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PrOpCom

Making Nigerian Agricultural Markets Work for the Poor

Monograph Series # 5

Institutional Mapping and Assessment

Dass / Bauchi Area

By

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EXECUTIVE SUMMARY

ANALYSIS OF INSTITUTIONAL ASSESSMENT FOR PROPCOM PROGRAMME

DWMCU:

The union has 130 women groups with 3,775 members not only in Dass but also Bauchi and Tafawa Balewa.

It has links to all these groups through the various activities it carries out. It runs capacity building/trainings for the groups in the area of loan management, financial management, book keeping and in handling and application of agricultural inputs/chemicals. However, one of the most important things is that these groups are registered with DWMCU, affording them the opportunity to access other services offered by the union. Therefore passing information, such as that of new per-boiling technology will not be a problem. More so, the women are always in contact with DWMCU office and vice versa. This makes it easy for flow of information for facilitation of the new technology.

In the area of micro-finance, the union is very strong to the extend that DEC and WIN have withdrawn their services in Dass, more especially when they discover that the women take loan from one organization to service that of the other.

Probably the major support DWMCU will require, to play a successful role in the PropCom programme is to be adequately linked to more of technical and financial institution like ADP, NACRDB, CFA, BASAC and other commercial banks, for technical training on the use of equipment and for financial services. However, if any other organization is to support the union, it should be DEC as it is most familiar and was the organization that nurtured the union from infancy to maturity.

The impression I gathered from DEC, WIN and Rahama is that DWMCU is solid enough to stand on its own, but the main constrains are inadequate professionals and limited funding. Currently one of the major funded projects run by the union is the water sanitation and hygiene (WASH), supported by Water Aid Nigeria.

DWMCU's relationship with organizations like CFA, DEC, WIA, RIFAN, ADP, Rahama, WIN, Salama Toro etc, has been that of collaboration, partnership, affiliation and beneficiary, depending on the nature of the activity concerned. With organizations like ADF, CDF, PFD, Water Aid, IFDC, UNICEF, Irish Aid etc is that of support (funding) and partnership.

Relationship between ADP and the union is really a cordial one. The tension referred to is actually between DWMCU and WIA. Although DWMCU linked the women groups to WIA, now WIA is conducting activities directly with the groups without notifying DWMCU. For instance WIA will call the women for functions and meetings and ignore the union. WIA also gave one of the groups (Jakiri) a milling machine and linked it to credit facility without the knowledge of DWMCU. However, the ADP at both state and sub-zonal level indicated that the issue is a trivial one.

Presence of displaced persons is not as a result of conflict in the area, but due to IDPs from Yelwan Shandam in Plateau state. The Bauchi state government gave them some land to settle, of which some of them have abandon to return to their homes in Shandam. It was only DWMCU that observed that the land occupied by the IDPs may affect rice production in terms of available space for planting and water flow in the area. The IDPs are of different ethnic groups from the locals but they share common religious beliefs.

DEC:

It has all its activities centered round women groups which serve as entry points into communities. The women groups are registered if their membership is up to 10 and not more than 25. Most prominent among DEC's activities are micro-finance, projects and capacity building/training, social services, literacy and WASH.

Ford Foundation first supported DEC's micro-finance project later on by ICA and EED. In 2002, a total of 10,829 women belonging to 604 groups accessed the sum of N93, 563 .00. Additionally, DEC has disbursed up to N230.9 million within a period of 2yrs (2004-2006) as loans for women. This therefore means

that it has the capacity to accommodate loans for rice processing equipment via its other micro-finance facilities such as equipment/enterprise loan and on-lending.

It is apparent that apart from the equipment/enterprise loan, DEC has not been actively involved in agricultural production activity, but their vast experience in the area of providing access to loan, in addition to their reliability and acceptability by most financiers can be an avenue for PropCom to explore.

With local NGOs DEC has been like an umbrella organization as most of them owe their development and support provided or made accessible by her, it has connected and networked most of the organization it had interacted with.

DEC has enjoyed support from many development partners, this year it has gotten support from the church development service of Germany, the development and peace of Canada, Water Aid Nigeria and Action Aid International Nigeria.

Other Organizations and Agencies:

WIN, Rahama, ADP, (including BASAC, WIA and Fadama II project), CFA, PFD etc are all involved in activities that could serve as stepping stones for PropCom.

However, most relevant ones are the ADP and CFA. This is because the agencies are directly and substantially involve in agricultural production, commodity market and loan schemes. They promote and provide access to tangible assets (implement/equipment), agric consumables (input) as well as technical know how on operation and maintenance of the equipments. More so they have many service providers (black smith, iron benders etc) under them that could provide local technology in the area of fabrication of parts.

