

Smallholder Women Farmers and the Budget
(A Review of Nasarawa State Budgets 2015 – 2019)



**Small Scale Women Farmers Organisation in Nigeria
(SWOFON)**

And



Centre for Social Justice (CSJ)
(Mainstreaming Social Justice in Public Life)

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ABBREVIATIONS AND ACRONYMS

ABP	Anchor Borrowers Programme
ACEAs	Agricultural Commodity Ecological Areas
ACGSF	Agricultural Credit Guarantee Scheme Fund
ADP	Agriculture Development Programme
AFAN	All Farmers Association of Nigeria
APP	Agricultural Promotion Policy
ATA	Agricultural Transformation Agenda
AU	African Union
CAADP	Comprehensive Africa Agricultural Development Programme
CACS	Commercial Agriculture Credit Scheme
CBN	Central Bank of Nigeria
CEDAW	Convention on the Elimination of All Forms of Discrimination against Women
CRI	Cereal Research Institute
CSJ	Centre for Social Justice
CSOs	Civil Society Organisations
FMARD	Federal Ministry of Agriculture and Rural Development
GDP	Gross Domestic Product
IBP	International Budget Partnership
ICESCR	International Covenant on Economic, Social and Cultural Rights
MDAs	Ministries, Department and Agencies of Government
MDGs	Millennium Development Goals
NACB	National Agricultural and Cooperative Bank
NADP	Nasarawa Agricultural Development Project
NALDA	National Agricultural Land Development Authority
NAPP	National Agricultural Promotion Policy
NBS	National Bureau Statistics
NGOs	Non-Governmental Organisations
NIRSAL	Nigeria Incentive-Based Risk Sharing System for Agricultural Lending
NRCRI	National Roots Crops Research Institute
NVRI	National Veterinary Research Institute
REDD	Reducing Emissions from Degradation and Deforestation
RIPMAPP	Rice Post-Harvest Processing and Marketing Pilot Project
SDGs	Sustainable Development Goals
SHWF	Small Holder Women Farmers
SSWF	Small Scale Women Farmers
SWOFON	Small-Scale Women Farmers Organisation of Nigeria
UDHR	Universal Declaration of Human Rights
UN	United Nations
VAsT	Virtual Asset Titles

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EXECUTIVE SUMMARY

Chapter One is the introduction and it contains the background, rationale and objectives of the study, study methodology, Nasarawa State in context and introduces the Small-Scale Women Farmers Organization in Nigeria (SWOFON) and its Charter of Demands. It notes that majority of farmers in Nasarawa State are smallholder farmers and majority of the smallholder farmers are women. Thus, smallholder women farmers (SHWF) contribute a lot to agriculture and food security in the State.

The Nasarawa State Chapter of SWOFON was established in 2014. 14,283 individual women farmers are registered with the group in the State while 1,217 cooperative groups also registered. However, SWOFON Nasarawa faces several challenges that threaten its continued existence in the State. Some of the issues listed in the Charter of Demands include access to free or subsidised farming inputs/organic fertiliser, chemicals, pesticides and hybrid seedlings; the provision of gender friendly machineries for increased productivity in farming, such as harvesters, tillers, hand sprinklers, ploughs, planters, etc. Others are access to grants to support increased production as well as subsidised loans without interest rates or single digit interest rate; building of storage facilities like silos for seed preservation and agriculture business; construction of dams, boreholes and manual water pumps for irrigation farming and construction of rural road networks for easy access to markets. There are also demands on improving security in the State.

Chapter Two reviews the international and national policies and standards applicable to women and gender mainstreaming in agriculture. They include the International Covenant on Economic, Social and Cultural Rights (ICESCR), Convention on the Elimination of all Forms of Discrimination against Women (CEDAW), protocol on the African Charter on Human and Peoples' Rights on the Rights of Women in Africa, Sustainable Development Goals (SDGs), the Beijing Declaration and Platform for Action. Others are the Comprehensive Africa Agricultural Development Programme (CAADP), the Maputo and Malabo Declarations of the African Union (AU), the Constitution of the Federal Republic of Nigeria 1999 (as amended), Agriculture Promotion Policy (APP), Gender Policy in Agriculture, National Gender Policy and the Economic Sustainability Plan.

Chapter Three is on the budget analysis. It notes that the allocation to agriculture within the study period was 1.8 percent of the overall budget. The budget had challenges related to its dissonance with policies, plans and legal standards. It also had severe credibility challenges and there was the absence of popular participation in budget formulation and across the entire budgeting process.

Chapter Four is on other funding support, research and costing the SWOFON Charter of Demands. It reviewed available information on loans and developmental support in

agriculture and reviewed Central Bank of Nigeria's (CBN) development banking interventions in the agriculture sector.

Chapter Five is on conclusions and recommendations. The following recommendations emerged from the study.

A. To the Executive

(i). Formulate a State level Policy in Agriculture and a State Gender Policy in Agriculture following the lead of the APP and National Gender Policy in Agriculture. The policies should be costed in an implementation plan to guide budgeting and the realisation of policy objectives.

(ii). To improve policy coherence, develop a gender responsive budgeting toolkit or guideline for mainstreaming gender into agriculture sector budgets. This should be followed by capacity building of public officials in relevant MDAs (Agriculture, Water Resources and Rural Development, Environment, Women Affairs, etc.) on national and international standards governing agriculture.

(iii). Strengthen collaboration between key MDAs especially the Ministries of Agriculture, Water Resources and Rural Development, Environment, Women Affairs to ensure that all components of agriculture - crop cultivation, animal husbandry, fisheries and forestry have a harmonious policy implementation framework.

(iv). Furthermore, strengthen collaboration between MDAs relevant to the full value chain of agriculture including the aforementioned MDAs in paragraph (iii) above and the Ministries of Finance, Budget and Planning, and Commerce, Industry and Cooperatives.

(v). Contribute to the credibility of the budgeting process through inter alia revenue forecasts that are based on empirical evidence and realistic budgets that are based on attainable revenue.

(vi). Further to the above, the State should consider ring-fencing agriculture capital funds to ensure their disbursement and use for the purpose for which they were appropriated.

(vii). Guarantee popular participation to open up all stages of the budgeting process to popular inputs and involve SHWF in planning and implementation of agricultural policies and programmes in the State. This should include budget preparation, monitoring and evaluation, reporting, etc.

(viii). Provide affirmative action quotas for SHWF in state funded agriculture credits and loans and ensure that such quotas are built into donor funded projects and agricultural loans. Alternatively, provide dedicated Revolving Loan Schemes for SHWF.

(ix). Reduce and review the lengthy, tedious and cumbersome process of acquiring loans or credit to suit the needs of SHWF and rural women farmers.

(x). The State Government should fulfill its obligations towards counterpart funding in agriculture by appropriating and releasing funds in a timely manner.

(xi). Improve monitoring and evaluation and develop gender indicators. Collect, collate and analyse gender disaggregated data on agricultural finance and productivity and across the value chains and use the results for policy and implementation.

(xii). To improve transparency and accountability, publish and disseminate quarterly budget implementation reports on agriculture, mid-year reports and full year reports within two months after the end of the reporting period.

