circle to enable smallholder women to acquire more knowledge and skills for improved farming output.
- Government should employ women extension workers so that women farmers can comfortably consult them both at home and office them on areas of difficulty.
- Advocacy to address the gender and cultural constraints that limit smallholder women farmers from accessing extension workers should also be sustained through engagement with traditional rulers, by employing more women and providing extension messages in local languages.

III. Post-harvest Losses Reduction

- i. Overall support to smallholder farmers for the reduction in post-harvest losses increased by 2% from 21% in 2019/2020 to 23% in 2021/2022. By component, access to training for post-harvest loss reduction was the only component that recorded increase in access by smallholder women farmers.
- ii. Access to processing facilities and market access (off-takers) decreased from 26% in 2019/2020 to 19% in 2021/2022 and 21% to 14%, respectively. The proportion of smallholder women farmers with access to storage facilities and transportation in 2019/2020 and 2022/2023 did not change. Access to post-harvest loss reduction support, there points to the need for more intervention in this aspect.

- Government should provide storage facilities such as silos, bags, and warehouses for women farmers in all the Local Governments
- Government should enhance access to roads road for the farmers to enable them to transport their farm produce to markets and stores
- Government should provide women farmers with off-takers and regulate the activities of the middlemen.
- There is a need to enhance access to training on post-harvest loss reduction for women farmers.

IV. Public Private Partnerships (PPPs)

- i. The evidence from the field data shows that a number of PPPs have established a linkage with smallholder women farmers. However, some PPPs are more dominant in certain states/ geopolitical zones than others.
- ii. Access to PPP programmes that support smallholder women farmer's shows that there is a general improvement from 26% in 2019/2020 to 31% in 2021/2022. By geopolitical zone, while the access to PPP improved for South West, South East, North Central, and South-South regions, it declined for the North West and North East. The South East region recorded the smallest increase with just 1%.

- Government policy on PPP arrangement should be strengthened to enable PPPs with positive impact in their communities where they operate to be sustained and also expand to other locations in the country.

- The overall ease of doing business needs to be improved to enable smallholder women farmers to benefit from the business opportunity PPPs offer. This can be done by addressing the inflation trend in the country, enhancing access to credit, and promoting lower or zero-based interest packages for smallholder women farmers.

V. Land Access, Control and Governance

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| <p>i. The data for 2019/2020 and 2021/2022 for land access, control, and governance shows that the proportion of smallholders' women access, control, and participation remained the same. The distribution of access to land by smallholder women farmers in the northern and southern regions of the country also shows that women are underrepresented in land governance in the country.</p> |
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- Need for enabling legislation to enable women to be more involved in land governance as well as have access to land. Advocacy with traditional and local councils is also vital to understand the place of smallholder women farmers in the nation's food security architecture and the need to have access to land for farming purposes.
- Need to address gender-based discrimination with regard to access, control, and participation in land governance.
- Addressing insecurity in rural areas would also be vital.
- Women farmers are also made to pay higher rent when they record bumper harvests. Advocacy against rent-seeking of smallholder women farmers should also be embarked upon.

Section 1: Background

1. Introduction

This report analyses data collected from the Focus Group Discussions (FGDs) organized for smallholder women farmers in the 36 states of Nigeria and the FCT by the Small-Scale Women Farmers Organization in Nigeria (SWOFON) and Partners after training and Deployment of Non State Actors (NSAs) Value Addition Biennial Review (BR) Toolkit (VABKIT) for state level Data Collection to feed into the fourth BR Report by ActionAid Nigeria for 2021/2022.

The aim of the deployment of the VABKIT is to enable qualitative tracking of key indicators in the following areas of CAADP Indicators: (1) Proportion of men and women engaged in agriculture with access to financial services. Sub-Indicator for NSAs to monitor: Type and adequacy of financial services accessed by smallholder farmers in rural communities. (2) Proportion of farmers having access to Agricultural Advisory services. Sub-Indicator for NSAs to monitor: Type, frequency, and adequacy of Agricultural Advisory Services. (3) Proportion of adult agricultural population with ownership or secure land rights over agricultural land. Sub-Indicator for NSAs to monitor: Extent to which women are engaging in and benefiting from land governance processes. (4) Number of priority agricultural commodity value chains for which a PPP is established with strong linkage to smallholder agriculture. Sub-Indicator for NSAs to monitor: Extent to which identified PPPs are established with strong linkage to smallholder farmers. (5) Reduction rate of Post-Harvest Losses for (at least) the 5 national priority commodities, and possibly for the 11 AU agriculture priority commodities. Sub-Indicator for NSAs: Extent (trainings, provision of storage facilities, processing facilities, transportation, etc.) to which smallholder farmers are supported to handle post-harvest losses.

The report is structured into seven sections. Beginning with the background, section two presents data on the access to financial services while section three and four presents findings on agricultural advisory services and support for reduction in post-harvest losses. In sections five and six, the Linkage of PPPs with Smallholder women farmers and access to Land and Women farmers, respectively. Lastly, the conclusion and recommendations for engagement and advocacy are presented in section seven.

Section 2: Financial Services

The Sub-Indicator monitored the access to financial services by type in Nigeria and by geopolitical zone and state. The key findings show that:

- i. Access to financial services shows that there is an overall decline in access to financial services by smallholder women farmers in 2021/2022 from 2019/2020.
- ii. The average access to financial services in 2019/2020 was 38.72% compared to 30% in 2021/2022. Access to credit declined from 41.74% in 2021 to 32% in 2022.
- iii. Benefit to financial services through membership of savings group also declined by 13.3% from 85.30% in 2019/2020 to 72% in 2021/2022.
- iv. Access to insurance and other sources of financial access such as grants from family and friends also declined by 2.77% and 8.05%, respectively, from 2019/2020 to 2021/2022.

Table 1.1: Access to Financial Services in Nigeria by Smallholder Women Farmers during the VABKIT BR Assessment in 2019/2020 and 2021/2022

Type of Financial Services	2019/2020	2021/2022	Difference
Savings	85.30%	72%	-13.30%
Credit	41.74%	32%	-9.74%
Others (Grant, F&F, PayafterHarvest)	23.05%	15%	-8.05%
Insurance	4.77%	2%	-2.77%
Overall Average	38.72%	30%	-8.47%

Access to credit in 2021/2022 declined for smallholder women farmers in the FCT, North Central, North East, North West, and South East. There was no improvement in the South-South, while there was an increase in access to credit by geopolitical zone in the South West by 8%.

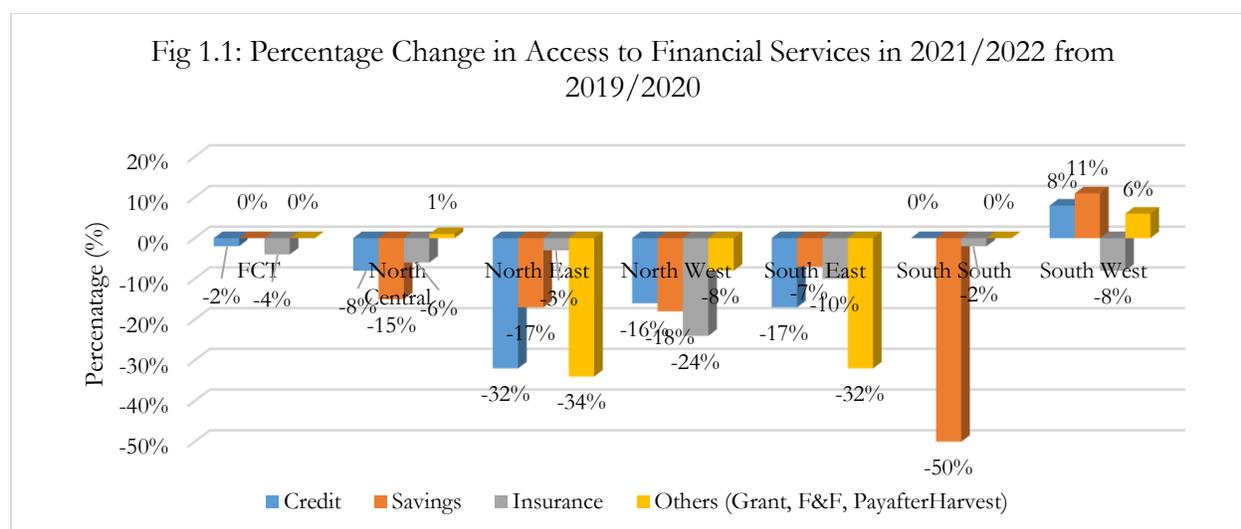


Table 1.2: Access to Financial Services in Nigeria (by geopolitical Zone) by Smallholder Women Farmers during the VABKIT BR Assessment in 2021/2022

Geopolitical Zones	Credit	Savings	Insurance	Others (Grant, F&F, PayafterHarvest)
FCT	56%	100%	0%	0%
North Central	53%	79%	1%	5%
North East	20%	80%	1%	17%
North West	16%	77%	3%	17%
South East	7%	55%	0%	5%
South South	50%	46%	4%	5%
South West	44%	84%	2%	40%

Table 1.3: Access to Financial Services in Nigeria (by geopolitical Zone) by Smallholder Women Farmers during the VABKIT BR Assessment in 2019/2020

Geopolitical Zones	Credit	Savings	Insurance	Others (Grant, F&F, PayafterHarvest)
FCT	58.33%	100%	4.17%	0%
North Central	60.5%	93.5%	6.71%	3.7%
North East	51.65%	96.67%	4.17%	50.96%
North West	32.02%	95%	26.56%	25.06%
South East	23.82%	62.37%	9.52%	36.78%
South South	50%	96%	6%	5%
South West	35.8%	72.9%	10.3%	34.5%

The data for Nigeria shows that many states have poor access to credit. Even though government programs exist to assist smallholder farmers, access to those programs remains a challenge for women. As a result, smallholder women farmers resort to self-help (using group savings) to raise funds.

However, sustainability remains a challenge in a country where the agricultural sector is faced with a number of challenges, including floods, pastoralist-farmer conflict, and other challenges.

Table 1.4: National Rating on Access to Financial Services in Nigeria						
	Access to credit		Savings		Insurance	
	2019/2020	2021/2022	2019/2020	2021/2022	2019/2020	2021/2022
North Central	**	*	***	***	*	*
North East	*	*	***	***	*	*
North West	**	*	***	***	*	*
South East	*	*	***	***	*	*
South South	**	*	***	***	*	*
South West	**	**	***	***	*	*
National Average	**	*	***	***	*	*

Cross River, Osun, Plateau, Nasarawa, and Benue states recorded a remarkable improvement in access to credit from 2021 to 2022. Access to credit in Abia state paints a worrisome picture as no access was recorded in 2021 and 2022.

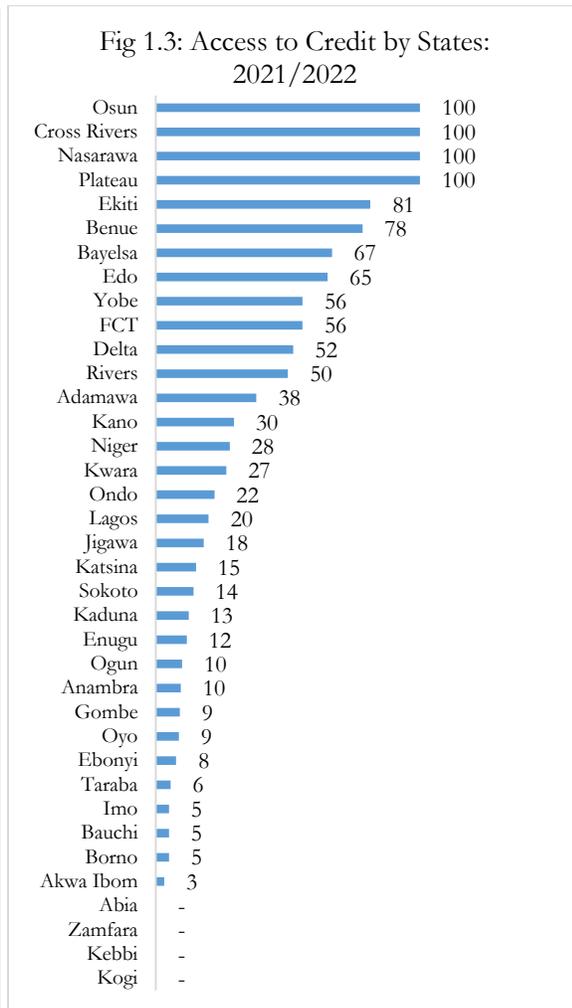
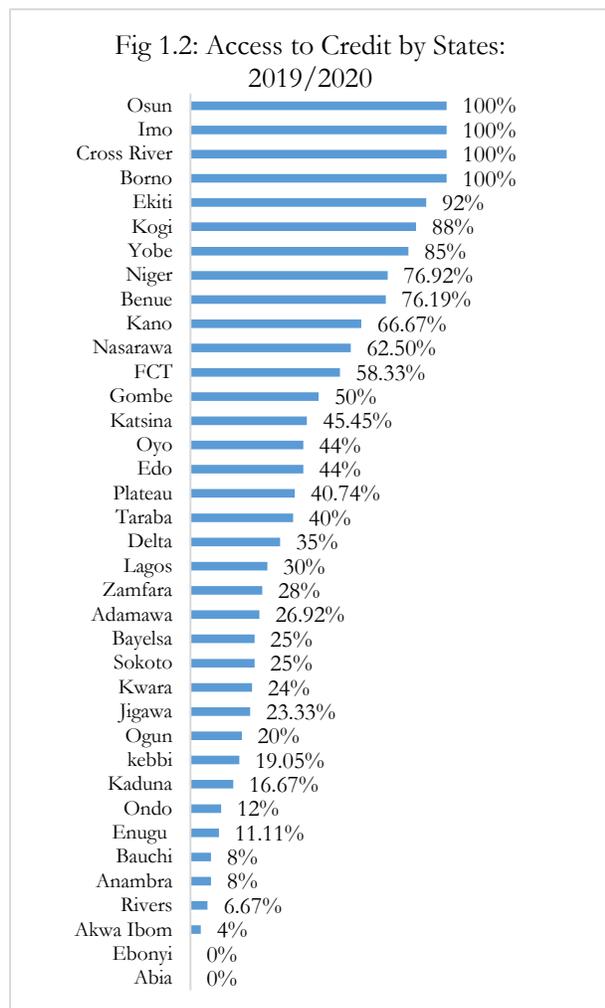