Both WIN and Rahama run micro-credit scheme, but it was observed that each has its main area of focus. Rahama for example, is more into skill acquisition, reproductive health and micro-credit. It has major constrain with funding, presently the only running funded projects are that of WASH, supported by

Water Aid Nigeria, and HIV/AIDS (prevention of mother to child) in collaboration with CEDPA (this has recently been put on hold).

There is no indication of serious participation in agric production or commodity market, but it promotes other economic endeavors such as soap making, g/nut oil extraction etc. It may not be a strong facilitator for this programme.

WIN on the other hand, focuses more on micro-credit and WASH. It has a long standing partnership with Water Aid Nigeria. Although WIN has some small women groups involved in commercial per-boiling, it does not have the technical capacity to facilitate PropCom. However it can disburse loans of up to N70, 000 or more. Again with DEC, CFA and PFD, WIN is probably not a good facilitator.

PFD being an international NGO, probably has a lot more potentials in terms of attracting funding and service provision. However, their work is more effective in collaboration and partnership with local NGOs. Its activities most relevant to this programme are micro-credit and infrastructure. The organization also has the capacity to mobilize for technical support as well as support for procurement of rice processing equipments. It may provide the same opportunities as DEC, the only disadvantage being that it is an organization that could at any moment decide to leave the country or be asked to leave. This will not augur well for the programme.

Conclusion:

In as much as all the organizations and agencies have various capacities, it is apparent that each one has its areas of strength and interest. These areas may not necessary be connected to facilitation of PropCom but could be a strong ally for support.

Most of the credit institutions (DEC, WIN, DWMCU, Rahama, CFA) have saving schemes that provide capital base, participate in on-lending with banks and other financial institutions, and/or received support from funding bodies for the services. Others like ADP (including BASAC, Fadama II, WIA) and PFD,

mostly service their schemes through the support of their funders in collaboration with banks/ financial institutions.

**REPORT OF INSTITUTIONAL MAPPING AND ASSESSMENT FOR
PROPCOM PROGRAMME.**

BY

DR. FATIMAH TAHIR

12th July, 2006

Preamble:

Mapping and assessment of service providers at both institutional and individual levels was conducted to determine their suitability in participating in the PropCom programme.

The various service providers assessed were as follows:

Mapping and Assessment of DWMCU and other Local Women Groups in

Dass and Environs:

The Dass Women Multipurpose Cooperative Union (DWMCU) and other women groups in and around Dass were assessed for the services they are providing for their community. The information gathered is as follows;

DWMCU:

Is a non-governmental, non-profit making, non-religious and non- political organization. Founded in 1985 by 45 members with the aim of assisting women and children, and got registered under its current name in 1997.

Leaders of the organization are; Mrs. S. Zagi – Cop-ordinator, Mrs. Saratu Dauda – Admin Director, Hajiya Suwaiba Lawal – Financial Secretary, Mrs. Elizabeth Yiga – Programme Director and Mrs. Sera Daniel – Income generation Activity Director.

The union currently works with 130 women groups within and outside Dass with a total of 3,775 members; Dass – 100 groups, Bauchi – 27 groups and T/Balewa – 3 groups. DWMCU is guided by constitution, a board of trustees (elected every 3 years and meet at least twice a year or when necessary), six (6) management team and the staff. It is registered with the cooperative union at both state and national levels. Also registered with Cooperative and Finance Agency (CFA).

SWOT Analysis for DWMCU.

STRENGTH	OPPORTUNITY
<ul style="list-style-type: none"> - Membership drive/ strength - Community based (members are indigenes of the LGA). -Committed members. - Unity of purpose. 	<ul style="list-style-type: none"> - External relations with donor bodies for funding - Recognized within the community they work. - Access to their community leaders
WEAKNESS	THREATS
<ul style="list-style-type: none"> - Subject to decisions of community leaders 	<ul style="list-style-type: none"> - External NGOs working in Dass

Services provided include; micro-finance, water and sanitation/ hygiene promotion, capacity building, education and training, agriculture and small enterprises development, good governance and partnership. They conduct pre-loan training and step down training on handling and application of herbicides, processing of rice etc. DWMCU also provide access to loans, farming input/implement, fertilizers and herbicides and encourage mandatory and voluntary savings for members.

Beneficiaries must be organized into groups and register with DWMCU, must have saved up to 20% of the total amount applied for. Approval of their application by the loans committee is also subject to visitation and assessment by the treasurer. Two (2) types of loans are available; short term (6 months) and long term (1 year).