(xiv). Increase agriculture funding to not less than 10 percent of the budget in accordance with the Maputo and Malabo Declarations and especially bring a strong focus on:

- ❖ Targeted extension services which links SHWF with innovations, research findings, education on new farming techniques, etc. This involves strong collaboration with local governments. Increasing the number of state and local government level female extension workers is imperative;
- ❖ Capacity building on climate change resilience, adaptation and mitigation strategies as well as organic farming;
- ❖ Capacity building on management of agriculture cooperatives, financial literacy and group dynamics in its link to modern agriculture practices;
- ❖ Removing drudgery from agriculture through gender friendly mechanisation; low-cost equipment and machinery such as hand-held power tillers, ploughs, planters, harvesters, etc., especially locally produced and fabricated equipment which is serviced by local technicians and artisans;
- ❖ Transparent and well managed state level programme of revolving micro-credit facilities to increase the productive capacities of women;
- ❖ Improved seeds/seedlings, stems, fertilisers, pesticides, feeds, animal stock storage facilities, irrigation facilities;
- ❖ Investments across the value chains including processing equipment for product's preservation and value addition as well as capacity building to minimise post-harvest losses.
- ❖ Information Communications Technology/Knowledge Management (ICT/KM) Framework through using new devices to enhance ICT/KM capacity in the sector as well as reviving radio farm broadcasts designed to provide information to

farming communities. On extension service, ICT has opened a new vista that can transform how extension services are rendered. This is about building an Agriculture Information Management Platform where all sources of information could converge as a one stop platform that facilitates farming.

(xv). Tackle insecurity as a cross-cutting issue which negatively affects all sectors of the economy but disproportionately disrupts women's participation in agriculture.

B. To the Legislature

(i). Enact a Framework Law for gender responsive budgeting with special provisions on gender mainstreaming in agriculture.

(ii). Training of members of the Nasarawa State House of Assembly, especially the Committees on Appropriation, Finance, Agriculture, Women Affairs on gender responsive budgeting.

(iii). Improve oversight over the expenditure of appropriated funds on the study theme.

C. To Civil Society Including SWOFON

(i). Collaborate with the executive in the development of a gender-responsive budget toolkit or guidelines on mainstreaming gender into agricultural sector budgets. Indeed, the first draft can be prepared by SWOFON and other civil society groups.

(ii). Engage the executive and legislature for the implementation of the above recommendations through advocacy visits, monitoring and reporting, action research, etc. on issues related to the study theme.

(iii). Organise sensitisation and capacity building programmes for grassroots women farmers to improve knowledge and skills on the subject matter.

Chapter One

INTRODUCTION

1.1 Background

Agriculture has traditionally been characterised as the mainstay of the Nigerian economy. Immediately after independence and in the 1960's, it produced Nigeria's traded goods and the major source of foreign exchange.¹ This was before the discovery of oil and gas in commercial quantity. Agriculture provides food for the population, supplies raw materials to the industrial sector, constitutes a major source of employment and a potential major source of foreign exchange earnings. Furthermore, it provides a market for the products of the industrial sector. Over the last two years, agriculture has contributed 25.4 percent of Nigeria's gross domestic product (GDP).² It provides employment to 25.2 percent of the working population.³ Agriculture as articulated by the Federal Ministry of Agriculture and Rural Development traverses four sub-activities namely crop production, livestock, forestry and fishing.⁴

Women constitute 49% of Nigeria's population. According to the National Gender Policy in Agriculture:⁵

“Women carry out about 80% of agricultural production, 60% of agricultural processing activities and 50% of animal husbandry and related activities, yet women have access to less than 20% of agricultural assets”.

Majority of farmers in Nigeria are smallholder farmers and majority of the smallholder farmers are women. Thus, smallholder women farmers (SHWF) contribute a lot to the food security of Nigerian households. They produce the bulk of the food that the nation feeds on. However, SHWF face huge challenges of access to land, finance and other

¹ In the 1960s, Nigeria was the world's largest exporter of groundnut, the second largest exporter of cocoa and palm produce and an important exporter of rubber and cotton. See Sekunmade, A. (2009). The Effects of Petroleum Dependency on Agricultural Trade in Nigeria: An Error Correlation Modeling (ECM) Approach. Scientific Research and Essay, 4(11), 1385-1391.

² <https://www.nigerianstat.gov.ng/>, National Bureau of Statistics, GDP Reports.

³ Labour Force Statistics: Unemployment and Underemployment Report, National Bureau of Statistics, Q2 2020. This differs from the numbers and percentage given by the World Bank - <https://data.worldbank.org/indicator/SL.AGR.EMPL.ZS?locations=NG>; 20.284 million persons employed in agriculture out of a working population of 58.52 million persons which represents 34.65 percent of the working population.

⁴ <https://fmard.gov.ng/who-we-are/>

⁵ At page 71 of the Gender Policy in Agriculture, Federal Ministry of Agriculture and Rural Development, 2019.

factors of production. Women are involved in the agriculture value chain from clearing of the farm, planting, weeding, attending to animals and fish, harvesting, and packaging of agricultural products, etc. Essentially, a study on budgeting for SHWF is an enquiry on whether the budget takes cognisance of gender mainstreaming and Nigeria's obligations under a multiplicity of international, regional and national standards.⁶ Gender is understood as the socially and culturally constructed roles and differences between boys and girls, men and women which give them unequal value, opportunities and life chances in the sector.⁷

The agricultural sector has untapped potential for growth and development. The share of informal sector agriculture contribution to gross domestic product (GDP) is 91.8% as against 8.2% from the formal sector.⁸ Nigeria has over 84m hectares of arable land, out of which only 40% is cultivated.⁹ Productivity in the cultivated lands is low due to small farm holdings and primitive farming methods. Nigeria has therefore become heavily dependent on food imports. In addition to diverse and rich vegetation that can support heavy livestock population, it also has potential for irrigation with surface and underground water of about 267.7 billion cubic meters and 57.9 billion cubic meters respectively.¹⁰ Nigeria's large and growing population provides a potential for a vibrant internal market for increased agricultural productivity.

The national consensus is that apart from increasing agricultural productivity, the complete value chain of agriculture should be explored from production of crops, animals and fish to value addition and utilisation of agricultural products in industries so that the country can earn more from exports, increase job creation and increase tax earnings from individuals and firms engaged in agriculture across the value chains.¹¹ Nigeria has entered a second recession in five years with economic growth at -2.48 percent at the end of the third quarter of 2020. With decreasing public revenues in the face of a fall in

⁶ The standards include Universal Declaration of Human Rights, Convention on the Elimination of all Forms of Discrimination against Women, International Covenant on Economic, Social and Cultural Rights, Protocol to the African Charter on Human and Peoples' Rights on the Rights of Women in Africa, National Gender Policy and Gender Policy in Agriculture, etc.

⁷ Gender Policy in Agriculture, supra.

⁸ National Bureau of Statistics, 2015

⁹ <https://fmard.gov.ng>

¹⁰ Nicolas Depetris Chauvin & Francis Mulangu & Guido Porto, "undated". "Food Production and Consumption Trends in Sub-Saharan Africa: Prospects for the Transformation of the Agricultural Sector," UNDP Africa Policy Notes 2012-011, United Nations Development Programme, Regional Bureau for Africa.

¹¹ The Federal Ministry of Agriculture and Rural Development has articulated the concept of value chains in <https://fmard.gov.ng/value-chain/> as follows: "*Agricultural value chain has to do with the people and activities that bring a basic agricultural product like maize or vegetables or cotton from obtaining inputs and production in the field to the consumer, through stages such as processing, packaging, and distribution*".

oil prices, increased deficits at federal and state levels,¹² increasing unemployment,¹³ rising inflation rate of which the food index is contributing significantly,¹⁴ emerging pandemics such as COVID-19 and heavy trade deficits,¹⁵ the potential of agriculture in the drive to boost the national economy becomes strategic. Furthermore, with rising food imports on the back of a depreciated national currency, improving agricultural productivity becomes a national imperative.¹⁶ Thus, states like Nasarawa which are heavily dependent on federal statutory allocation need to diversify their revenue base and agriculture can come to the rescue.¹⁷

1.2 Rationale and Objectives of the Study

Nigeria is a state party to a multiplicity of international and regional standards which prescribe gender equality and the abolition of discrimination on the basis of sex in the field of agriculture. Furthermore, there is a state duty to ensure freedom from hunger and to facilitate the ability of individuals and families to feed themselves.¹⁸ There is a state duty to respect, protect and fulfill the rights of women and girls to freedom from discrimination in all fields of human endeavour including agriculture.¹⁹ At the national and subnational levels, there are policies for mainstreaming gender in agriculture. Resources are required for the implementation of state duties and gender mainstreaming. This study seeks to examine the commitment of resources through the budget for the implementation of these duties.