Fig 1.4: Membership of Savings Group for access to Financial Services: 2019/2020

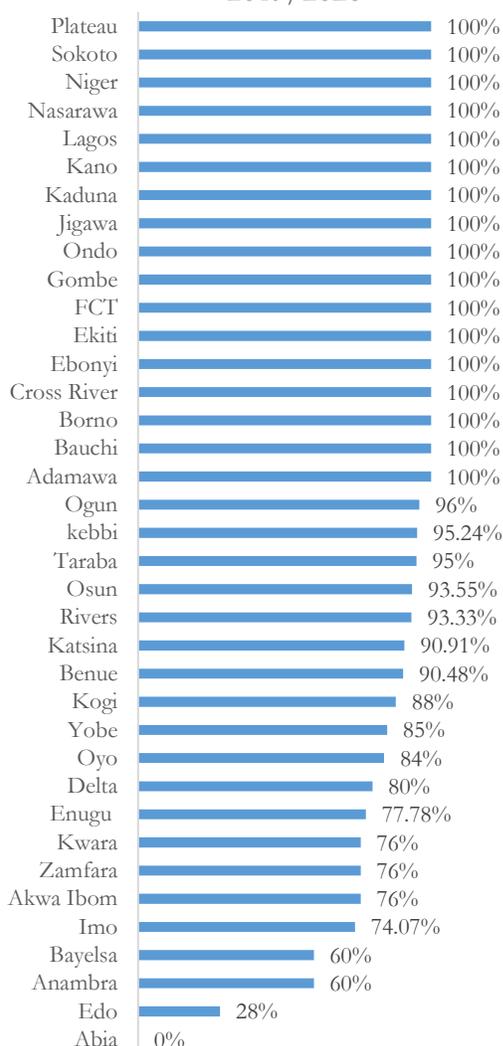
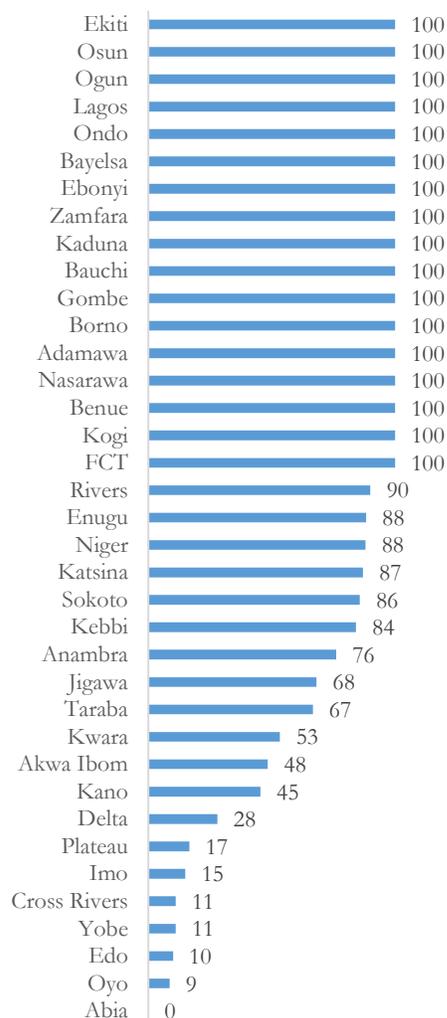
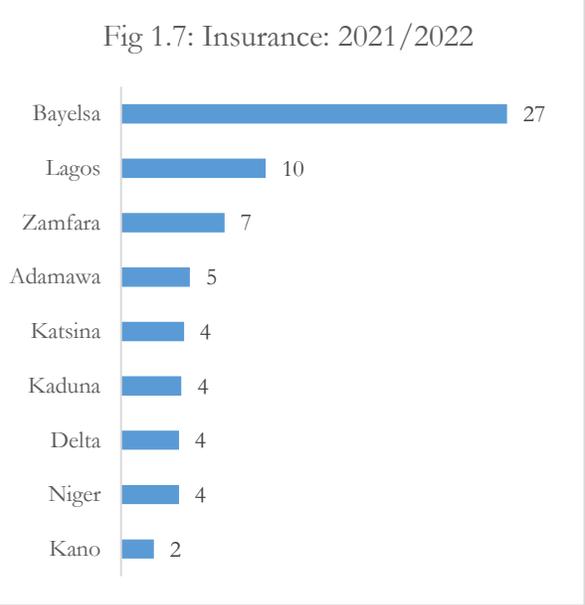
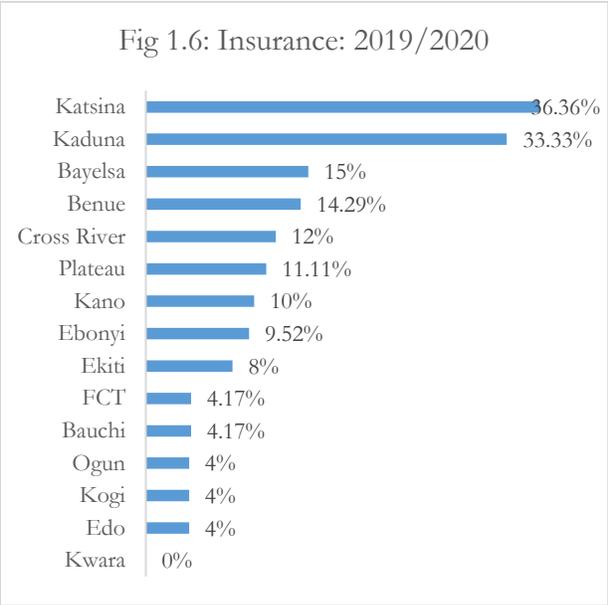


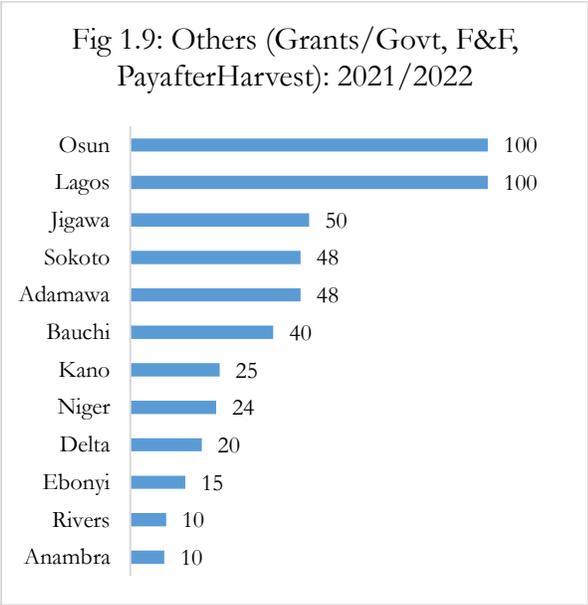
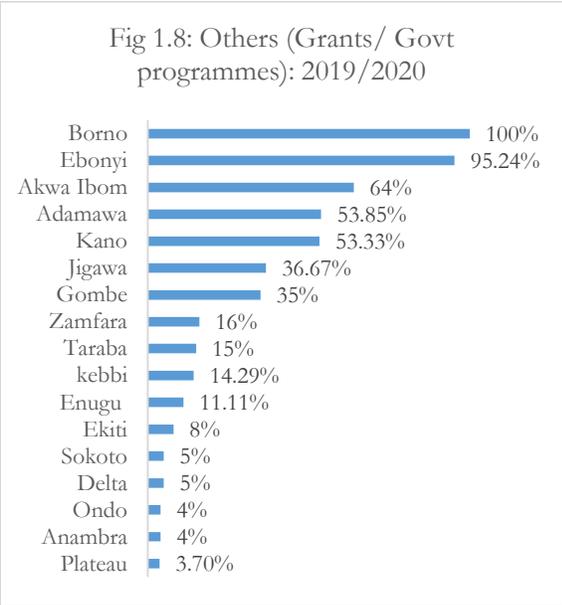
Fig 1.5: Membership of Savings Group for access to Financial Services: 2021/2022



Access to insurance in Katsina, Kaduna, and Kano dropped from 2019/2020 to 2021/2022. In many states such as Benue, Plateau, Ekiti, Bauchi, and the FCT, where smallholder women farmers had some level of access to insurance in 2019/2020, such access declined in 2021/2022. Only in Bayelsa was there an increase in access to insurance by smallholder women farmers from 15% in 2019/2020 to 27% in 2021/2022.



Access to grants and other assistance from the government and family and friends also proved to be more difficult in 2021/2022 than in 2019/2020. However, there was an improvement in access to financial services from other sources in Anambra from 4% in 2019/2020 to 10% in 2021/2022 for smallholder women farmers. Delta State also recorded an increase from 5% to 20% from 2019/2020 to 2021/2022. Sokoto and Jigawa states recorded a remarkable increase in access to financial services from other sources from 2019/2020 to 2021/2022. Jigawa state increased from 36.67% in 2019/2020 to 50% in 2021/2022. Likewise, Sokoto state recorded an increase from 5% in 2019/2020 to 48% in 2021/2022.



Key finding	Recommendation
Access to finance through savings/membership in a savings group is the most reliable source of financial services for smallholder women farmers. However, access to credit through formal financial institutions and arrangements remains low. Although access to credit and other grants is moderate, access to insurance is very poor. The large-scale impacts of floods on farming also weaken the mechanism of traditional crop insurance as a coping and risk mitigation strategy.	<p>Government to create more awareness about insurance and its benefits.</p> <p>More interest-friendly loans should be made available.</p> <p>Government should provide agricultural grants for women in place of loans</p> <p>Insurance bodies should be made available and easily accessible for all women farmers across communities. Insurance products for smallholder women farmers should also be targeted at risk factors such as rainfall, drought, pests, and high temperatures.</p>

Section 3: Agricultural Advisory Services

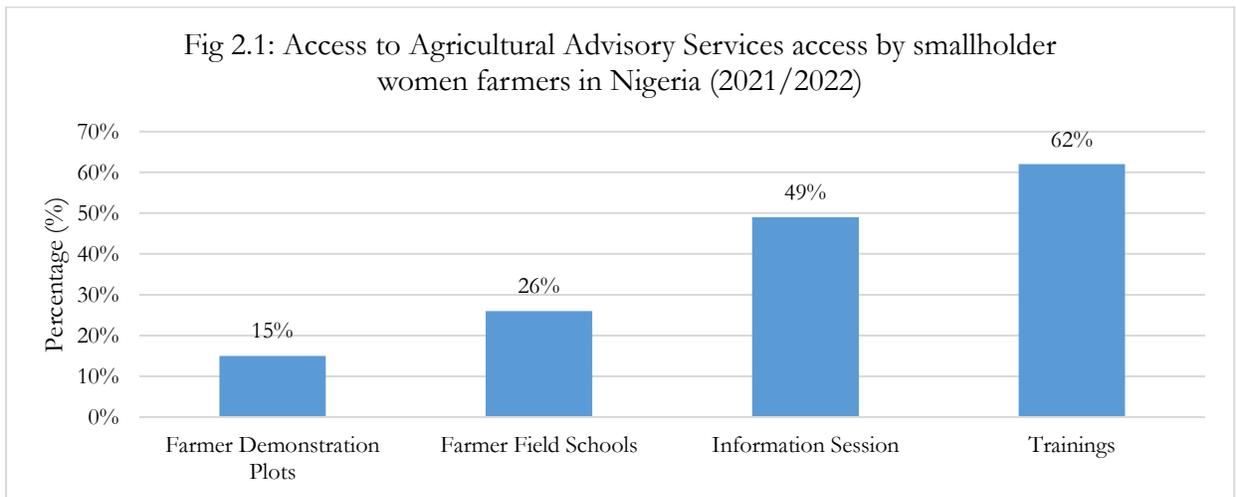
Access to agricultural advisory services by smallholder women farmers in 2021/2022 improved as against 2019/2020 by all components. However, gaps remain in enhancing access to agricultural advisory services by smallholder women farmers. In 2021/2022, access to training by smallholder women farmers was 62% compared to 41% in 2019/2020. Access to information services in 2022 was 49% compared to 34% in 2019/2020. Access to farmer demonstration plots improved from 5.26% in 2019/2020 to 15% in 2021/2022, while access to farmer field schools improved from 19.47% in 2019/2020 to 26% in 2021/2022. Overall, the average access to advisory services gap in 2019/2020 is 25%, and 38% in 2021/2022. While this represents an increase in access by 13%, the average in-access to agricultural advisory services gap in 2021/2022 at 62%, remains considerably high.