The loan scheme is a demand driven project, client are eager and very cooperative. Meetings are held bi-monthly with leaders of groups via leaders forum, to monitor progress and loan recovery. They also encourage competition for prompt payment via incentives such as awards.

DWMCU has worked and is working with many international, national and local organizations. These include; Community Development Foundation (CDF), African Development Foundation (ADF), Development Exchange Center (DEC), Co-operative and Finance Agency (CFA), Partners For Development (PFD), Water Aid, UNICEF, Women In Nigeria (WIN), IFDC (Daimina),

British High Commission, Irish Aid, Voluntary Service Overseas (VSO), Rahama Women group Bauchi and Salama Women group Toro.

Staff strength of the organization consist of ten (10) regular staff (1 accountant, 1 assistant accountant, 1 project officer, 1 office assistant, 3 credit officers, 2 watchmen and 1 nanny) and 18 volunteer staff seconded by the LGA (3 nursery school teachers, 3 day security men, 6 water and sanitation officers and 6 reproductive health officers).

Financial sustainability is ensured through; yearly registration(grp-N500 and individual-N100), membership dues(monthly), levies, admin charges, sales of forms and pass books, fish pond, rice milling machines(2 nos) nursery school and from funding bodies. DWMCU maintains an account and uses vouchers, receipts, ledgers and financial reports for accounting purposes.

Have conducted several capacity building workshops/ training (up to about 137 between 2001-2006), at least 125 pre-loans and 12 chemical application this year. Advocacy issues include; community issues and interfaith, gender mainstreaming and formation of groups.

DWMCU relates with ADP via Women in Agric (WIA), but not any more and



have a fair representation, equal opportunity and access in Rice Farmers Association of Nigeria (RIFAN)-Dass. There is no obvious conflict within the organization or with its collaborators/partners.

Dabar Dak Women Groups:

Three women groups were identified and assessed. The groups are; the Fadama II – chaired by Mrs. Deborah Yohanna with 12 members. Registration fee is N200 and monthly due of N50 only.

Cooperative – chaired by Mrs. Aishatu Musa with 20 members. Registration fee is N200 and monthly due of N100 only.

Alheri Women cooperative – chaired by Mrs. Adama Ayuba with 13 members. Registration fee is N200 and monthly due of N50 only.

All the groups are registered with the Cooperative and DWMCU and are involved in rice production and processing, specifically commercial per-boiling.



Two (2) of the group have received assistance in terms of loans and capacity building. Alheri has gotten loan, pre-loan and chemical application training from DWMCU, Cooperative got loan from Peoples Bank long time ago. The groups face problems of limited access to Ag input and implement. Also lack adequately trained extension workers. Members are mostly small-scale farmers, cultivating mainly rice but also buy paddy to per-boil. Few are commercial per-boilers.

Wandi Women Groups:

Three women groups were also identified and assessed, namely;

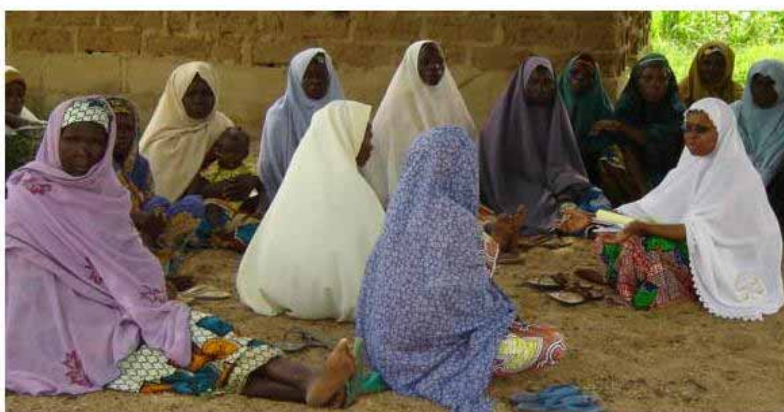
Wandi Women Group (Fadama) – chaired by Mrs. Rabi Shuaibu with 25 members. Registration fee is N1,000 with monthly contribution of N10/ member.

Wandi Women Pingumnum – chaired by Mrs. Rakiya Shuaibu with 15 members. Registration is also N1,000 with monthly contribution of N10/ member.

Unguwar Dawaki Women Group – chaired by Mrs. Salamatu Sale with 25 members. Registration and dues are the same as that of the other groups.

The groups are registered with DWMCU and have received individual loans from them. Some members have also filled forms with CFA and are still waiting for response. They are also enjoying support from the ADP.

Each group maintains a group farm with group's resources apart from their individual farms. Yields are as high as 20 bags and a bag of 100 measures can cost up to N15,000. They are faced with problems of limited access to fertilizer, herbicides etc. They indicated interest in being able to make adequate and early arrangement with ADP.