Nigeria's poor macroeconomic fundamentals listed above creates an imperative for economic diversification, the creation of new sources of employment and public revenue as well as exports to complement oil revenue. Agriculture provides an option within its

¹² In the 2020 Financial Year, federal retained revenue was N3.94trillion while expenditure was N10.08trillion and this created deficit financing in the sum of N6.145 trillion.

¹³ The unemployment rate in Q2 2020 was 27.1%, up from the 23.1% recorded in Q3, 2018. The underemployment rate increased from 20.1% in Q3 2018 to 28.6%. The Labour Force Numbers by gender indicates that the male labour force population is 41,664,913; total unemployed - 9,561,740; unemployment rate - 22.9%; underemployment rate - 26.3%. For the female: labour force population of 38,626,981; total unemployed is 12,202,878; unemployment rate - 31.6%; and underemployment rate - 31.0%. A combination of both the unemployment and underemployment rate for the reference period gave a figure of 55.7%.

¹⁴ The inflation rate as at November 2020 was 14.89 percent (year on year) while the food index rose sharply by 18.3% in November 2020 compared to 17.38% in October 2020, representing 0.92% points higher than the preceding month; <https://www.nigerianstat.gov.ng/>; National Bureau of Statistics.

¹⁵ As at the end of the second quarter of 2020, Nigeria's trade balance deteriorated to a deficit of N1,803.30 billion compare to a deficit of N421.3 billion and N579.06 billion recorded in first quarter of 2020 and the fourth quarter of 2019 respectively. See Quarter 2 Federal Budget Implementation Report.

¹⁶ Within the period of 2016 to 2019, Nigeria spent a total of N6.096 trillion importing food.

¹⁷ Out of a revenue profile of N55.7billion in 2019, statutory allocations accounted for N44.8billion which is 80.4 percent of the entire revenue- <https://www.nigerianstat.gov.ng/>; National Bureau of Statistics.

¹⁸ Article 11 of the ICESCR.

¹⁹ See the Maastrich Guidelines on Violations of Economic, Social and Cultural Rights.

value chain frontiers. For agriculture to play the expected role, public expenditure and its accompanying policies must be refocused for investments on the drivers and pillars of growth in the sector. With the overwhelming number of women involved in agriculture as stated in the Gender Policy in Agriculture, improvements in agriculture productivity must necessarily take cognisance of the roles and agency of women in agriculture. The study seeks to devise pathways to rejuvenate agricultural productivity through improvements in budgeting and service delivery.

The overall goal of this study is to provide technical support to SWOFON through a baseline study and analytical review of public expenditure in the agriculture sector over the period 2015-2019. It is also to provide an agenda for mainstreaming gender on the agenda of public budgeting at the state level. The specific objectives of the programme leading to this study are to:

- ❖ *Conduct baseline studies on the agriculture budget of the federal government, Nasarawa State Government and four other focal states over the period 2015-2019;*
- ❖ *Disseminate the findings of the study to SWOFON and other publics;*
- ❖ *Support SWOFON to use the findings of the study to engage the supply side of agriculture funding.*

This study therefore investigates the extent to which the Nasarawa State Government through its annual budgets have facilitated support for smallholder women farmers across the state in recent years. It seeks to establish the links between international, regional and national standards on gender and agriculture and the budget in recognition of the plan, policy, budget continuum. Plans, policies and laws ought to resonate in the budget for their meaningful implementation.

In addition, the Small-Scale Women Farmers Organisation in Nigeria (SWOFON) has prepared and submitted a Charter of Demands to Nasarawa State Government. This study therefore investigates the extent to which the items in the Charter of Demands have been provided for by the State Government. The study equally provides financial estimates for the items in the Charter of Demands.

1.3 Study Methodology

The study methodology entailed desk reviews of literature related to agriculture, meetings with representatives of relevant agencies and focus group discussions. Documents reviewed include national and international agricultural standards. The standards include the National Agriculture Policy, National Gender Policy on Agriculture, International Covenant on Economic, Social and Cultural Rights (ICESCR), Convention on the Elimination of all forms of Discrimination against Women (CEDAW), Sustainable Development Goals (SDGs), Maputo and Malabo Declarations, Comprehensive Africa

Agricultural Development Programme (CAADP), etc. Others are the State budgets and budget implementation reports, especially the votes to agriculture, Auditor-General's reports, etc. The mandate and activities of the research institutions in the state were reviewed to determine its link to the needs of SHWF. Furthermore, the availability and adequacy of extension services was reviewed.

The study held meetings and focused group discussions with key government officials, programme coordinators, non-governmental organisations and members of SWOFON. The study also costed the activities and programmes contained in the Nasarawa State SWOFON Charter of Demands.

The draft report was presented to stakeholders at a validation meeting where it was reviewed and critiqued. Stakeholders present at the meeting include SHWF and SWOFON members, government agencies, civil society groups, the media. The relevant views expressed at that meeting have been reflected in the study. All the above steps were taken to ensure that the study is cogent in revealing the current position of public funding of SHWF's activities in Nasarawa State.

1.4 Nasarawa State in Context

The geographical entity known as Nasarawa State came into existence in October 1996. It has a central location in the Middle Belt region of Nigeria. The State lies between latitude 7⁰45' and 9⁰25' N of the equator and between longitude 7⁰ and 9⁰37'E of the Greenwich Meridian. Nasarawa State is divided into 13 Local Government areas as shown in Table 1.

Table 1: Nasarawa Local Government Areas and their Population

S/No	L.G.A	Area (Sq. Km)	2005 Pop. Estimates	Population Density
1.	Akwanga	1000.04	104671	104
2.	Awe	2800.00	116080	41
3.	Doma	2729.0	137,220	50
4.	Karu	2810.39	181,702	64
5.	Keana	1075.00	69,694	64
6.	Kokona	1847.03	110,591	59
7.	Lafia	2797.53	364,013	130
8.	Nasarawa	5743.84	193,373	33
9.	Nasarawa Eggon	1199.34	110,613	92
10.	Obi	955.20	152,882	160
11.	Toto	2743.89	135,521	49
12.	Wamba	1276.00	58,621	45
13.	Keffi	140.47	91,902	654
	Total	27,117.73	1,826,883	67

Source: (i) Area from Bureau of Land & Survey; (ii) 2005 Population estimates computed using 3% growth rate.

The State has a total land area of 27,117.73 square kilometres and a population of about 1,826,883, according to the 2006 population census. It has a population density of about 67 persons per square kilometre. 49.8% of the population are female. It shares boundary with Kaduna State in the North, Plateau State in the East, Taraba and Benue States in the South while Kogi and the Federal Capital Territory flanks it in the West.

The general topography of Nasarawa State is that of hills and dissected terrains, undulating plains and lowlands. A walk through the State from the south to the north reveals the following: the southern local government areas of Awe, Doma, Nasarawa and Toto are bounded by the River Benue in the south. Its valley and troughs extend inland for some 30 kilometers and it is made up of flood plains lying generally below 250 metres. The flood plains further protrude inland along the coast of Rivers Dep, Mada, Guma, Ayini and Farin Ruwa which are the major rivers draining into River Benue. The area consists of very fertile alluvial soil deposited by the seasonal flood of River Benue.