Table 2.1: Access to Agricultural Advisory Services by Smallholder Women Farmers in Nigeria in 2019/2020 and 2021/2022 VABKIT Review		
	2019/2020	2021/2022
Trainings	5%	15%
Farmer Field Schools (FFS)	19%	26%
Farmer Demonstration Plots (FDP)	34%	49%
Information Session (IS)	41%	62%
Average	25%	38%

Table 2.2: Access to Agricultural Advisory Services by Smallholder Women Farmers in Nigeria in the 2021/2022 VABKIT Review (By Frequency and Proportion)

	Number of Women with Access	Total Number of Women who participated in the FGD	Proportion (%) with access
Trainings	481	770	62
Farmer Field Schools (FFS)	193	754	26
Farmer Demonstration Plots (FDP)	103	671	15
Information Session (IS)	368	750	49

Fig 2.1: Access to Agricultural Advisory Services access by smallholder women farmers in Nigeria (2021/2022)



Compared to 2019/2020, access to agricultural extension services by smallholder women farmers' showed that there is an improvement in access to all components of agricultural advisory services.

Fig 2.2: Access to Agricultural Advisory Services access by smallholder women farmers in Nigeria : 2019/2020 vs 2021/2022

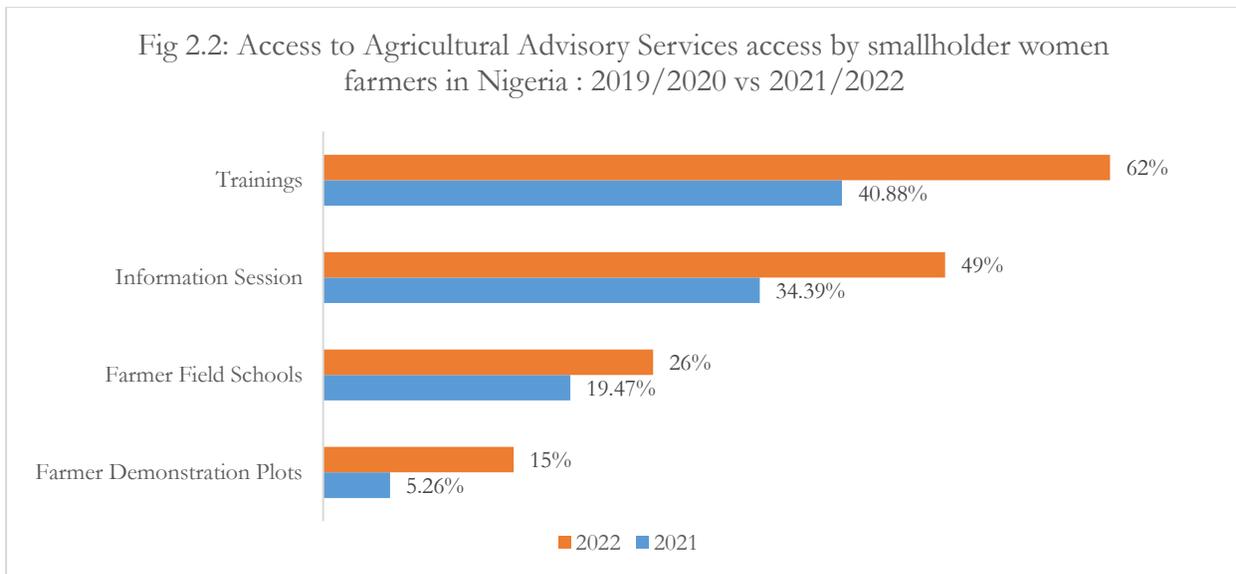


Table 2.3: Access to Agricultural Advisory Services by geopolitical Zone 2021/2022				
	Trainings	Farmer Field Schools (FFS)	Farmer Demonstration Plots (FDP)	Information Session (IS)
FCT	94%	6%	0%	10%
North Central	65%	23%	22%	70%
North West	71%	32%	0%	58%
North East	56%	26%	21%	34%
South West	70%	38%	18%	30%
South East	56%	20%	24%	52%
South South	47%	19%	18%	55%

Although smallholder women farmers have no access to Farmer Demonstration Plots in the FCT, they have ample access to training programmes. Smallholder women farmers in the Northwest also do not have access to farmer demonstration plots. Generally, more smallholder women farmers have access to training but poor access to farmer field schools and farmer demonstration plots.

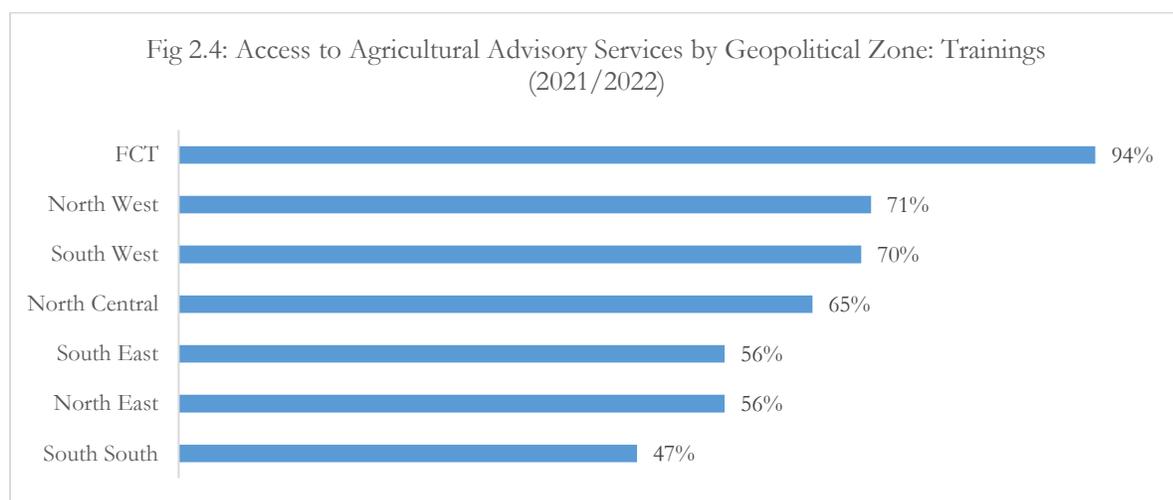
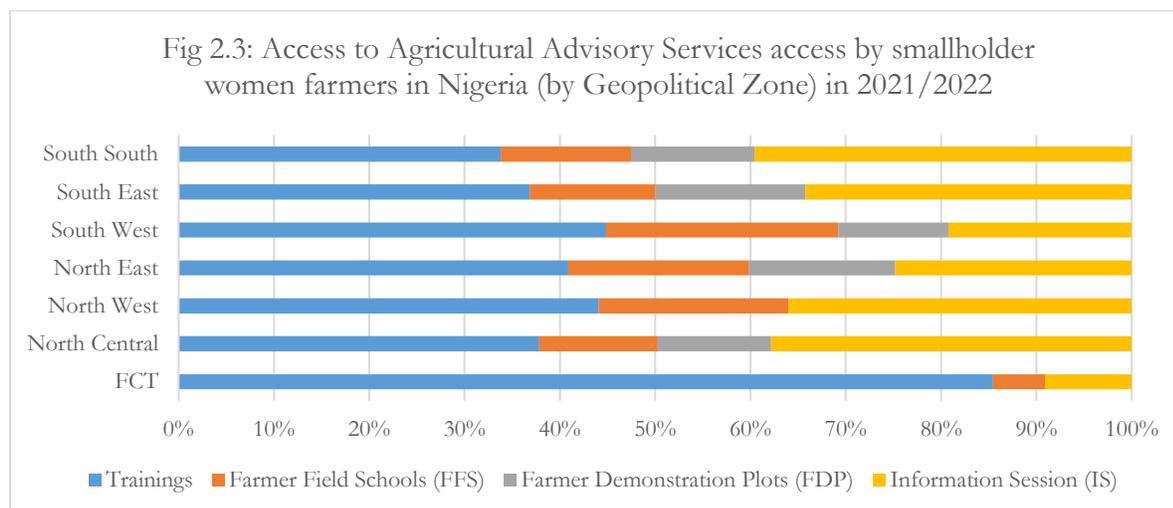


Fig 2.5: Access to Agricultural Advisory Services by Geopolitical Zone:
Farmer Field Schools (FFS): 2021/2022

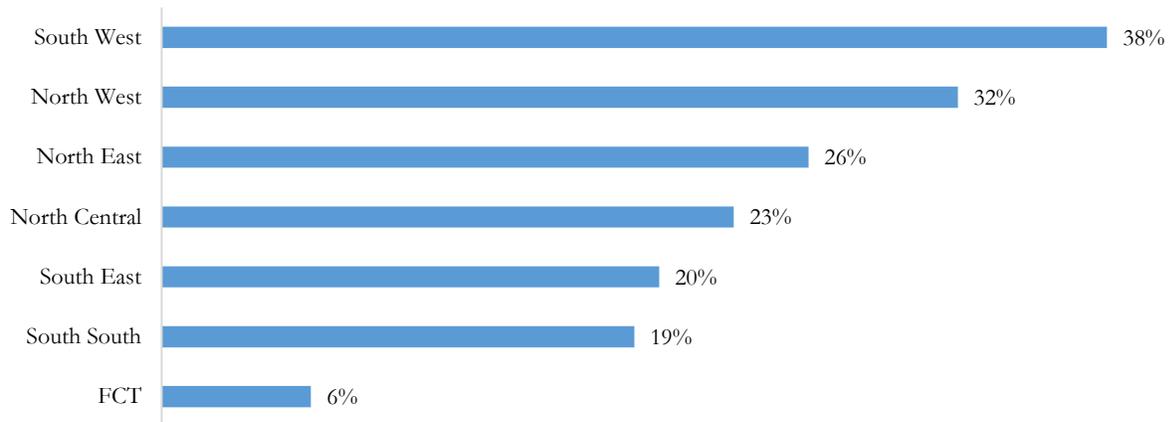


Fig 2.6: Access to Agricultural Advisory Services by Geopolitical Zone:
Farmer Demonstration Plots (FDP): 2021/2022



Fig 2.7: Access to Agricultural Advisory Services by Geopolitical Zone:
Information Session (IS): 2021/2022