Dot/ Bondi Women Groups:

The Dot and Bondi Women groups converged in Dot for ease of conduct of the exercise. Twelve(12) women groups participated, consisting of; Jakiri 1, Jakiri

2, Nbula, Njalum, Kagadama, Bondi, Daddama, Babbar, Tudun Wada, Charka, Janta and Dot multipurpose. Most of the groups are newly formed with the oldest being Jakiri that has been split into 1 & 2. Jakiri 1 has 35 members and is registered with the cooperative union before but not any more. They had also worked with DEC, WIN and WIA. The other newer groups have members ranging from 25-35 with registration fee of N200- N700 and monthly due of N10- N100. Bondi women group has also received assistance from DWMCU and new ones like Njalum are receiving loans through Jakiri 1. Njalum has recently filled registration form with the Cooperative union and is awaiting their certificate. All the groups are involved in production and processing of rice as well as commercial per-boiling.

Liman Katagum Women Multipurpose Cooperative:

The group is chaired by Hajiya Asabe (an individual rice processor and marketer). Other officials include; Mrs. Lami Buba – Treasurer, Mrs. Salamatu – Secretary. It is composed of 22 members with various in-come generating activities and is registered, but have not yet register with State Cooperative Union. Have received loans from UBA L/ Katagum Branch and an organization in Bauchi.

Assessment of other Institutions/Individual service Providers in Dass and Environs.

Other institutions and individuals providing various services in Dass and its environs were assessed. These include the following;

Dass Rice Farmers Association (RIFAN):

Dass RIFAN is a non-governmental organization that started in 2000 with 17 members and later grew to a 20 member group. The executive members include; chairman vice-chairman, secretary, assistant secretary, financial secretary, PRO, and a treasurer (a woman). The association has some 2 or 3 female members, and is registered with the state Cooperative Union, however, they have no board, no office or staff.

Financial sustainability is rested on monthly dues, levies and other charges.

Services offered include among others, provision of good quality seeds, advisory services on on-time application of inputs and timely farming practices.

RIFAN Dass has benefited from Rice Alliance with 53 other groups under them. Have received training on rice farming practices and other capacity building training and is also having a cordial relationship with DWMCU, CFA, BSADP and Cassava Farmers Association.

The association has in its record, 50 millers, distributed as follows;

Bununu S/E – 2, Bununu S/W – 8, Wandu – 5, Dass Central – 12, Bundot-4, Dot – 5.

Rice Millers Association:

The association has 25 members, chaired by Malam Yakubu Lumana with a secretary, treasurer, PRO, financial secretary and a vice-chairman. It is affiliated with RIFAN Dass. Some prominent members include, Yakubu Wandu, Tanko and Alh. Haruna Rimi Zayam.

ADP (Sub-zonal office, Dass):

This is a governmental institution, headed by the sub-zonal extension officer, Alh. Adamu Moh'd Moh'd. The office covers Dass LGA and some parts of T/Balewa LGA and also regulate activities of groups affiliated to it. The groups are; DWMCU, RIFAN Dass, Cassava Farmers, Fadama Farmers and WIA Dass. It has 24 staff including WIA coordinator and support staff like security men and messengers.

Services include; technical advice on crop production, livestock and forestry, access to loans, Ag. Input and implement such as fertilizer and agro-chemicals. These services are offered to both groups and individuals as long as they are farmers.

Experience with clients has been good, especially with regards to loan repayment.

Notable farmers identified by the office include; Alh. Dalhatu (Majidadin Dass), Musa Lawal, Alh. Bala Dutse, Sarkin Bununu, Alh. Dauda Koli, Ibrahim Barde Tikka, Maigari Bagudu, Alh. Mukhtar Mato, Daniel Baraza, Barde Lumana,

Alh. Sule Bambam, and some females like, Amaza Yonana, Haj. Hafsatu I. Buba and Dinatu Abbas.

Yakubu Lumana (a rice miller):

He is the chairman of the Rice Millers Association and has his own mills. He provides milling services to many customers at reasonable price. He however observed that there aren't enough mills to cater for the demand and that most of the mills does not have de-stoners. The ones that do have are not being used properly because the operators are not familiar with it, it operates with 2 belts but they use only 1. Those that are aware, do not use, they say it slow and therefore not time efficient. He suggested that there is need raise awareness on modern techniques of pre-boiling and the use of de-stoners.