Nasarawa State falls under the Koppens Climatic Classification of AW, that is, tropical wet climate with distinct dry season.²⁰ The rainy season spans a period of seven months (April-October) with an annual rainfall of about 1200-2000mm. The southern part tends to record more rainfall than the northern part. The temperature is moderate in January as a result of harmattan influence. The northern part however tends to be colder than the southern part of the state. The January temperatures ranges between 22.5-25⁰C for the north and 25-27.5⁰C for the south. The spatial variation in temperatures is greatly reduced in July when the whole state will be under the influence of rains. Humidity is generally high during the rainy season, about 95% in parts of the State. The figure drops to about 55% for the dry season. Sunshine hours are extended between January to April and decreases in May through October because of the effects of cloud. The State has an annual rainfall of 1000-1500mm spread over six months, May to October.

Nasarawa State is blessed with abundant crops and trees that produce important fruits which meet the immediate food requirements of the population. Some of the key crops are rice, maize, guinea corn, millet, sorghum, yam and cassava. Tree crops include cashew, orange, mango, etc., while vegetables include tomato, pepper, lettuce and garden egg. Some of the crops are traded in inter-state trade. Some of these crops are produced in substantial quantity and can be processed in agro-based industries in the full value chain concept of increasing agricultural productivity and value addition. In addition, several forest reserves have been established in Nasarawa State. These include Dama Forest Reserve, Lafia Kurmin Adebisi Forest Reserve, Lafia N.A No. 2 Obi Forest Reserve, Dep River Forest Reserve and Ambakar Forest Reserve. Others are being developed

²⁰ The *Köppen climate classification* divides climates into five main climate groups, with each group being divided based on seasonal precipitation and temperature patterns. The five main groups are A (tropical), B (dry), C (temperate), D (continental), and E (polar). Each group and subgroup is represented by a letter.

near major urban centres like Lafia, Nasarawa, Keffi, Akwanga and Wamba and they will serve as heat sinks or balancing factor in the quest for environmental sustainability. The varieties of animal life found in Nasarawa State include cattle, goat, sheep, pig, rabbit, poultry and fish.

From the forgoing, it is evident that the geographical location of Nasarawa State enables it to enjoy abundant rainfall and sunshine and a good climatic potential for the improved production of a variety of plants, animals and fish.

1.5 Small Scale Women Farmers Organization in Nigeria (SWOFON) and the Nasarawa Charter of Demands

Small Scale Women Farmers Organization in Nigeria (SWOFON) is a coalition of Women Farmers Associations and groups across Nigeria. SWOFON has the goal of advocating for and supporting women farmers especially those in rural areas to spur rural economic development, increase food production through capacity building of SHWF to demand for their rights from duty bearers while serving as a vocal and visible pressure group on behalf of SHWF in Nigeria.

SWOFON currently organises and empowers women farmers' associations and groups to track and engage duty bearers around agricultural expenditure and investments. The organisation is poised to build a collective voice for all smallholder women farmers associations to express their needs to policymakers and other development stakeholders. SWOFON also engages the government directly to further improve existing agricultural policies to support SHWF.

The Nasarawa State Chapter of SWOFON was established in 2014. 14,283 individual women farmers were registered with the group in the State while 1,217 cooperative groups also registered. However, SWOFON Nasarawa faces several challenges that threaten its continued existence in the State. The farmer-herder crisis of 2014 left many local farmers displaced, leading to migration and while the less fortunate were killed. They were also affected by the Ombatse conflict (2011 – 2015). As a result of these, the women farmers could no longer carry out farming activities due to the fear of death, kidnap and torment of rape while on their farms. Another challenge the group grappled with was the lack of support from the government. The recent COVID-19 pandemic further marginalised the organization. Furthermore, Nasarawa SWOFON needs strengthening and capacity building in several areas.

Presently, the organisation is regrouping to explore new opportunities for its members and it has been registered with the State Ministry of Commerce and Industry and the Ministry of Women Affairs and Child Development. SWOFON Nasarawa collaborated with the SWOFON headquarters in 2019 to explore ways of attracting government support.

They organised a mass campaign where the Nasarawa Charter of Demands was submitted to the Ministry of Agriculture.²¹

In the course of this study, the Charter of Demands earlier submitted to the State Government by SWOFON was validated at a focus group discussion. Below is the summary of the Charter of Demands.

1. Access to free or subsidised farming inputs/organic fertiliser, chemicals, pesticides and hybrid seedlings.
2. The establishment of Peace Committees between Community Heads and Local Government Chairmen to tackle the insecurity/farmer-herders crisis.
3. The provision of gender friendly machineries for increased productivity for farming such as harvesters, tillers, hand sprinklers, ploughs, planters, etc.
4. Allocation of community land - 500 hectares for cluster farming across different value chains.²²
5. Access to grants to support increased production as well as subsidised loans without interest rates or single digit interest rate.
6. Building of storage facilities like silos for seed preservation and agriculture business.
7. Construction of dams, boreholes and manual water pumps for irrigation farming.
8. Construction of rural road networks for easy access to markets.
9. Government allocation of grazing land to herdsmen for ranching, to reduce the farmer-herder crisis.
10. Provision of community policing and or security patrol with local vigilante groups to improve security conditions within the communities and local government areas.

²¹ The leaders of Nasarawa SWOFON revealed that the National Executive of SWOFON had visited the state three times, with a view to engaging with Nasarawa State Government officials but on all three occasions, their visits coincided with other government official events thus making such engagements impossible.

²² SWOFON will approach the 13 local government areas for land.

Chapter Two

POLICY AND LEGAL STANDARDS

2.1 Introduction

Laws and policies cover all facets of human existence from cradle to grave. Agriculture is no exception as there are standards defining rights, entitlements and duties for men and women in crop cultivation, animal husbandry, fisheries and forestry practice. Some of the standards provide special protection for women and girls as they have remained vulnerable through the historical fact of marginalisation.

Implicit in this analysis is the concept of rights which is guaranteed by these standards for the benefit of women. Apart from the bare letters of the law which affirm a declaration of a right for a class of beneficiaries, for the right to be effective, it must create a specification of the content of the right or an account of what goods, interests or capacities the right protects; class of duty bearers and their specific duties and social responsibilities; a means and process of validation in the event of a breach. Rights must also have a reasonable and effective means of realisation by rights holders or implementation by duty bearers.²³ Rights must not be inchoate or incapable of enforcement and thereby simply translate into dead law that has no links with the concrete living conditions of its holders.

There are international and national standards governing governmental action in agriculture in relation to women and gender mainstreaming.

2.2 International Standards

At the level of international law, Nigeria as a member of the international community has been active in signing and ratifying human rights treaties.²⁴ Being a member of the United Nations (UN) and the African Union (AU), Nigeria's international obligations are guided by international and regional human rights conventions, treaties and other standards, which have become common standards of achievement for all peoples and all nations. Nigeria is expected to implement its voluntarily entered obligations in good faith in accordance with the doctrine of *pacta sunt servanda*.²⁵ Nasarawa State, being a part of the Nigerian Federation is bound to implement all duly applicable standards.

The global and regional scenes have witnessed a number of international declarations, protocols and agreements on issues that target increasing women's participation in

²³ M.E. Winston, International Institute of Human Rights Strasbourg, Collection of Lectures 2002.

²⁴ Edwin Egede, Bring Human Rights Home: An Examination of the Domestication of Human Rights Treaties in Nigeria. *Journal of African Law* (2007) 249-284.

²⁵ Article 26 of the 1969 Vienna Convention on the Law of Treaties - Every treaty in force is binding on the parties to it and must be performed by them in good faith.

economic activities and reducing discrimination against women. These agreements and declarations look at the fundamental impediments to women's productive capacities. The standards will now be reviewed.