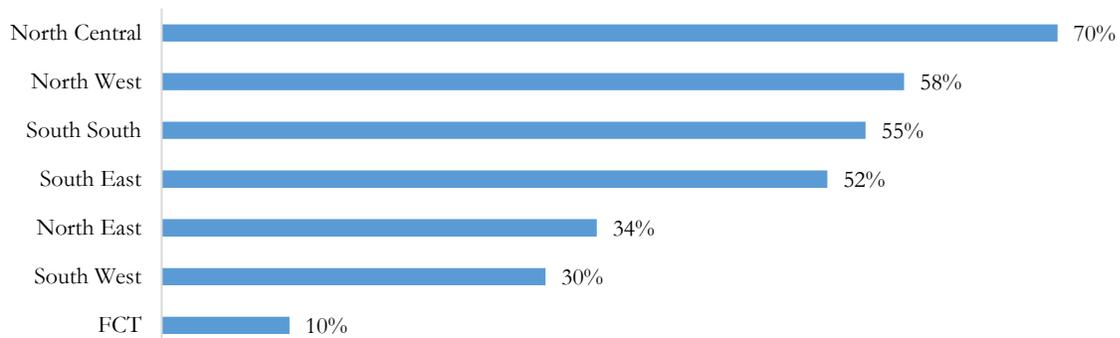


Fig 2.8: Access to Agricultural Advisory Services by States: 2019/2020

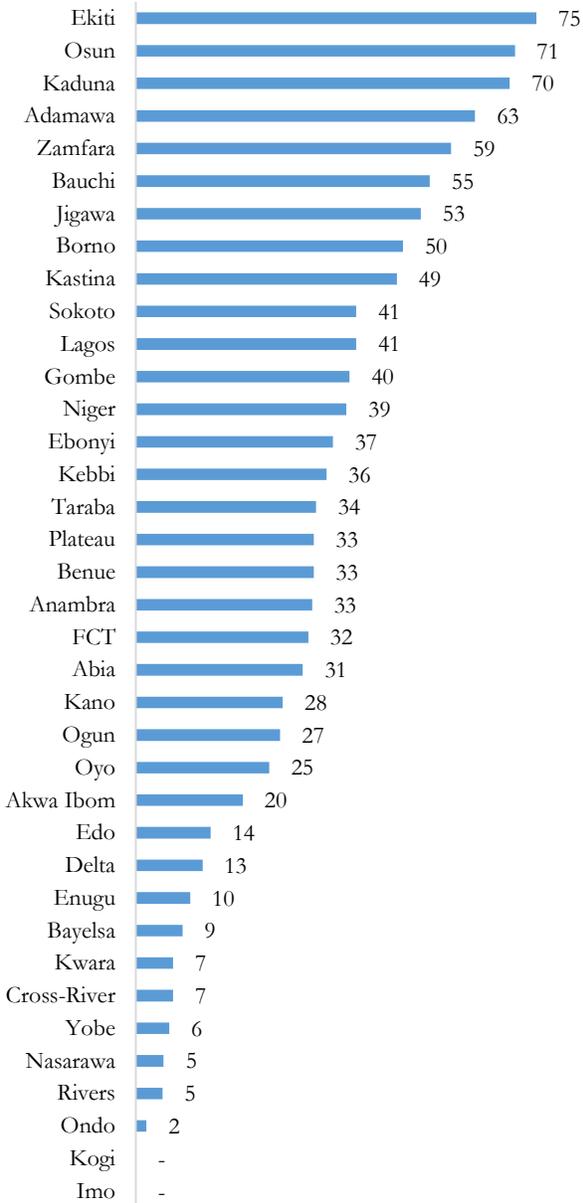
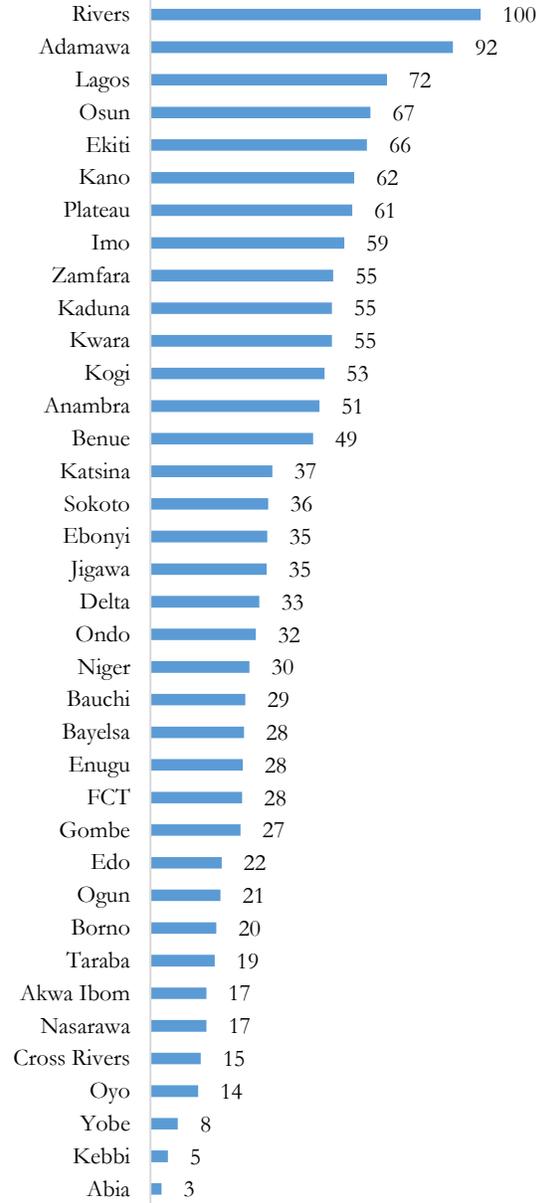


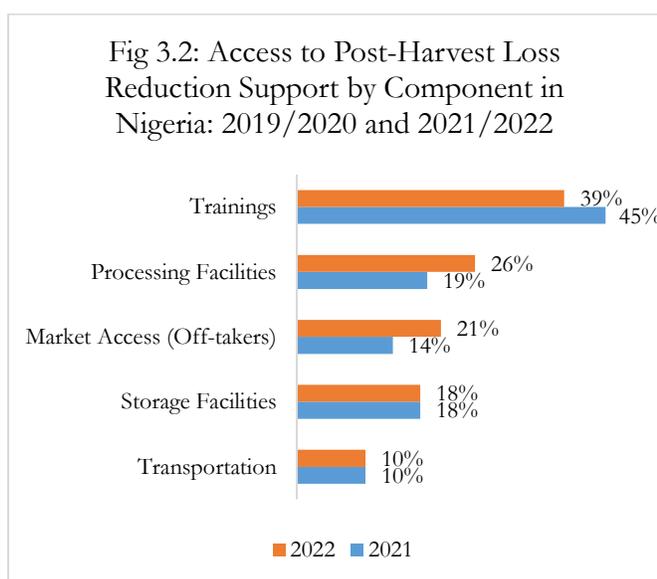
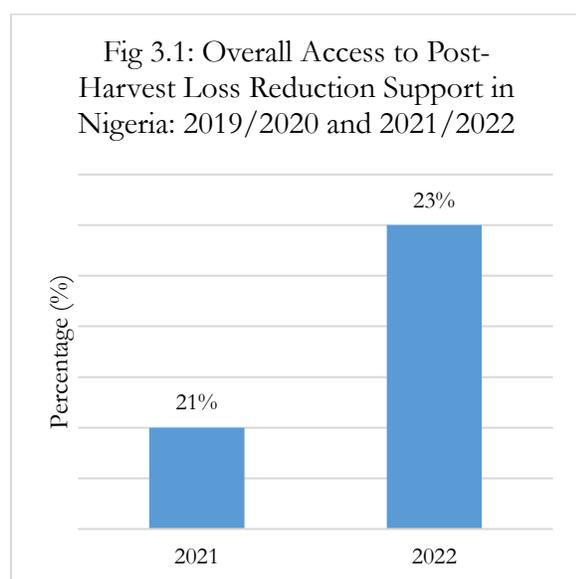
Fig 2.9: Access to Agricultural Advisory Services by States: 2021/2022



Key findings	Recommendations
<p>Access to extension workers remains low. Although training is available and accessible to smallholder women farmers, there are no sufficient farmer field schools and demonstrations. Gender and cultural constraints were also identified to limit access to extension workers.</p>	<p>Government should organize consistent training for the women farmers on good agricultural practice</p> <p>The training should be organized on a zonal basis to enable more women farmers the ability to participate</p> <p>Local Governments should prioritize training on good agricultural practices for smallholder women farmers. The training should also be repeated at intervals across the farming circle to enable smallholder women to acquire more knowledge and skills for improved farming output.</p> <p>Government should employ women extension workers so that women farmers can comfortably consult them both at home and office them on areas of difficulty.</p> <p>Advocacy to address the gender and cultural constraints that limit smallholder women farmers from accessing extension workers should also be sustained through engagement with traditional rulers, by employing more women and providing extension messages in local languages.</p>

Section 4: Support for Reduction in Post-Harvest Losses

Overall support to smallholder farmers for a reduction in post-harvest losses increased by 2% from 21% in 2019/2020 to 23% in 2021/2022. By component, access to training for post-harvest loss reduction was the only component that recorded an increase in access by smallholder women farmers. Access to processing facilities and market access (off-takers) decreased from 26% in 2019/2020 to 19% in 2021/2022 and 21% to 14%, respectively. The proportion of smallholder women farmers with access to storage facilities and transportation in 2019/2020 and 2021/2022 did not change. Access to post-harvest loss reduction support, there points to the need for more intervention in this aspect.

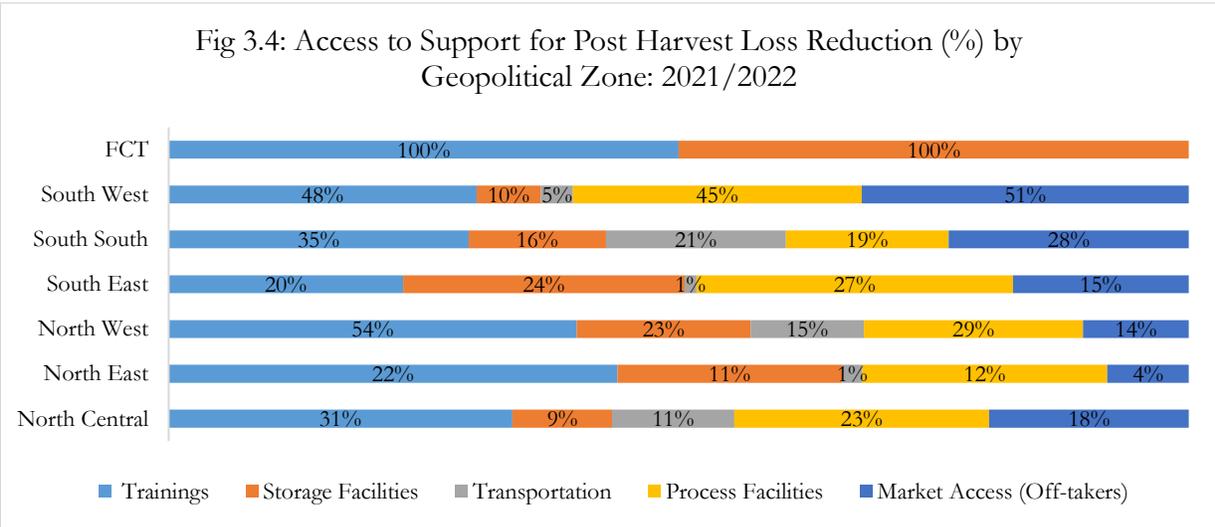
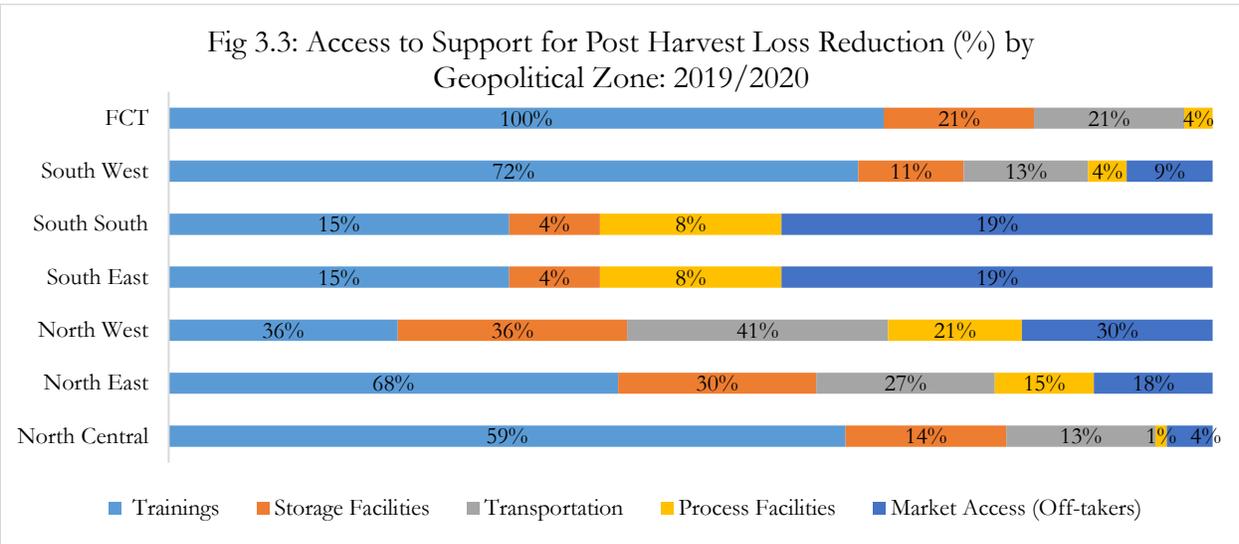


Access to post-harvest loss reduction support by geopolitical zone showed that the North East zone recorded a decline in all components of post-harvest loss support such as training, storage facilities, transportation, process facilities, and market access. North Central and South West States also recorded a decline in access by smallholder women farmers in training, storage facilities, and transportation.