Maryam Daso Iliyasu:

Maryam is a female miller in Wandī. Although she does not operate the mill herself, she is the sole owner of the machine. She is also a member of the Unguwar Dawaki women group. Her mill operates at full capacity, sometimes up to 15-20 bags/ day, depending on the season. According to her, the peak of activity is during the dry season (after harvest). Charges is normally per measure or per bag, between N3 – N5/ measure ie N300 – N500 per bag.



Hajiya Asabe L/Katagum:

Farms rice on small scale but buys paddy on large scale from Dass and Alkaleri to process and sell. She is the chair-person of the L/Katagum women group, a

commercial per-boiler and a large scale rice marketer. She takes her rice to Bauchi market at least 4times a week, up to 30bags/ week. She per-boils 400 measures at a go and uses up to 2drums of water/ day. It was observed that she mills her paddy in Bauchi when Mal. Gani's mill is there, she explain that the mill does not meet her demand and at a point the mill broke down which left her with no option.



UBA L/Katagum:

A financial institution, headed by the Zonal Marketing Manager, Mrs. Patricia Tafida. The bank gives loans to groups, the least amount is N250,00. The groups are required to register with an umbrella body/organization and open an account with the bank. Individuals also benefit from such services as well, but will need to have collateral that matches what they apply for.

The office covers L/Katagum, T/Balewa and Dass. So far 3 women groups (Luda Women Multipurpose, Kungiyar Mata masu Sanar Hannu, L/Katagum Women Multipurpose Cooperative) and 20 other groups, with and around L/Katagum have accounts with them.

From their experience with clients most defaulters are men and that the women hardly default.

Assessment of Socio-economic Issues of Target Groups in Dass and

Environs:

Socio-economic issues of the target groups were brought out via PRA and discussion sessions with the groups.

The summary of findings is as follows:

Access to control over resources:

It was gathered from all the groups, that access and control over land is in the hands of men. The lands could be individually owned or communal. However some few women also own lands, but majority use either husband's land or get lands on lease from owners. It was also indicated that there is hardly any conflict over land in the area.

Labour is usually costly as most of it paid for, hence it is mostly affordable by men so is capital, equipment and output markets. Most of the manual labour, like tilling, harvesting, milling are by youth (men), but ones that require a more careful handling. Like weeding, planting, perboiling are done by women.

Women are more involve in using water especially in perboiling where water sources are limited, the cost is usually high. In Dabardak, for example a gallon is N20 and a drum is N200 while in wandi it is N10/ gallon and N100/ drum.

Access to and control of equipments and agric extension services is also make dominatal, mostly because the extension worker and govt agents are men. The sources are also costly and accessible to the women.

Conflict issues:

Dass is a peaceful town, so also the areas surrounding it. All the groups agreed that there is no conflict of any kind in the area. DWMCU however, observe

pressure of IDPs (since 1991). Obstructed flow of water and reduced land for farming.

Gender:

Gender roles in production, processing and marketing, indicated that; Production is dominated by male processing by female and marketing almost 50/50. RIFAN, however mentioned that activities of rice farming is shared equally among the two gender groups.

Dabardak women groups observed that the manual labour are usually done by men (mostly youth) because they are more energetic and therefore more efficient and faster. Wandi groups, however, stated that more women and young girls are in marketing because the youth (boys) are in school and that the men do not like being send on errands by women.

Environment:

Soil and water erosion is limited in the area. Exposure to occupational hazards such as attack by leach, mosquito bite, cuts or wounding of fingers, hands or other part of the body (by knives, scipul, machine belts etc) and fire out breaks. Wastes are normally feed to animal or burnt, while the husks are used to condition the soil. Most off the women in the groups interviewed, however indicated that they usually leave the husks at millers and do not really know what is done with it.

The area has poor power supply, hence millers usually use lister engines that are powered by diesel. The fuel is very costly and this always adds to the cost of processing and ultimately the commodity. Water supply is limited in some areas and cost is high.

Health issues:

Presence of water logged areas can encourage breeding of mosquito and hence spread malaria. There are also cases of skin rashes due to allergy of contact within sensitizing materials.

Overcrowding in market places encourages spread of diseases such as tuberculosis (TB). Market can also play a vital role in predisposing individuals

to HIV/ AIDS via nail cutting, shaving of hairs and such other practices as well as patronizing prostitutes around the market place.

DWMCU has the potential to link the group to partners delivering health issues.



Mapping and Assessment of the Development Exchange Center (DEC):

DEC was established in Bauchi in 1987 as an NGO that is not for profit and non-religious with a mandate to improve the living conditions of the poor. DEC is governed and managed by a board of Trustees, a board of Directors and 12 programme staff. It has a resource center, stocked with journals, books, magazines and newsletters.