A. International Covenant on Economic, Social and Cultural Rights (ICESCR):²⁶ In article 11(2) (a), the ICESCR states:

"2. The States Parties to the present Covenant, recognizing the fundamental right of everyone to be free from hunger, shall take, individually and through international co-operation, the measures, including specific programmes, which are needed:

(a) To improve methods of production, conservation and distribution of food by making full use of technical and scientific knowledge, by disseminating knowledge of the principles of nutrition and by developing or reforming agrarian systems in such a way as to achieve the most efficient development and utilization of natural resources".

This state duty is to be exercised in such a way that its benefit inures to everyone on the basis of equality since:

*The States Parties to the present Covenant undertake to ensure the equal right of men and women to the enjoyment of all economic, social and cultural rights set forth in the present Covenant.*²⁷

This right to freedom from hunger is conceptualised within the larger right to an adequate standard of living and to the continuous improvement of living conditions²⁸ and further elaborates the standard setting provisions of article 25 (1) of the UDHR. By article 2 of the ICESCR, state parties are to take steps, to the maximum of available resources, for the progressive realisation of rights contained in the Covenant, by all appropriate means, including particularly the adoption of legislative measures. It is interesting to note that budgets are enacted as legislation, being Acts of Parliament.

B. Convention on the Elimination of All Forms of Discrimination against Women (CEDAW):²⁹ CEDAW contemplates not just formal equality and opportunities in the enjoyment of rights and freedoms necessary for improved agriculture production by

²⁶ Adopted and opened for signature, ratification and accession by General Assembly resolution 2200A (XXI) of 16 December 1966, entry into force 3 January 1976, in accordance with article 27.

²⁷ Article 3 of the ICESCR.

²⁸ Article 11 (1) of the ICESCR.

²⁹ Adopted and opened for signature, ratification and accession by General Assembly resolution 34/189 of 18 December 1979 and entered into force on 3 September 1981 in accordance with article 27 (1).

women but also equality of results.³⁰ CEDAW provides for agriculture within the context of improvement of rural livelihoods. It states in article 14 inter alia:

“1. States Parties shall take into account the particular problems faced by rural women and the significant roles which rural women play in the economic survival of their families, including their work in the non-monetized sectors of the economy, and shall take all appropriate measures to ensure the application of the provisions of the present Convention to women in rural areas.

2. States Parties shall take all appropriate measures to eliminate discrimination against women in rural areas in order to ensure, on a basis of equality of men and women, that they participate in and benefit from rural development and, in particular, shall ensure to such women the right:

(d) to obtain all types of training and education, formal and non-formal, including that relating to functional literacy, as well as, inter alia, the benefit of all community and extension services, in order to increase their technical proficiency;

(e) to organize self-help groups and co-operatives in order to obtain equal access to economic opportunities through employment or self-employment;

(f) to participate in all community activities;

(g) to have access to agricultural credit and loans, marketing facilities, appropriate technology and equal treatment in land and agrarian reform as well as in land resettlement schemes;

These rights, where empirical facts support it, can be the basis for affirmative action principles recognised in article 4 of the CEDAW to the effect that:

“1. Adoption by States Parties of temporary special measures aimed at accelerating de facto equality between men and women shall not be considered discrimination as defined in the present Convention, but shall in no way entail as a consequence the maintenance of unequal or separate standards; these measures shall be discontinued when the objectives of equality of opportunity and treatment have been achieved”.

In situations like the extant one in Nigeria, special affirmative action quotas specifying entitlements to public agricultural resources will be required for substantive equality that will lead to equality of results.

³⁰ See Food and Agriculture Organisation of the UN (FAO): A Tool for Gender Sensitive Agriculture and Rural Development Policy and Programme Formulation at page 14.

C. Protocol to the African Charter on Human and Peoples' Rights on the Rights of Women in Africa: The Protocol articulates agriculture related issues in article 15 within the context of the right to food security. It states:

“States Parties shall ensure that women have the right to nutritious and adequate food. In this regard, they shall take appropriate measures to:

- a) provide women with access to clean drinking water, sources of domestic fuel, land, and the means of producing nutritious food;*
- b) establish adequate systems of supply and storage to ensure food security.*

Furthermore, in article 19 on the right to sustainable development, the Protocol provides:

Women shall have the right to fully enjoy their right to sustainable development. In this connection, the States Parties shall take all appropriate measures to:

- a) introduce the gender perspective in the national development planning procedures;*
- b) ensure participation of women at all levels in the conceptualisation, decision-making, implementation and evaluation of development policies and programmes;*
- c) promote women's access to and control over productive resources such as land and guarantee their right to property;*
- d) promote women's access to credit, training, skills development and extension services at rural and urban levels in order to provide women with a higher quality of life and reduce the level of poverty among women;*
- e) take into account indicators of human development specifically relating to women in the elaboration of development policies and programmes.*

D. Sustainable Development Goals (SDGs): The current global development goals of the United Nations formally referred to as the Sustainable Development Goals (SDGs) have replaced the former global development goals of the United Nations formally named the Millennium Development Goals (MDGs). The Sustainable Development Goals (SDGs) have a total of seventeen (17) goals, and five (5) out of the entire seventeen (17) are connected to the subject of this study.

SDGs 1 and 2 focus on eradicating poverty; ending hunger and achieving food security, improved nutrition and sustainable agriculture. The second and fourth targets of Goal 1

specifically focus on poverty among women and how to reduce it. In particular, Target 1.4 of Goal 1 states:

“By 2030, ensure that all men and women, in particular the poor and the vulnerable, have equal rights to economic resources, as well as access to basic services, ownership and control over land and other forms of property, inheritance, natural resources, appropriate new technology and financial services, including microfinance”

The implication of the Fourth Target of Goal 1 stated above is that women’s access to economic resources should be increased in order to reduce poverty among women. Supporting this demand for increased access to economic resources, Target 2.3 of Goal 2 equally states:

“By 2030, double the agricultural productivity and incomes of small-scale food producers, in particular women, indigenous peoples, family farmers, pastoralists and fishers, including through secure and equal access to land, other productive resources and inputs, knowledge, financial services, markets and opportunities for value addition and non-farm employment”

The target of doubling women’s agricultural productivity by the year 2030 therefore gives rise to the need to focus more on governments’ activities that help the process.

Further, Target 2.4 of Goal 2 states:

By 2030, ensure sustainable food production systems and implement resilient agricultural practices that increase productivity and production, that help maintain ecosystems, that strengthen capacity for adaptation to climate change, extreme weather, drought, flooding and other disasters and that progressively improve land and soil quality.

This is about combatting climate change and building resilience and sustainability into agriculture.

Goal 5 is about achieving gender equality and empowering all women and girls. Targets 2.1 and 2.7 are relevant:

2.1 End all forms of discrimination against all women and girls everywhere.

2.7 Undertake reforms to give women equal rights to economic resources, as well as access to ownership and control over land and other forms of property, financial services, inheritance and natural resources, in accordance with national laws.

Ending discrimination against women everywhere includes ending it in agriculture and food production. SDGs 9 and 13 focused on domestication of technology and innovation

and removal of drudgery in agriculture;³¹ and the challenges of climate change on agriculture.³²

E. Beijing Declaration and Platform for Action³³

The Declaration calls for:³⁴

Increase training in technical, managerial, agricultural extension and marketing areas for women in agriculture, fisheries, industry and business, arts and crafts, to increase income-generating opportunities, women's participation in economic decision-making, in particular through women's organizations at the grass-roots level, and their contribution to production, marketing, business, and science and technology;

Furthermore, at paragraph 258 (a), it provides for:

“Provide technical assistance to women, particularly in developing countries, in the sectors of agriculture, fisheries, small enterprises, trade and industry to ensure the continuing promotion of human resource development and the development of environmentally sound technologies and of women's entrepreneurship”.