Table 3.1: Access to Support to Smallholder Women farmers for Reducing Post harvest Losses in Nigeria by Geopolitical Zone (%): 2019/2020 and 2021/2022

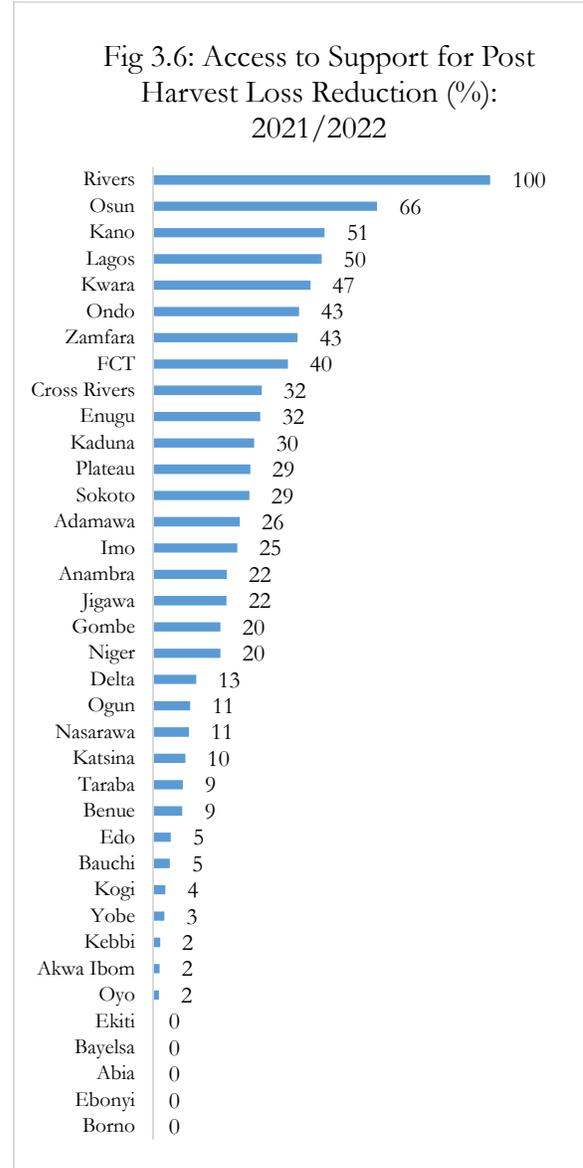
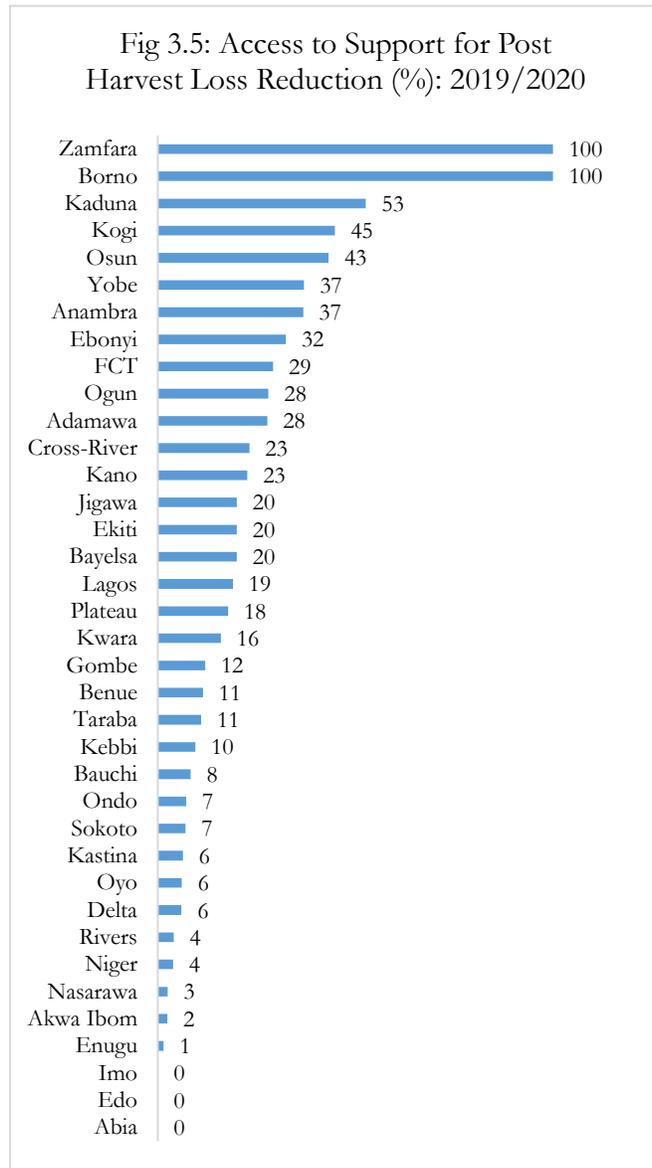
Zones	Year	Trainings	Storage Facilities	Transportation	Process Facilities	Market Access (Off-takers)
North Central	2019/2020	59%	14%	13%	1%	4%
	2021/2022	31%	9%	11%	23%	18%
	<i>Difference</i>	-28%	-5%	-2%	22%	14%
North East	2019/2020	68%	30%	27%	15%	18%
	2021/2022	22%	11%	1%	12%	4%
	<i>Difference</i>	-46%	-19%	-26%	-3%	-14%
	2019/2020	36%	36%	41%	21%	30%

North West	2021/2022	54%	23%	15%	29%	14%
	<i>Difference</i>	18%	-13%	-26%	8%	-16%
South East	2019/2020	15%	4%	0%	8%	19%
	2021/2022	20%	24%	1%	27%	15%
	<i>Difference</i>	5%	20%	1%	19%	-4%
South South	2019/2020	15%	4%	0%	8%	19%
	2021/2022	35%	16%	21%	19%	28%
	<i>Difference</i>	20%	12%	21%	11%	9%
South West	2019/2020	72%	11%	13%	4%	9%
	2021/2022	48%	10%	5%	45%	51%
	<i>Difference</i>	-24%	-1%	-8%	41%	42%
FCT	2019/2020	100%	21%	21%	4%	0%
	2021/2022	100%	100%	0%	0%	0%
	<i>Difference</i>	0%	79%	-21%	-4%	0%



Whereas Enugu, Imo, Edo, and Abia states, had no access to post-harvest loss support in 2019/2020, all of these states recorded access to at least one component in 2021/2022 of the postharvest loss support except Abia.

Other entities such as Lagos, Osun, Kwara, Plateau, Delta, and Katsina states and the FCT recorded an improvement in access to post-harvest loss support from 2019/2020 to 2021/2022. On the other hand, states such as Oyo, Akwa Ibom, and Benue, recorded a decline in access.



Key Findings	Recommendations
Access to training and processing facilities was easy to find, met the need of the women, and was useful for preventing post-harvest losses to the extent possible. However, access to storage facilities remained a challenge. Most storage facilities are also privately owned thus, attracting extra cost to the women. Access roads also improved but were affected by floods and erosion.	<p>Government should provide storage facilities such as silos, bags, and warehouses for women farmers in all the Local Governments</p> <p>Government should enhance access to roads for the farmers to enable them to transport their farm produce to markets and stores</p> <p>Government should provide women farmers with off-takers and regulate the activities of the middle men.</p> <p>There is a need to enhance access to training on post-harvest loss reduction for women farmers.</p>

Section 5: Linkage of PPPs with Smallholder women farmers

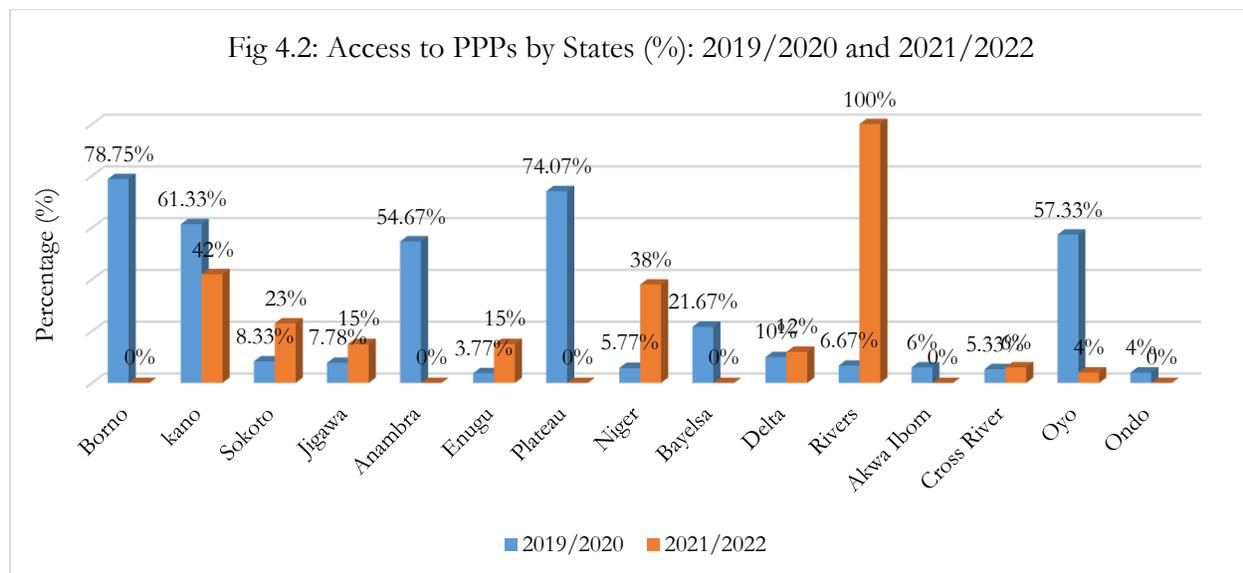
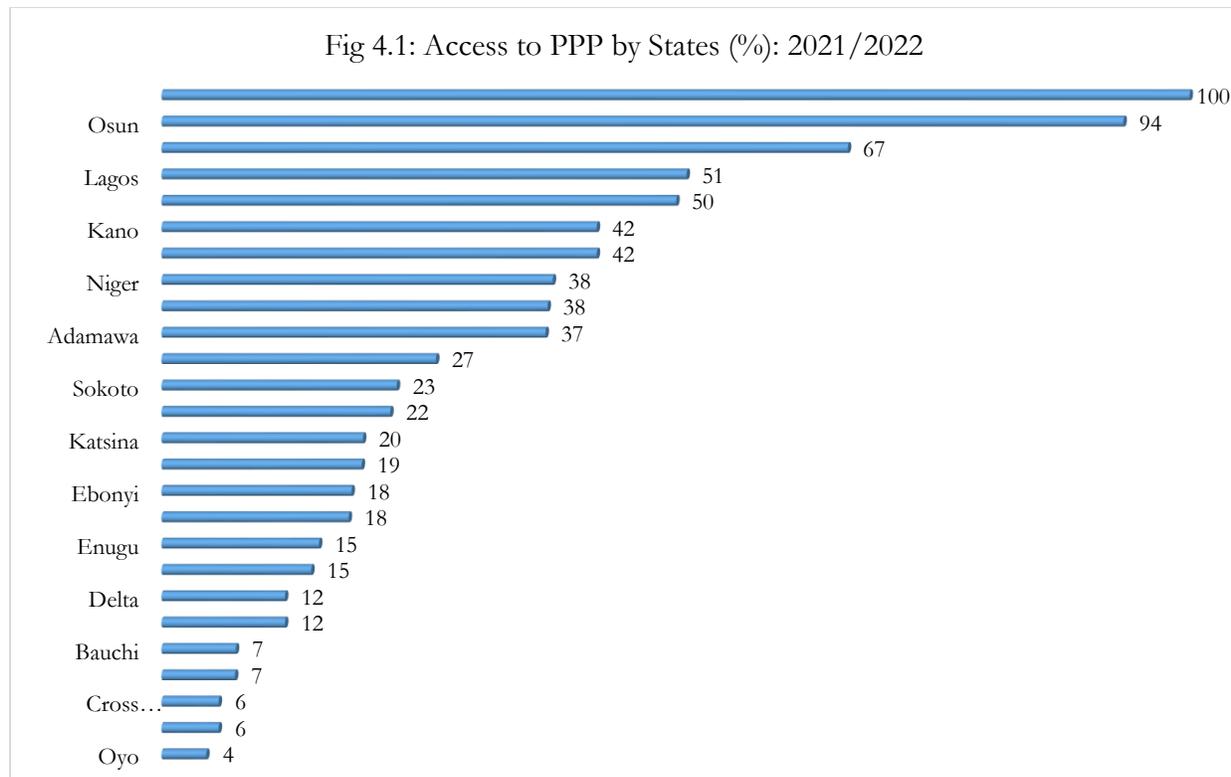
The focus of this indicator is to identify the established PPPs with strong linkage to smallholder women farmers. The findings from the data analysis showed that:

- i. The evidence from the field data shows that a number of PPPs have established a linkage with smallholder women farmers. However, some PPPs are more dominant in certain states/geopolitical zones than others.
- ii. Access to PPP programmes that support smallholder women farmer's shows that there is a general improvement from 26% in 2019/2020 to 31% in 2021/2022. By geopolitical zone, while the access to PPP improved for South West, South East, North Central, and South-South regions, it declined for the North West and North East. The South East region recorded the smallest increase with just 1%.

Table 4.1: Beneficiary of PPP Arrangements for Strengthening Value Chain in Nigeria by Smallholder Women Farmers by Geopolitical Zones

Zones	2019/2020	2021/2022	Difference
North East	36%	17%	-19%
North West	31%	25%	-6%
South West	29%	47%	18%
South East	27%	28%	1%
North Central	23%	31%	8%
South South	10%	39%	29%
National Average	26%	31%	5%

Asides from Rivers state where all women participants noted that they have 100% access to PPP, gaps exist across the country thus, calling for the need to strengthen access to PPP. Many states with access to PPPs in 2019/2020, also did not report access to PPPs in 2021/2022.



A total of 49 PPP arrangement was identified from the FGD conducted across the country in 2021/2022 compared to 55 in 2019/2020. Although all of these PPPs support smallholder women

farmers in various ways, the data shows that the focus on smallholder women farmers by these PPPs shrunk from 2019/2020 to 2021/2022.