Activities of the organization include; Water Sanitation and Hygiene (WASH), capacity building, training of TBAs, literacy programmes, civic education, micro-finance and staff training and development. Provide loans to groups and focal communities for WASH.

Groups must register with DEC, open a savings account and save up to 10% of the total amount applied for. Although no collateral is required, the group is expected to pay service charge of 32%. Experience with client has been very cordial, few cases of defaulting were however recorded. Two types of loans are available; urban for petty trading and rural for farming.

The center has offices in Bauchi (up to 16 LGAs) comprising of Bauchi, T/ Balewa, Toro, Azare, with a total of nine field offices. In Gombe office, there are also nine field offices. DEC has collaborated with ANFEA Bauchi, ministry

of health, water Aid, NACRDB, Rahama, WIN and DWMCU and has received financial support from UNDP, ford foundation, and EED. Relationship with financiers, beneficiaries and other financial institutions has been cordial.

SWOT Analysis for DEC.

STRENGTH	OPPORTUNITY
<ul style="list-style-type: none"> - Organizational objectives - staff strength - Commitment - Strategic plan - Certified by donors as a credible organization - Oldest NGO in the North-east sub-region - Sustainability 	<ul style="list-style-type: none"> - Access to funding - Micro-start Programme for funding - Organizational sustainability - Branches in the North- east sub-region. - Recognized and highly regarded.
WEAKNESS	THREATS
<ul style="list-style-type: none"> - Work load on staff 	<ul style="list-style-type: none"> -Other NGOs working in same field.

Advocacy activities include; ensuring that LGAs provide counter funding for WASH activities, domestication of CEDAW and position paper in conjunction with CSACEFA.



Assessment of Other Institution and Individual Service Providers in

Bauchi:

Bauchi State Agricultural Development Project (BSADP):

It is a government agency that runs special rice programme, organize farmers into groups and associations and encourage them to register with RIFAN, Cooperative and banks. Also run capacity building training on rice production, processing marketing, quality control and advocacy issues.

Provides extension advisory services, loans given to farmers in terms of agricultural inputs, rice seeds, herbicides, pesticides and fertilizers. At the end of the season, farmers pay the loan and it is interest free. They also run Rice out-growers programme where innovative farmers are selected and introduced to modern technique of farming and supply them with foundation seeds. BSADP supervise and assess, buys the seeds from them and supply to local farmers at lower rate. Loan beneficiaries must be principal rice producing area and must have a land supporting rice production. Must give guarantee that they are able to pay the loan and predisposed to using modern technique to get the required harvest. Groups must be registered with RIFAN and cooperative, but also support individuals.

Experience with clients are that loan is sometimes diverted for other purposes, farmers hide information, especially when there is draught, poor agronomic practices, wrong application of chemicals and difficult in recovery of loan.

The office covers the whole of Bauchi State, specifically rice producing area.

Other service providers include; DEC, CFA, Savannah conservation (seedlings and advisory services) and BASAC.

BSADP is solely sponsored by African Development Bank(ADB), Japanese govt, Federal and state govt. Bauchi state is solely responsible. Has received assistance from Bank of the North, Union Bank, NACRDB and CFA.

Experience with financial service providers. ADP has an annual budget for the project. The Banks give criteria that do not suit the farmers requirements.

BSADP is in partnership with RIFAN, Women Rice Farmers, Rice processors and marketers.

Women in Agriculture (WIA):

WIA provides extension services to women. 70% of the work they do is on-farm activities (production, fisheries and livestock) and 30% off-farm (group formation, processing to utilization, linking women groups to micro credit institution). Also support access to new technology in terms of seeds, fertilizer, as well as processing and utilization of Ag. Inputs and implements Dredgry reduction activities like groundnut extraction, per-boiling and de-stoning. Assist with grant for per-boilers and work with about 500 women groups into various activities. WIA serves as guarantor to financial institutions that provide micro credit loans to her groups.

Conditions for engagement are that the groups must register with Cooperative, identify with the zonal management of the areas they belong to, open an account and positively adopt all newly introduced technology. Women under fadama received a loan package of pumps and wash boreholes.

WIA works with DEC and Rahama, and started sales of input under IFDC (Daimina). Food security is another programme under WIA.

Financial service providers include the World Bank, federal and state governments.

WIA runs about 20 workshops in a year and encourages wives of LGA chairmen to support activities at their levels.

Rahama Women Group:

This is a non-governmental, non- political and non religious organization, established in 1989 by a group of 18 members. Membership of the organization cut across various affiliated registered women groups from all the 20 LGAs of Bauchi.

Activities include; skill accusation, micro finances, save the children, health (reproductive), malaria, HIV/AIDS education, democracy and good governance and gender.