F. Comprehensive Africa Agricultural Development Programme (CAADP): 2003

The Comprehensive Africa Agricultural Development Programme (CAADP) is built around four pillars namely; (a) extending the area under sustainable land management and reliable water control systems; (b) improving rural infrastructure and trade-related capacities for improved market access; and (c) increasing food supply and reducing hunger. The fourth and long-term pillar is on agricultural research, technological dissemination and adoption. In terms of actions at national level, African Governments are expected to increase capacity to support farmer productivity; establish partnership between public and private sector for increased investment; increase the efficiency and use of water supply for agriculture; and enhance agricultural credit and financing schemes for small-scale and women farmers.

CAADP recognises the role and agency of women in farming and rural development. It seeks to achieve an annual growth rate of at least 6% in agricultural gross domestic

³¹ Increase the access of small-scale industrial and other enterprises, in particular in developing countries, to financial services, including affordable credit, and their integration into value chains and markets.

³² Taking urgent action to combat climate change and its impact.

³³ Adopted at the 16th Plenary Meeting, on 15 September 1995 of the Fourth World Conference on Women meeting in Beijing, China.

³⁴ Paragraph 82 (j) of the Declaration.

product in every country involved through an investment of at least 10% of annual national budgets in the agricultural sector.³⁵ It is described in the following words:³⁶

The Comprehensive Africa Agriculture Development Programme (CAADP) is a good example of a framework that has inspired and energised African agricultural research institutions, farmers' associations, African governments and the private sector who believe that agriculture has a pivotal role in development. In essence, CAADP is about boosting investment to stimulate growth in the agricultural sector. This means bringing together the public and private sectors and civil society – at the continental, regional and national levels – to increase investment, improve coordination, share knowledge, successes and failures, encourage one another and to promote joint and separate efforts.

CAADP is built on the imperative of participation by all stakeholders on a non-discriminatory basis and the need to tap the energy and potentials of all members of the African human family for sustainable progress and growth in agriculture.

G. Maputo and Malabo Declarations on Accelerated Agricultural Growth and Transformation for Shared Prosperity and Improved Livelihoods (2014)

The Maputo commitments of African Heads of State and Governments were reaffirmed in Malabo on the tenth anniversary of CAADP.³⁷ The key commitments relevant to women in agriculture include:

Reaffirming our resolve towards ensuring, through deliberate and targeted public support, that all segments of our populations, particularly women, the youth, and other disadvantaged sectors of our societies, must participate and directly benefit from the growth and transformation opportunities to improve their lives and livelihoods.³⁸

II. Commitment to Enhancing Investment Finance in Agriculture

2. We commit to enhance investment finance, both public and private, to agriculture; and to this end we resolve:

a) to uphold our earlier commitment to allocate at least 10% of public expenditure to agriculture, and to ensure its efficiency and effectiveness;

³⁵ <https://www.google.com/search?channel=crow2&client=firefox-b-d&q=CAADP+of+NEPAD>

³⁶ <https://www.nepad.org/cop/comprehensive-africa-agriculture-development-programme-caadp>

³⁷ Approved by the Heads of State and Government of the African Union at the 23rd Ordinary Session of the AU Assembly in Malabo Equatorial Guinea from 26-27 June 2014 on the theme of the African Year of Agriculture and Food Security: *Transforming Africa's Agriculture for Shared Prosperity and Improved Livelihoods through Harnessing Opportunities for Inclusive Growth and Sustainable Development, also marking the tenth Anniversary of the Adoption of the Comprehensive Africa Agriculture Development Programme.*

³⁸ Preambular paragraph 8 of the Declaration.

b) to create and enhance necessary appropriate policy and institutional conditions and support systems for facilitation of private investment in agriculture, agri-business and agro-industries, by giving priority to local investors;

III. Commitment to Ending Hunger in Africa by 2025

3. We commit to ending hunger in Africa by 2025, and to this end we resolve:

a) to accelerate agricultural growth by at least doubling current agricultural productivity levels, by the year 2025. In doing so, we will create and enhance the necessary appropriate policy and institutional conditions and support systems to facilitate:

- sustainable and reliable production and access to quality and affordable inputs (for crops, livestock, fisheries, amongst others) through, among other things, provision of 'smart' protection to smallholder agriculture;*
- supply of appropriate knowledge, information, and skills to users;*
- efficient and effective water management systems notably through irrigation;*
- suitable, reliable and affordable mechanization and energy supplies, amongst others.*

IV. Commitment to Halving Poverty by the year 2025, through Inclusive Agricultural Growth and Transformation

4. We resolve to ensure that the agricultural growth and transformation process is inclusive and contributes at least 50% to the overall poverty reduction target; and to this end we will therefore create and enhance the necessary appropriate policy, institutional and budgetary support and conditions:

c) to create job opportunities for at least 30% of the youth in agricultural value chains;

d) to support and facilitate preferential entry and participation for women and youth in gainful and attractive agri-business opportunities.

2.3 National Policy and Legal Standards

Being a signatory to international (global and regional) treaties and declarations, it is required of the Federal Government of Nigeria to domesticate the international policy and legal standards in Nigeria. As a result, the Federal Government of Nigeria has enacted a

number of national policies and legal standards on the subject of this study. This subsection therefore discusses some of these policies and legal standards.

A. The Constitution of the Federal Republic of Nigeria 1999: The Constitution is the supreme law and any law inconsistent with it is void to the extent of its inconsistency.³⁹ In S. 42, the Constitution provides for the transcendental principle of non-discrimination in the enjoyment of rights and freedoms as well as the carrying out of obligations. It states:

42. (1) A citizen of Nigeria of a particular community, ethnic group, place of origin, sex, religion or political opinion shall not, by reason only that he is such a person:-

(a) be subjected either expressly by, or in the practical application of, any law in force in Nigeria or any executive or administrative action of the government, to disabilities or restrictions to which citizens of Nigeria of other communities, ethnic groups, places of origin, sex, religions or political opinions are not made subject; or

(b) be accorded either expressly by, or in the practical application of, any law in force in Nigeria or any such executive or administrative action, any privilege or advantage that is not accorded to citizens of Nigeria of other communities, ethnic groups, places of origin, sex, religions or political opinions.

(2) No citizen of Nigeria shall be subjected to any disability or deprivation merely by reason of the circumstances of his birth.

The above section applies across board to all sectors of Nigerian life including agriculture especially in respect of government policies and their implementation.

B. Agriculture Promotion Policy (APP) – 2016-2020

The Agriculture Promotion Policy of 2016-2020 came as an appraisal and follow-up on the successes of the Agricultural Transformation Agenda – ATA of 2011-2015. The APP's priorities are in food security, import substitution, job creation and economic diversification. There are eleven guiding principles namely agriculture as a business; agriculture as a key to long-term economic growth and security; food as a human right; value chain approach; prioritising crops; market orientation and factoring climate change and environmental sustainability. Others are participation and inclusiveness, policy integrity, nutrition sensitive agriculture and agriculture's linkages and other sectors.

³⁹ S. 1 (3) of the Constitution. Unless the context otherwise refers, any reference in this study to the Constitution is a reference to the Constitution of the Federal Republic of Nigeria 1999 (as amended).

APP has a thematic area on youth and women and this seeks to maximise their contribution to agricultural production and elimination of discriminatory practices in the employment of women and youth in the sector. Specifically, it states that:⁴⁰

“In a number of cases, such discrimination is explicit (e.g., via cultural inheritance practices) or inadvertent. A key goal of policy should be to shift behaviours that result in negative outcomes for youth and women and reinforce such shifts by expanding wealth creation opportunities for youths and women”.