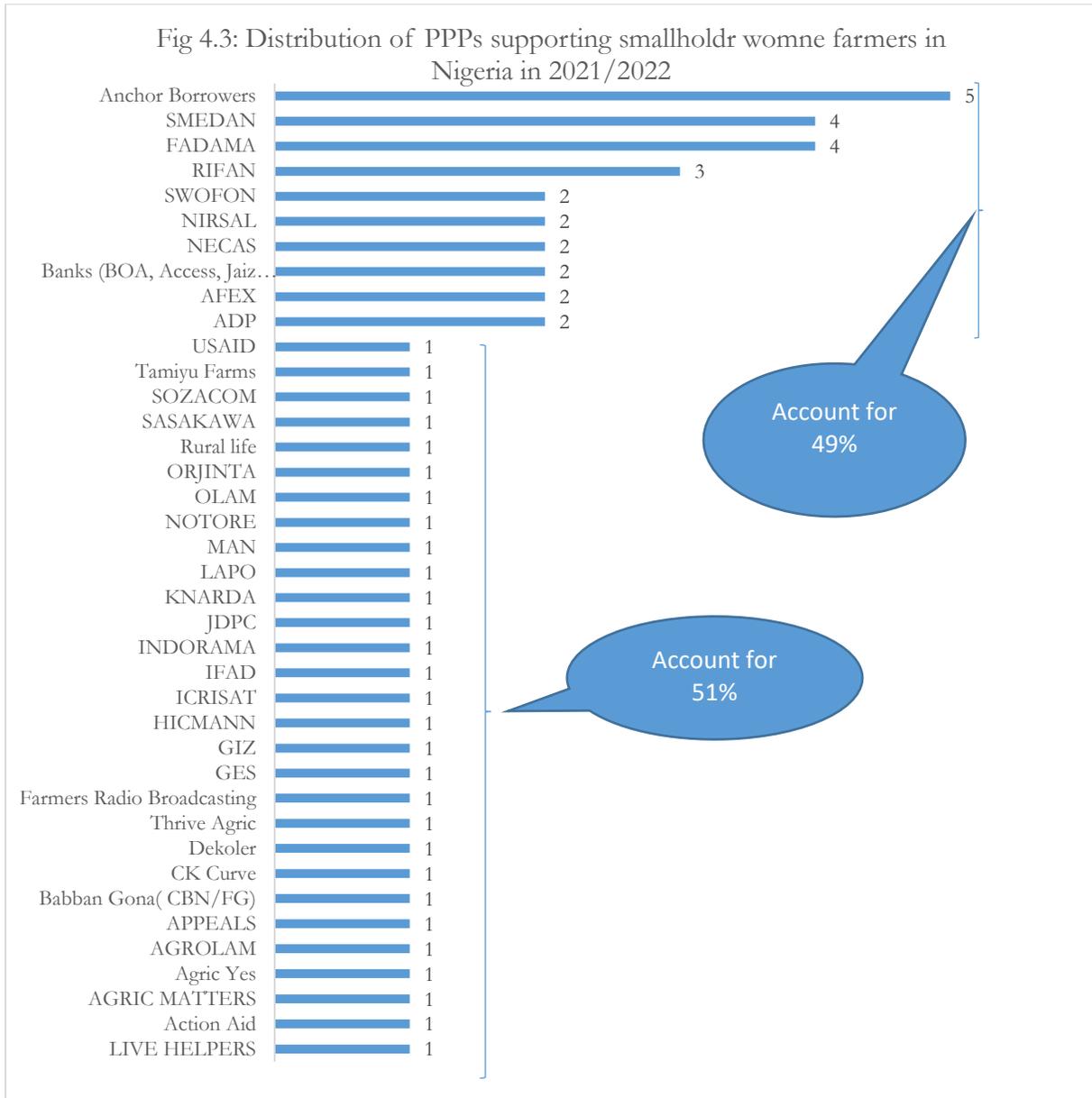


Fig 4.4: Agricultural commodity value chains for which a PPP is established in Nigeria and their Benefit Spread to Smallholder women farmers (Percentage (%): 2019/2020

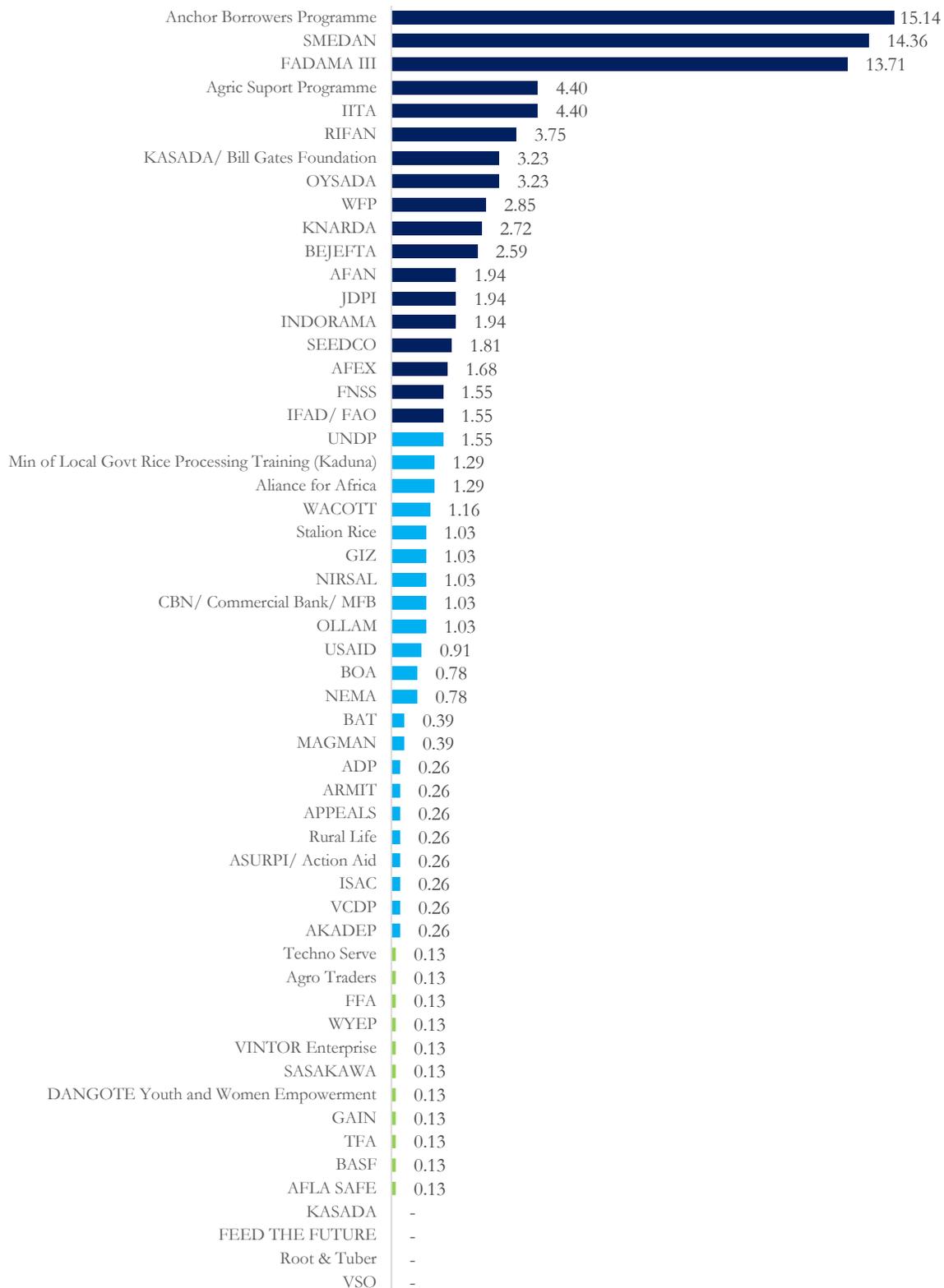


Table 4.2: Identification of PPPs with Smallholder women farmers in Nigeria for 2019/2020 and 2021/2022

<p>North West</p>	<p>2019/2020</p> <ul style="list-style-type: none"> • Jigawa: Anchors Borrowers Programme, FADAMA III, RIFAN, NIRSAL, AFAN, Techno Serve • Kaduna: Anchors Borrowers Programme, KASADA/ Bill Gates Foundation, Min of Local Government Rice Processing Training • Kano: Anchors Borrowers Programme, SMEDAN, FADAMA III, AFAN, KNARDA • Katsina: WACOTT, MAGMAN, TFA, RIFAN, • Kebbi: SMEDAN, WACOTT, CBN/ Commercial Bank/ MFB, BOA, ASURPI/ Action Aid • Sokoto: Anchors Borrowers Programme, FADAMA III, IFAD/ FAO • Zamfara: Anchors Borrowers Programme, SMEDAN, WACOTT, FADAMA III <p>2021/2022</p> <ul style="list-style-type: none"> • Jigawa: FADAMA, SASAKAWA • Kano: KNARDA, ABP, RIFAN • Katsina: NIRSAL, AFAN • Sokoto: SMEDAN • Kaduna: CBN/FG Baban Gona, ABP
<p>North East</p>	<p>2019/2020</p> <ul style="list-style-type: none"> • Adamawa: NEMA, FADAMA III, UNDP, IFAD/FAO, WFP • Bauchi: Anchors Borrowers Programme, FADAMA III, IITA • Borno: Anchors Borrowers Programme, CBN/ Commercial Bank, MFB • Taraba: Anchors Borrowers Programme, FADAMA III, & BASF • Yobe: Anchors Borrowers Programme <p>2021/2022</p> <ul style="list-style-type: none"> • Adamawa: MAN • Gombe: NECAS • Taraba: NIRSAL • Bauchi: GES
<p>North Central</p>	<p>2019/2020</p> <ul style="list-style-type: none"> • Benue: FADAMA III, SASAKAWA, BOA & FNSS • Kogi: FADAMA III, FIFA • Nasarawa: OLLAM, RIFAN, DANGOTE Youth & Women Empowerment, VCDP and VINTOR Enterprise • Niger: FADAMA III, IFAD and FAO • Plateau: BEJEFTA • Kwara: Anchors Borrowers Programme <p>2021/2022</p> <ul style="list-style-type: none"> • Kogi: ABP, APPEALS • Niger: AGRA. Feed the Future, GIZ

	<ul style="list-style-type: none"> • Nasarawa: SMEDAN, NNDP/YMLA. OLAM
South West	<ul style="list-style-type: none"> • Lagos: APPEALS, Agric Yes, Dekoler, Tamiyu Farms, HICMANN (2021/2022) <ul style="list-style-type: none"> ◦ Lagos: APPEALS, BAT, WYEP (2019/2020) • Ogun: GIZ, LAPO, CK Curve, JDPC, Action Aid, Farmers Radio Broadcasting (2022) <ul style="list-style-type: none"> ◦ Ogun: Anchors Borrowers Programme, SMEDAN, OLLAM, IFAD/FAO, NIRSAL, GIZ • Oyo: IITA (2021/2022) <ul style="list-style-type: none"> ◦ Oyo: SMEDAN, FADAMA III, OYSADA (2019/2020) • Osun: AFEX, AGROLAM, OLAM, AGRIC Matters
South East	<p>2019/2020</p> <ul style="list-style-type: none"> • Anambra: SMEDAN, Agric support • Ebonyi: SMEDAN, IFAD/ FAO, USAID, Rural Life • Enugu: FADAMA III • Imo: SMEDAN, FADAMA III, NIRSAL, Alliance for Africa <p>2021/2022</p> <ul style="list-style-type: none"> • Ebonyi: SMEDAN, IFAD, Rural Life • Enugu: FADAMA, ORJINTA, SEMDAN
South South	<p>2019/2020</p> <ul style="list-style-type: none"> • Akwa Ibom: Anchors Borrowers Programme, AKADEP, AFLA SAFE, FADAMA III • Cross River: FADAMA III, GAIN, ISAC • Delta: FADAMA III, INDORAMA, NIRSAL • Rivers: Anchors Borrowers Programme • Bayelsa: Anchors Borrowers Programme, SMEDAN, FADAMA III <p>2021/2022</p> <ul style="list-style-type: none"> • Rivers: Bank of Agriculture, SEEFOR, SMEDAN, FADAMA • Delta: FADAMA • Akwa Ibom: FADAMA, NIRSAL, SEMDAN
FCT	<ul style="list-style-type: none"> • 2021/2022: ABP, NAF/ADP

Despite improvement in overall access to PPPs, there is a considerable gap in access to PPP arrangements by smallholder women farmers. Existing PPP arrangements also face sustainability challenges. Government agencies with interventions in the agricultural and small enterprise sectors are also concentrated in some regions than others. For instance, SMEDAN has more concentration in the South while Anchors Borrowers Programme has more concentration in the North.