Targets are women, children and out of school youth, and People Living with HIV/AIDS (PLWHA). Area of agric, give loan to women into animal husbandry, rearing of cattle and other animals. Micro-finance is given to all women groups who must register with DEC (N400) and compulsory savings of N100. The women must be into some kind of peti trade, annual rearing etc. and must have saved up to 12% of the amount applied for. Their application is subject to assessment and recommendation by the management and subsequent approval of the board. There are few cases of defaulting in loan payments.

Financial service providers include, African Development Fund (ADF), UNDP, IRISH embassy, COMPASS, UNICEF, CEDPA, DFID, EU. Rahama has full time staff of 27 to 30, volunteers 22-25 and several support staff in capacity building, micro-credit, reproductive health etc.

Advocacy on all programme, CEDAW, free ante-natal and have written many position papers. Work hand in hand with /a cordial relationship with financial providers.

Cooperative and Finance Agency (CFA) Bauchi:

CFA is a non-governmental organization that came into existence in 1976, following the creation of Bauchi State. The agency is an APEX Cooperative organization. It has a board of directors (elected by the AGM) and a management committee. CFA has 20 professional staff and 27 support staff. Services offered include financial assistance in the form of loans to farmers in cooperative societies, access to fertilizer and other agric inputs and implement. Purchase the produce off farmers and market it.

Mode of operation is usually on-lending, through commercial Banks to the farmers. Inputs are source from the markets or BASAC and sold to farmers, while Implements are given on loan, to be paid over a period of 1-2 or 3 years. Two types of loans are available to groups, seasonal and pre-seasonal loans. Groups are required to register with the State Cooperative, apply for affiliation, pay N500 entrance fee and a minimum share holding N10,000. CFA is in

collaboration with many commercial Banks like, Bank of the North, Habib Bank and Intercity Bank and also with NACRDB.

Experience with financial Banks has been cordial, but had a little hitch with NACRDB due to political friction. Most groups repay their loans as at when due (85%), few others (15%) default. Get penalties.

Other services they will like to offer for their members include; equipments for per-boiling, packaging and de-stoning. Presently provides schools with perishable food items, including rice and would to use that to open markets for rice farmers.

Relationships with gov't agencies and other NGOs very cordial and it also collaborates with DEC, RAHAMA, DWMCU, BASAC and ADP.

Bauchi Agricultural Supply Company (BASAC):

This is the marketing unit of BSADP, in charge of marketing of agricultural inputs such as herbicides, pesticides, selling and distribution of fertilizer.

Target customers are farmers and there is no condition of engagement except for tractor (Chinese tractor) sharing on loans to farmers. For such loans, one is expected to be an employee of the government or a pensioner.

The office covers the whole of Bauchi State, providing farm service and would like to be community service agents as well as commodity marketers for grains, especially rice.

BASAC was initially with BSADP, then became a company of its own and now an agency under the ministry of Agriculture with 120 staff including support staff.

Advocacy in terms of creating awareness among farmers.

National Agricultural Cooperative and Rural Development Bank (NACRDB):

The Bank is a government parastatal that gives loans and credit (micro, small and medium) for farming and rural development activities.

Target customers are farmers. The Bank has 202 branches and work with other commercial Banks in on-lending and loans syndication. A Zonal Manger (Mal.

Babagana M. Mustapha) heads the zonal office in Bauchi. Have a branch in Dass that supervises T/Balewa, Dass and Bogoro.

The bank gives loans to both individuals and groups. Each beneficiary must have an account with the Bank and a minimum deposit of 10% of the amount applied for. Loans are due for repayment within a 1year period depending on the amount.

Experience with customers has been rough, many default and smaller loaners(borrowers) are easier to manage.

Have a good relationship with NAIC, ADPs, CFA, DEC and the Bauchi State Cooperative.

Women In Nigeria (WIN):

The organization is non-governmental, not for profit and non-political. It is registered with the ministry of Women Affairs, Youth and Sports and is pursuing registration with Corporate Affairs Commission. Has a permanent office with 16 full-time staff, 3 IT students and a corps member. It is manage by a 5 member board, 7 executive and 30 active members.

Activities offered include; capacity building, micro-credit, water sanitation and hygiene promotion. Groups benefiting from the micro-credit must apply for affiliation with WIN, where by a rapid assessment of the group is conducted and subsequently selected. The group then receives pre-loan training, fill loan application form for consideration and provide a guarantor.

Loans given include; commerce, production and processing of farm products such as rice, and rearing of animals.

Experience with clients has been good, but defaulting do occur occasionally. Financial stability is ensured via annual/monthly dues, consultancy services, registration from women groups, sales of passbook, and interest on loans (service charge).