The constraints to women and youth in agriculture were identified to be: Poor enforcement of gender-based policies, as well as institutional bias; lack of capacity and employment opportunities for internship and mentoring; limited access to finance; lack of mechanisation serves as disincentive to women and youths; and lack of synergy between and among MDAs and other non-state actors in respect of implementation of women and youth programmes.⁴¹

The policy thrust for overcoming these constraints were defined as follows: Develop and launch entrepreneurship platforms that create a pathway for youth and women to enter agribusiness economy to expand cooperation with CBN’s intervention funds targeted at women and youth e.g. MSME; facilitate investment advisory support for potential entrepreneurs; and review the subsisting gender policy document with a view to improving the implementation activities and expand training of key leaders and influencers across FMARD to ensure that gender/youth considerations are integrated into decision making. Others are to expand capacity building for women and youth for entrepreneurship, including technical training and access to financial services and facilitate dialogue with farmer groups and service providers (for women and youth) to expand the pool of ideas FMARD can pursue to institutionalise change.⁴² In the implementation timeline, APP scheduled “heavy support” for women and youth for the years 2018 - 2020.

C. Gender Policy in Agriculture – 2016

The Gender Policy in Agriculture (2016) is a policy that is conceived as a gender mainstreaming strategy to the Agricultural Promotion Policy. The Gender Policy in Agriculture picks out components of the National Gender Policy, and incorporates them into the APP. The policy therefore promotes and ensures that gender sensitive and gender responsive approaches are adopted in every plan and programme geared towards agricultural sector development.

⁴⁰ APP at pages 45-46.

⁴¹ APP at page 46.

⁴² APP at pages 46-47.

It has a broad goal of ensuring that all Nigerians, irrespective of gender, have equal opportunities and access to the resources, services and programmes of the agricultural sector. This is considered as the only guarantee for food security and economic growth in Nigeria. Similarly, the Policy has key objectives including: To develop gender competencies of staff and partners in addressing gender gaps and gender aware programming; to institutionalise gender responsive programming (planning and budgeting), implementation, monitoring and reporting systems; to promote the use of gender-sensitive data collection and gender statistics for evidence-based planning, policy and programme design, implementation and evaluation. Others include to widen and manage partnerships and shared mechanisms amongst government institutions, development partners, CSOs, and private sector and incorporate appropriate actions to respond to practical and strategic gender needs in the agriculture sector and to improve the gender responsiveness in delivery of agricultural services.

D. National Gender Policy – 2006⁴³

The National Gender Policy (Situation Analysis and Framework) policy goal in agriculture and rural development is to remove all gender-based barriers facing women in agriculture production and enhance the visibility and productivity of women's work in the agricultural sector. This is to be implemented through three key objectives which are tied to implementation strategies.

Objective 1 is to remove all gender-based barriers to women's participation in agricultural production and marketing. The strategies for implementation include: Remove all barriers to women's access to critical resources needed for successful agricultural production (i.e. land, capital, credit, farm inputs, technology, water, and agricultural extension services etc.); involve women in agricultural policies, planning, and implementation of programmes and activities at all levels - Federal, State and Local Governments and provide farmers, especially females, with accessible and affordable technologies in all areas of agricultural activities.

Objective 2 is to mainstream gender into the agricultural sector, including agricultural policies, plans, programmes, and projects. The strategies for implementation include mainstreaming gender issues into policies, plans, programmes, and projects in the agricultural sector; create visibility for women's work in the agricultural sector; building the capacity of Agricultural Extension Workers in the area of gender analysis, and gender mainstreaming into programmes and activities.⁴⁴

⁴³ Federal Ministry of Women Affairs and Child Development, (2006), Volume 1.

⁴⁴ Supra at page 69.

Objective 3 is to build institutions to promote the activities of women in the agricultural sector, for sustained economic growth and development. The strategies for implementation include: Government, NGOs, and International Agencies working with women in agriculture should provide support for women-focused institutions in agricultural sector; provide a private sector support for women in agric-business, and especially provide bank loans; engender the field of agricultural studies, and build skills in gender research in the Faculties/Departments of Agriculture at the tertiary level and review and engender the 1978 Land Use Act, so that women can have access to land as a critical resource in agric-business.⁴⁵

E. Economic Sustainability Plan – 2020⁴⁶

The Economic Sustainability Plan (2020) intervention in agriculture has the objective of creating 5 million jobs in the agricultural sector while boosting agricultural production and guaranteeing food security. The guiding principle is to expand production and output by working closely with the private sector to address all issues along the value chain, including production, harvesting, storage, transporting, processing and marketing. The project elements are to identify between 20,000 and 100,000 hectares of land per State for agricultural use; explore financing options so that small holder farmers can access interest-free credit with a small administrative charge; involve individual farmers and agricultural cooperatives to increase agricultural labour capacity nationally and partner with private sector to implement strategies to increase yield per hectare including through out-grower schemes and knowledge transfer protocols and greater access to energy for production and refrigeration. The other is to guarantee market and mitigate post-harvest losses for the products through a combination of private sector off-takers, commodity exchanges, a government buy-back scheme, strategic reserve purchases. All these will be done at a total cost of N634.9 billion over a twelve-month period. Considering the high number of women in agriculture, the implementation of ESP cannot deliver on its goal and objectives if the needs of women, especially the SHWF are neglected.

2.4 Praxis

It is imperative to point out that Nasarawa State has not developed a policy governing gender and agriculture. It relies on federal policies. Nigeria's laws and policies provide for gender mainstreaming in agriculture while the country's international obligations also recognise the process of engendering agriculture. The challenge is therefore not about laws and policies but their enforcement. It is also about monitoring and evaluation and learning from mistakes, challenges and failures which should be seen as the springboards of opportunity.

⁴⁵ Supra at page 70.

⁴⁶ This is a programme designed to ensure that Nigeria bounces back from the economic and social challenges occasioned by the corona virus pandemic.

Chapter Three

BUDGET ANALYSIS

3.1 Introduction

Resources are required for the implementation of state obligations under international human rights law and treaty obligations. Resources are also required to energise and implement national and subnational policies and standards. Indeed, good policies come with an action plan which includes the cost element of implementation, monitoring, reporting and evaluation.

Agriculture is associated with a number of rights including the rights to adequate food, to work, to earn a livelihood and to the continuous improvement of living conditions. The obligation to respect requires states to refrain from interfering with the enjoyment of already accrued rights and interests. This may be a cost-free state obligation considering that it is more of a negative obligation. The obligation to protect in this context requires states to prevent violation of the rights of SHWF by third parties. This will involve a cost element since some level of “policing” needs to be done and extant laws, policies and regulations need to be enforced. The third obligation which is to fulfil the associated rights is heavy on costs. It encompasses legislative, administrative, budgetary, judicial and other measures for the full realisation of the right.⁴⁷ Further, under SDG 16.6, states are to develop effective, accountable and transparent institutions at all levels and this includes institutions related to budgeting.

There are two major agencies that are involved in agriculture in Nasarawa State. They are the Ministry of Agriculture and Water Resources and the Agriculture Development Programme. A review of their allocations and expenditure will be the basis of reaching a position of the adequacy of agriculture funding in the State. However, where there are projects in other Ministries, Departments and Agencies of the State Government (MDAs) that are linked with agriculture and can benefit SHWF, they will be pulled out and used in the study. The assessment will focus inter alia on the links of the allocations with approved policies, especially projects and activities that will have a multiplier effect across the agriculture value chain. It will seek an answer to the question of whether women, in consideration of documented and acknowledged historical marginalisation, were targeted in the allocations and disbursements. It will review budget credibility issues. Whether there were opportunities for stakeholder participation will also be reviewed in the analysis. Furthermore, the study will conclude on whether the state has dedicated the maximum of

⁴⁷ Maastrich Guidelines on Violation of Economic, Social and Cultural Rights.

available resources for the progressive realisation of the rights associated with improving agricultural productivity and exploring its value chains.