The spread of PPP access by smallholder women farmers also shows that participants benefit more from PPPs that are in conjunction with states or driven by CSOs/ Development partners. KNARDA and KASADA are some examples. While smallholder women farmers' access programmes from the

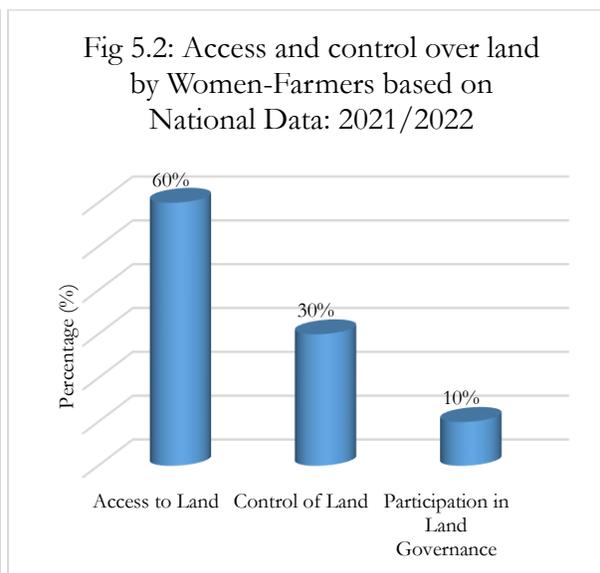
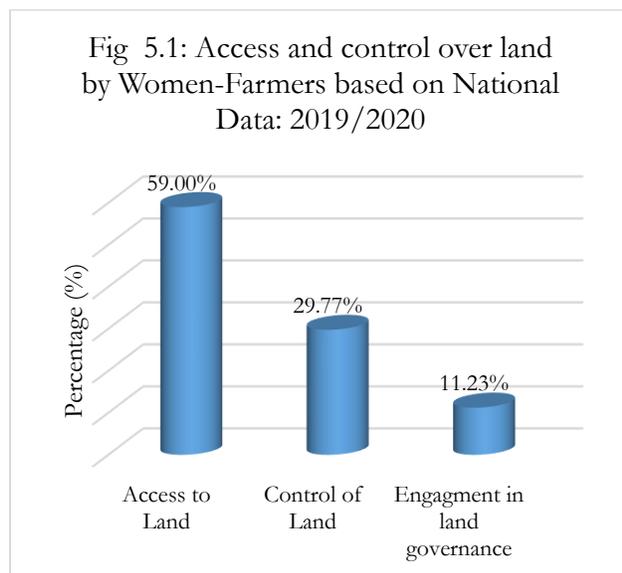
Bank of Agriculture (BOA) are beneficial in states where it is operational, there is a need for increased spread across the states.

The involvement of CSOs and development partners such as Action Aid Nigeria, GIZ, and IFAD/FAO, have also shown to be potent in helping to strengthen the farming value chain for smallholder women farmers.

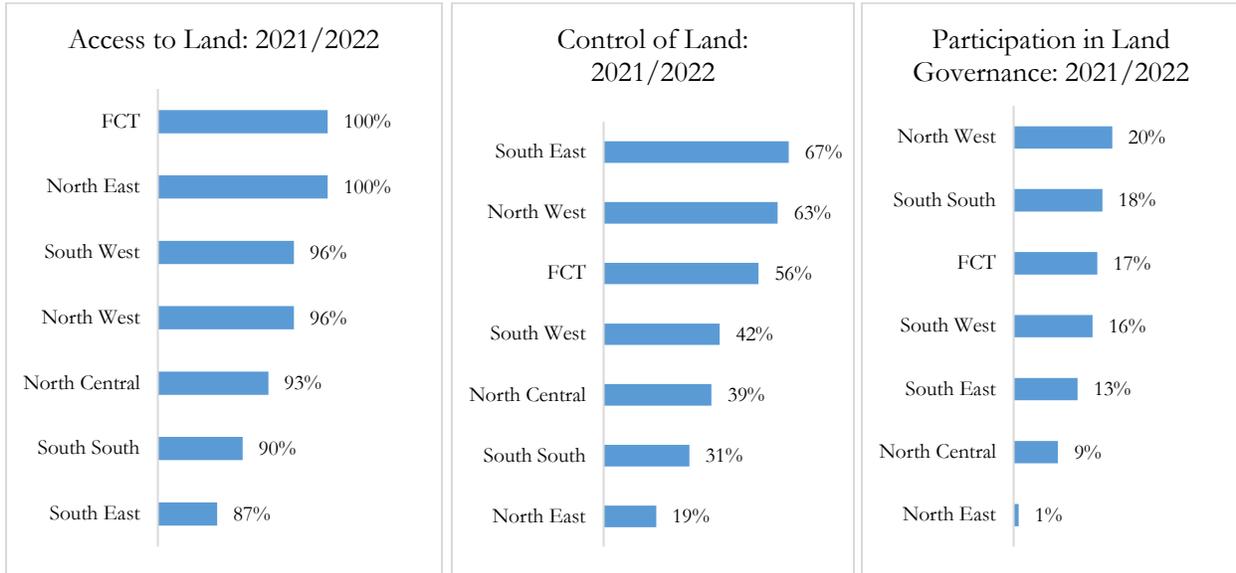
Key Findings	Recommendations
There are different PPP arrangements helping many smallholder women farmers to strengthen the agricultural value chain across the country. Despite improvement in overall access to PPPs, there is a considerable gap in access to PPP arrangements by smallholder women farmers.	<p>Government policy on PPP arrangement should be strengthened to enable PPPs with positive impact in the communities where they operate to be sustained and also expand to other locations in the country.</p> <p>The overall ease of doing business needs to be improved to enable smallholder women farmers to benefit from the business opportunity PPPs offer. This can be done by addressing the inflation trend in the country, enhancing access to credit, and promoting lower or zero-based interest packages for smallholder women farmers.</p>

Section 6: Access to Land and Women farmers

Land is a major factor of production for farming. Even for smallholder women farmers it remains a vital resource. This section focuses on the CAADP indicator of access to land by women farmers in three aspects: access; control over land; and participation in land governance. The general assessment is that access to land by smallholder women farmer’s organizations has been slow in responding to advocacy and engagement targeted at enhancing access to land for farming. Sustained advocacy and engagement that is focused on addressing the barriers (cultural and traditional) that limits women’s access, control and participation in land governance, will be of essence.



Presentation of the data by geopolitical zone shows that the SWOFON in FCT and the North East have the most access to land. Access to land in the other regions was also high as 96% of representatives of SWOFON groups in the focus group discussion in the South West and North West agreed that they have access to land. The proportion of SWOFON in the North Central with access to land was 93%, 90% for the South-South and 87% for the South East.



Control of land for farming by SWOFON was highest in the South East and North West at 67% and 63%, respectively. The South-South and North East regions had the least proportion of SWOFON with control of land at 31% and 19% respectively. Participation in land governance was below 20% for SWOFON in all the geopolitical zones. North West had a proportion of 20%, South-south 18%, and FCT 17%. The proportion of SWOFON that participate in land governance in the South West, South East, North Central and North East was 16%, 13%, 9%, and 1%, respectively.

Fig 5.3: Access to Land, Control and Participation in Governance in North Central: 2021/2022

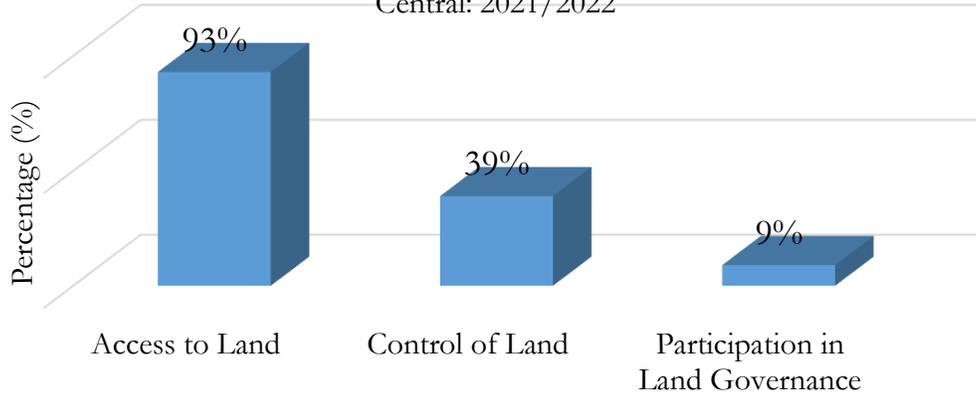


Fig 5.4: Access to Land, Control and Participation in Governance in the FCT: 2021/2022

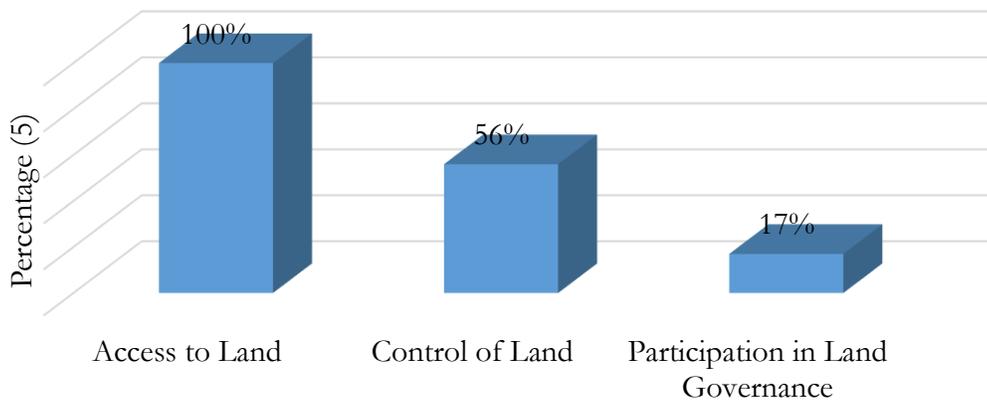


Fig 5.5: Access to Land, Control and Participation in Governance in North East: 2021/2022

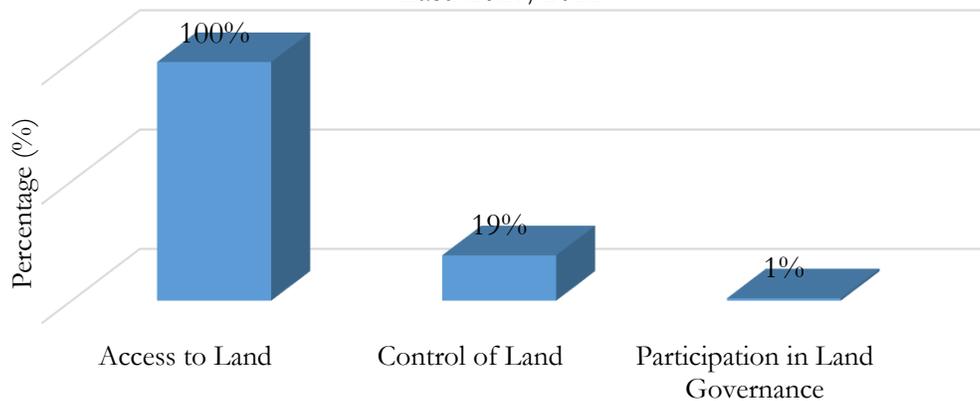


Fig 5.6: Access to Land, Control and Participation in Governance in North West: 2021/2022

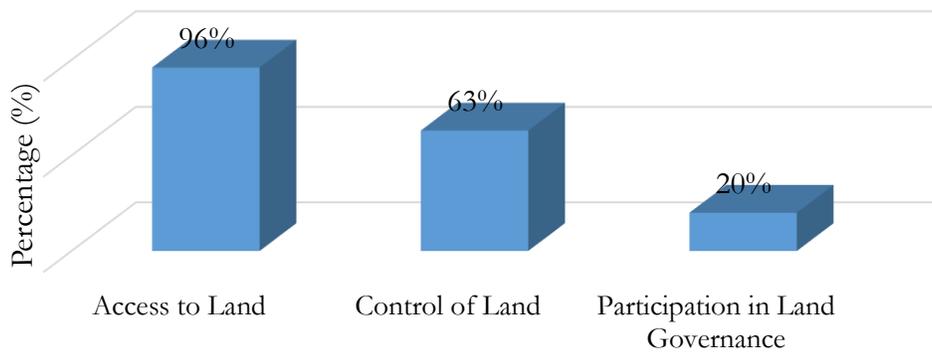


Fig 5.7: Access to Land, Control and Participation in Governance in South East: 2021/2022

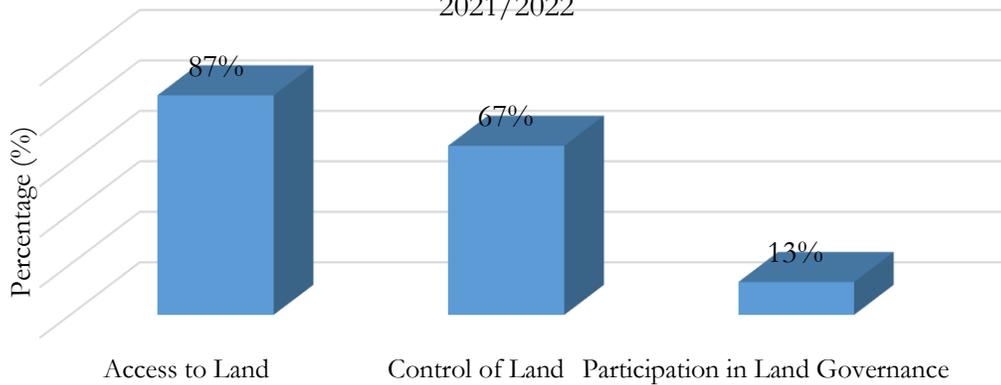


Fig 5.8: Access to Land, Control and Participation in Governance in South-South: 2021/2022