WIN has groups in Bogoro, Toro, T/Balewa, Bauchi and Ganjuwa with 20 women gropus, It is enjoying a cordial relationship with Water Aid, PFD, DEC,

Toro Salama, DWMCU and ADF. Has also worked with Action Aid International Nigeria (AAIN).

Partners For Development (PFD) Bauchi office:

PFD is an international non-governmental relief and developmental organization, with headquarters in Washington. The Nigerian country office is working in various states, including Bauchi. The office is under the supervision of a Country Director, supported by a Senior Programme Manger, a Senior Manager Administration and an Accountant. The Bauchi field offices are supervised by a Programme Manager, supported by Programme officers in charge of each of the thematic areas, a Secretary – Book keeper, an office Care Taker and 2 security men.

Current activities include; food security and livelihoods, small enterprise development (micro-credit services), agricultural marketing support programme (rural infrastructure), and public health and HIV/AIDS.

Integration (2004 effective 2005), Reproductive Health (RH) and Family Planning (PF) funded by Parkard, are also among their services.

PFD are partners with Rahama (5 LGA), WIN (5 LGA), DWMCU (1LGA), working in a total of 144 communities in the 11 LGA.

Supply drugs and equipment for FP and had conducted training (TOT) and step down training. Have six (6) clinics, 1 in T/ Balewa, 2 Dass, 2 Bauchi & 1 Bogoro. Involve male motivators in RH & PF and also work with women groups. Loans in the micro credit programme range from N5000- N50000.

Partnership with client is via a Memorandum of Understanding (MOU) and fulfillment of the following; payment rate agreed upon, open an account with First Bank, statement of account, application for consideration, must meet the requirement of structure & organizational management. Must have saved up to certain % of the total amount applied for. The office does regular monitoring of their clients' books & activities but all the same some level of defaulting do occur.

Partners of PFD include; COMPASS, CEDPA, Rahama, USDA, Parkard and soon with USAID. Cordial relationship with donors & has not experience any untimely withdrawal of fund.

PFD will be keen in participating in construction of drying flat form and similar structures.

Advocacy issues: have been involved in many areas of policy issues.

Relationship with govt agencies & NGOs has been cordial e.g MOE, MOH.

Gave support for Internally Displaced Persons (IDPs) in Bauchi.

Always have an average 2-6 capacity building workshop / year.

Fadama Project II:

It is a 7 year project (2002-2009) worth N100,000,000, with counterpart funding from the federal and state governments. The project works with economic groups and use PRA to identify issues & help them prioritize.

Provide access to production implements (millers), advisory services, infrastructure and capacity building.

Economic interest groups include; the fadama resource users, women group & PLWHA. Encourage them to develop Local Development Plan (LDP).

Have facilitators that step down information to the community and fadama desk officers LGAs who screen community LDPs, which is passed to the local Fadama Development Committee that approves the plans, subject to appraisal by the project office.

A group consists of 20-30 members (maximum) or 15 minimum and about 10 of such groups come together to form Fadama Community Associations (FCAs).

Each group has to have 4 committees; procurement, maintenance, M&E & conflict resolution and register with the state Cooperative.

Gives 70% of estimated cost as grants for productive assets, 90% for rural infrastructure, 90% for advisory services. The group is expected to provide 30%, 10% and 10% respectively for each category evidence of which, is shown by a bank statement after which they sign an agreement.

The loan is disbursed in this order; for productive off- front & for others 30%, 40% & 50% depending on progress.

In Dass, there are five (5) FCAs, but only 3 have their LDPs under consideration, namely; Dass east (7 small association), Dass west and Bangim. Other services providers include Black smith & village mechanics but is difficult to form groups because they are few in numbers. Cross FCA advisory services that takes care of issues that are cross cutting is also in place.

No agricultural inputs because the project only encourages tangible assets and not working capital, so only implements are encouraged.

Others:

Other service providers interviewed include; the Abubakar Tafawa Balewa University (ATBU) farm and the Center for Industrial Studies (CIS) of the ATBU. Some few individual service providers were also interviewed.

The farm has a rice-dehulling machine, provides rice seeds (Brazil), 2 tractors and a planter.

The CIS fabricates equipment (within & outside) e.g. wind mills, threshers (for rice and corn), provides maintenance service and have competent technicians.

The center has fabricated a windmill for DICON in Kaduna and can design & fabricate other equipments.

Can also give technical training and practical demonstration & trouble shooting.

Individual service providers interviewed include; Alh. Adamu Toro –Tractor hiring, Dr I. Y. Magaji – Ripper hiring and a few Ag. Input vendors.