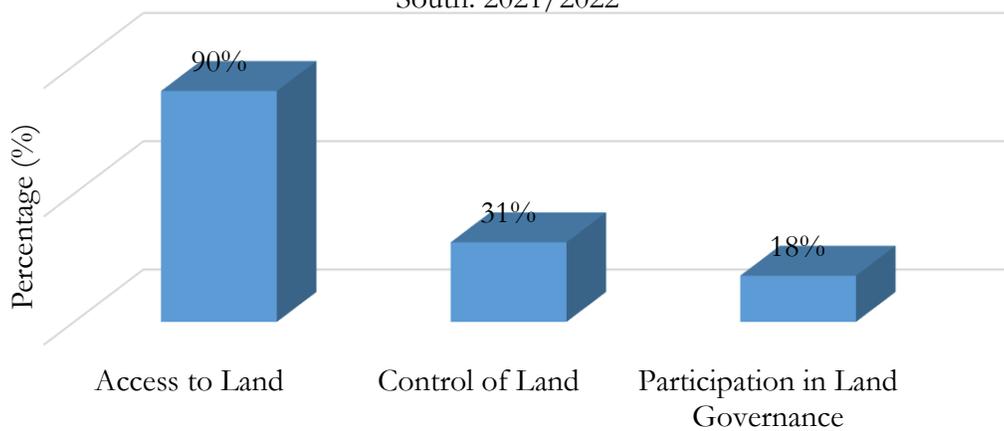
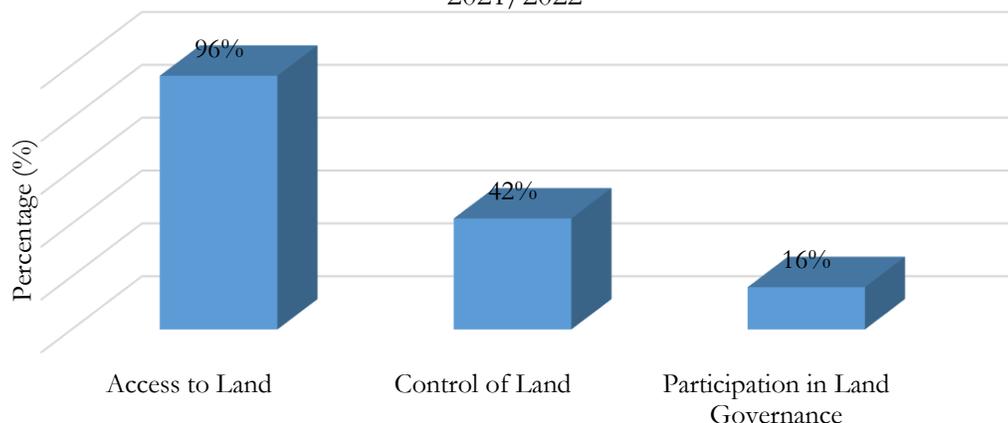


Fig 5.9: Access to Land, Control and Participation in Governance in South West: 2021/2022



The general observation is that women farmers had access to land, smaller proportion have control of it and a much smaller proportion participate in land governance. Challenges to SWOFON participating in land governance as identified in this round of data collection the data are Inadequate Finance, Cultural Factors, gender inequality, patriarchal systems, socioeconomic factor, and inadequate information.

Key finding	Recommendation
Smallholder women farmers have access to land through their family-ownership or rented. However, they are unable to control the use of land or participate in decisions regarding the alternative use or outright sale of the land. Where women rent land for farming, the cost is often high. Affordable lands are a distance away from home and inside the forest. Insecurity or environmental degradation has made this land inaccessible.	<p>Need for enabling legislation to enable women to be more involved in land governance as well as have access to land. Advocacy with traditional and local councils is also vital to understand the place of smallholder women farmers in the nation's food security architecture and the need to have access to land for farming purposes.</p> <p>Need to address gender-based discrimination with regard to access, control, and participation in land governance.</p> <p>Addressing insecurity in rural areas would also be vital.</p> <p>Women farmers are also made to pay higher rent when they record bumper harvests. Advocacy against rent-seeking of smallholder women farmers should also be embarked upon.</p> <p>More land should be available for women; financial support should be provided for land acquisition as ownership is very essential for agricultural development. Advocacy on the role smallholder women farmers' play in food security, should also be sustained.</p> <p>Engagement and advocacy with state governments and traditional rulers would also be important to avail smallholder land for farming using legislation and to address the cultural factors limiting women's access, control, and participation in land governance.</p>

Section 7: Conclusion and Recommendations for Advocacy

I. Access to Financial Services

Access to finance through savings/ membership in a savings group is the most reliable source of financial services for smallholder women farmers. However, access to credit through formal financial institutions and arrangements remains low. Although access to credit and other grants is moderate, access to insurance is very poor. The large-scale impacts of floods on farming also weaken the mechanism of traditional crop insurance as a coping and risk mitigation strategy.

- i. Government to create more awareness about insurance and its benefits.
- ii. More interest-friendly loans should be made available.
- iii. Government should provide agricultural grants for women in place of loans
- iv. Insurance bodies should be made available and easily accessible for all women farmers across communities. Insurance products for smallholder women farmers should also be targeted at risk factors such as rainfall, drought, pests, and high temperatures.

II. Access to Advisory Services

Access to extension workers remains low. Although training is available and accessible to smallholder women farmers, there are no sufficient farmer field schools and demonstrations. Gender and cultural constraints were also identified to limit access to extension workers.

- i. Government should organize consistent training for the women farmers on good agricultural practice
- ii. The training should be organized on a zonal basis to enable more women farmers the ability to participate
- iii. Local Governments should prioritize training on good agricultural practices for smallholder women farmers. The training should also be repeated at intervals across the farming circle to enable smallholder women to acquire more knowledge and skills for improved farming output.
- iv. Government should employ women extension workers so that women farmers can comfortably consult them both at home and office them on areas of difficulty.
- v. Advocacy to address the gender and cultural constraints that limit smallholder women farmers from accessing extension workers should also be sustained through engagement with traditional rulers, by employing more women and providing extension messages in local languages.

III. Post-harvest Losses Reduction

Access to training and processing facilities was easy to find, met the need of the women, and was useful for preventing post-harvest losses to the extent possible. However, access to storage facilities remained a challenge. Most storage facilities are also privately owned thus, attracting extra cost to the women. Access roads also improved but were affected by floods and erosion.

- i. Government should provide storage facilities such as silos, bags and warehouses for women farmers in all the Local Governments

- ii. Government should enhance access to roads road for the farmers to enable them transport their farm produce to markets and stores
- iii. Government should provide women farmers with off-takers and regulate the activities of the middle men.
- iv. There is need to enhance access to trainings on post-harvest losses reduction for the women farmers.

IV. Public Private Partnerships (PPPs)

There are different PPP arrangements helping many smallholder women farmers to strengthen the agricultural value chain across the country. Despite improvement in overall access to PPPs, there is a considerable gap in access to PPP arrangements by smallholder women farmers.

- i. Government policy on PPP arrangement should be strengthened to enable PPPs with positive impact in their communities where they operate to be sustained and also expand to other locations in the country.
- ii. The overall ease of doing business needs to be improved to enable smallholder women farmers to benefit from the business opportunity PPPs offer. This can be done by addressing the inflation trend in the country, enhancing access to credit, and promoting lower or zero-based interest packages for smallholder women farmers.

V. Land Access, Control and Governance

Smallholder women farmers have access to land owned by their families, borrowed or rented. However, they are unable to control the use of land or participate in decisions regarding the alternative use or outright sale of the land. Where women rent land for farming, the cost is often high. Affordable lands are a distance away from home and inside the forest. Insecurity or environmental degradation have made this land inaccessible.

- i. Need for enabling legislation to enable women to be more involved in land governance as well as have access to land. Advocacy with traditional and local councils is also vital to understand the place of smallholder women farmers in the nation's food security architecture and the need to have access to land for farming purposes.
- ii. Need to address gender-based discrimination with regard to access, control, and participation in land governance.
- iii. Addressing insecurity in rural areas would also be vital.
- iv. Women farmers are also made to pay higher rent when they record bumper harvests. Advocacy against rent-seeking of smallholder women farmers should also be embarked upon.

Reference

Action Aid Nigeria, 2021 Report on Non State Actors (NSAs) Value Addition Biennial Review Toolkit (VABKIT) Report for Nigeria for the 3rd Biennial Review (BR) Exercise on the Implementation of Comprehensive Africa Agriculture Development Programme (CAADP).

Appendix 1: VABKIT Data for 2019/2020

Appendix 1.1: Access to Support to Smallholder Women farmers for Reducing Post harvest Losses in Nigeria: 2021							
	States	No. of Women Participants Per States	Trainings	Storage Facilities	Transportation	Process Facilities	Market Access (Off-takers)
FCT	FCT	24	24	5	5	1	0
NC	Benue	21	9	1	2	0	0
NC	Kogi	25	25	11	14	0	6
NC	Kwara	25	20	0	0	0	0
NC	Nasarawa	24	1	2	0	0	0
NC	Niger	26	2	3	0	0	0
NC	Plateau	27	20	2	1	0	1
NE	Adamawa	26	26	10	0	0	0
NE	Bauchi	24	5	0	5	0	0
NE	Borno	20	20	20	20	20	20
NE	Gombe	20	12	0	0	0	0
NE	Taraba	20	11	0	0	0	0
NE	Yobe	20	14	9	10	0	4
NW	Jigawa	30	14	0	7	1	8
NW	Kaduna	30	13	22	24	0	20
NW	Kano	30	5	11	12	6	0
NW	Kastina	22	5	2	0	0	0
NW	Kebbi	21	1	2	3	4	0
NW	Sokoto	20	1	2	2	2	0
NW	Zamfara	25	25	25	25	25	25
SE	Abia	40	0	0	0	0	0
SE	Anambra	25	6	7	13	14	6
SE	Ebonyi	21	18	4	10	2	0
SE	Enugu	27	1	0	0	0	1
SE	Imo	27	0	0	0	0	0
SS	Akwa Ibom	25	1	2	0	0	0
SS	Bayelsa	20	10	3	0	7	0
SS	Cross-River	25	2	0	0	2	25
SS	Delta	20	5	0	0	1	0
SS	Edo	25	0	0	0	0	0
SS	Rivers	15	2	0	0	1	0
SW	Ekiti	25	25	0	0	0	0
SW	Lagos	20	18	0	1	0	0
SW	Ogun	25	20	0	2	0	13
SW	Ondo	25	6	1	2	0	0
SW	Osun	31	31	15	15	6	0
SW	Oyo	23	7	0	0	0	0

Appendix 1.2: Access to Support to Smallholder Women farmers for Reducing Post harvest Losses in Nigeria: 2021/2022

Zone	State	No. of Women Participants Per States	Trainings	Storage Facilities	Transportation	Process Facilities	Market Access (Off-takers)
FCT	FCT	18	18	18	0	0	0
NC	Benue	23	3	2	1	4	0
NC	Kogi	22	4	0	0	0	0
NC	Kwara	15	15	5	0	15	0
NC	Nasarawa	15	5	2	0	1	0
NC	Niger	25	9	2	4	7	3
NC	Plateau	18	0	0	8	0	18
NE	Adamawa	21	16	4	1	2	4
NE	Bauchi	20	2	3	0	0	0
NE	Borno	20	0	0	0	0	0
NE	Gombe	11	0	0	0	11	0
NE	Taraba	18	3	5	0	0	0
NE	Yobe	18	3	0	0	0	0
NW	Jigawa	22	12	1	2	8	1
NW	Kaduna	24	23	2	1	10	0
NW	Kano	44	25	29	23	10	25
NW	Katsina	46	18	1	0	3	0
NW	Kebbi	19	1	0	0	1	0
NW	Sokoto	21	10	0	0	20	0
NW	Zamfara	14	14	10	2	4	0
SE	Abia	15	0	0	0	0	0
SE	Anambra	21	5	10	0	0	8
SE	Ebonyi	13	0	0	0	0	0
SE	Enugu	17	2	6	1	17	1
SE	Imo	20	10	5	0	6	4
SS	Akwa Ibom	31	1	0	0	2	0
SS	Bayelsa	15	0	0	0	0	0
SS	Cross Rivers	18	18	0	5	0	6
SS	Delta	25	6	0	1	0	9
SS	Edo	19	0	1	1	2	1
SS	Rivers	20	20	20	20	20	20
SW	Ekiti	16	0	0	0	0	0
SW	Lagos	20	12	3	4	15	16
SW	Ogun	20	8	0	0	3	0
SW	Ondo	18	9	0	3	9	18
SW	Osun	31	31	10	0	31	31
SW	Oyo	23	2	0	0	0	0