3.2 Allocations to Agriculture 2015-2019

Table 2 shows the allocations to agriculture from the Ministry of Agriculture and Water Resources and the Agriculture Development Programme between the years 2015-2019.

Table 2: Allocations to Agriculture: 2015-2019

Year	Total State Budget	Allocation to Ministry of Agriculture	Allocation to Agriculture Development Programme	Total Allocation to Agriculture	Allocation to Agriculture as a Percentage of Total State Budget
2019	90,170,246,463.52	782,073,810	348,924,321	1,130,998,131	1.25
2018	125,419,687,484	1,971,183,718	420,856,137	2,392,039,855	1.91
2017	69,971,427,596	1,727,994,233	391,543,713	2,119,537,946	3.03
2016	79,301,850,598	1,257,844,546	417,203,713	1,675,048,259	2.11
2015	108,135,001,804	744,798,740	390,055,531	1,134,854,271	1.05

Source: Nasarawa State Approved Budget 2015-2019

Nigeria is a signatory to the 2003 Maputo Declaration on Agriculture and Food Security in Africa and the Malabo Declaration on Accelerated Agricultural Growth and Transformation for Shared Prosperity and Improved Livelihoods. These Declarations call for the allocation of not less than 10 percent of the total annual state budget to agriculture. They also provide for a state duty to ensure that all segments of the population, particularly women, the youth, and other disadvantaged groups participate and directly benefit from agricultural growth and transformation opportunities that will improve their lives and livelihoods.

During the study period, the Nasarawa State Government did not meet the Maputo and Malabo percentages. The highest percentage allocation which is 3.03 percent was recorded in 2017 which is the year of the lowest overall state appropriation. The highest nominal allocation to agriculture in the sum of N2.392 billion was recorded in 2018 which is the year of the highest overall budget. 2015 and 2016 recorded 1.05 percent and 2.11 percent respectively while 2018 and 2019 recorded 1.91 percent and 1.25 percent respectively. There was an increase between 2015 to 2017 and thereafter the decrease began. The average allocation to agriculture within the study period was 1.87 percent of the overall budget. At no time during the study period did Nasarawa State Government meet 50 percent of the Maputo and Malabo Declarations. The majority of the Nasarawa State population is engaged in agriculture and the state budget ought to reflect this reality.

The foregoing shows an undulating agriculture budget allocation framework. The undulation permits of retrogression which contradicts the forward ever principle of progressive realisation of economic and social rights. The nature of state parties

obligation under the ICESCR to realise the rights to food, to work and continuous improvement of living conditions, etc., (which appropriate budgeting for agriculture is a step) is to move as expeditiously as possible towards the goal.⁴⁸

3.3 Line Item Allocations to Agriculture: 2015-2019

This section will review the appropriated line-items that would have likely benefitted SHWF for the study period. Tables 3 to 7 shows the details of projects and activities that would likely have benefitted SHWF. Table 3 gives the details of line-items and actual disbursements for the year 2015.

Table 3: Line Item Allocations and Actual Expenditure on Projects that could Benefit SHWF in 2015

Economic Code	Details of Expenditure	Approved Budget 2015 (N)	Actual Expenditure (N) (Jan – Dec) 2015
22020306	Replenishment of Veterinary Drugs	1,000,000	-
22020409	Maintenance of Veterinary Hospitals and Clinics	1,000,000	-
23010102	Purchase of Agro-Chemicals & Equipment	2,000,000	
23010104	Purchase of Assorted Fertilizers (NPK, UREA, SSP)	300,000,000	284,064,000
23010107	Purchase of Veterinary Equipment	4,000,000	-
23020101	Tree Crops - Oil Palm Seedlings & Nursey Development	3,000,000	-
23020102	Construction of Fish Mill	7,000,000	6,598,303
23020107	Construction of Boreholes	10,000,000	-
23020113	Development/Fencing of Fish Farm & Construction of Hatchery at Kansakwa	5,000,000	
23030101	Rehabilitation of Boreholes	5,000,000	-
22021006	Advocacy on Orange Fleshed Sweet Potato	5,000,000	
Total		343,000,000	290,662,303
Percentage of Actual Expenditure to Allocation:		85 Percent	

Source: 2016 Approved Budget of Nasarawa State

From Table 3, out of a total of eleven-line items provided in the 2015 state budget, only two-line items were funded. The line items and the extent of funding are; the purchase of fertilisers (94.6 percent) and construction of Fish Mill (94.1 percent). The others were ignored and the actual funding amounts to 85 percent of the allocation. The percentage

⁴⁸ “Any deliberate retrogressive measure in that regard would require the most careful consideration and would need to be fully justified by reference to the totality of rights provided for in the Covenant and in the context of the full use of the maximum of available resources”. See paragraph 9 of General Comment No.3 (Fifth Session 1990,) on the nature of States Parties obligations under article 1, paragraph 2 of the ICESCR.

is up to 85 percent because of the huge expenditure on the fertiliser line-item. If the fertiliser expenditure is removed, the actual expenditure will be infinitesimal.

In 2015, the Ministry of Environment and Natural Resources made provisions for the annual tree planting campaign, forest trust fund, flood early warning announcements and jingles, control of erosion, re-vegetation in 13 local governments and awareness campaign against land degradation.⁴⁹ However, none of these projects were funded. Only the N2 million provided for Reducing Emissions from Degradation and Deforestation (REDD) and Enhancing Carbon Stock Programme was funded.⁵⁰ These projects have relevance to agriculture and environmental sustainability.

Table 4 gives the details of allocations and actual disbursements for 2016

Table 4: Line-Item Allocations and Actual Expenditure on Projects that could Benefit SHWF for 2016

Economic Code	Details of Expenditure	Approved Budget 2016	Actual Expenditure (Jan – Dec) 2016
22020408	Maintenance of Veterinary Hospitals and Clinics	2,000,000	-
22021008	Disease surveillance and pest control	2,000,000	418,000
22021015	Mechanised agriculture subsidy	89,700,000	-
23010102	Purchase of Agro chemicals and equipment	2,000,000	
23010107	Purchase of Veterinary Equipment	10,000,000	-
23010103	Purchase of buffer grains and chemicals	5,000,000	
23010104	Purchase of Assorted Fertilizers (NPK, UREA, SSP)	400,000,000	168,600,000
23020101	Tree Crops – oil palm seedlings and nursery development	3,000,000	
23020105	Agricultural Empowerment Scheme	50,000,000	
23020107	Construction of boreholes	6,000,000	
23020108	Construction of 1 no small earth dam for irrigation, fishing, livestock, farming, and domestic use in Nasarawa North Senatorial district	15,000,000	
23020109	Construction of 1 no small earth dam for irrigation, fishing, livestock, farming, and domestic use in Nasarawa South Senatorial district	15,000,000	
23020110	Construction of 1 no small earth dam for irrigation, fishing, livestock, farming, and domestic use in Nasarawa West Senatorial district	15,000,000	

⁴⁹ 2016 Approved Budget of Nasarawa State.

⁵⁰ 2016 Approved Budget, supra.

23020111	Construction of Veterinary Hospital at Lafia	150,000,000	-
23020113	Development/Fencing of Fish Farm & Construction of Hatchery at Kansakwa	5,000,000	-
23020114	Construction of Veterinary Clinics across the State	50,000,000	-
23010104	Purchase of farm agro-chemicals/herbicides	200,000	
23020101	Provision of Rural Water Supply	70,000,000	
23030101	Rehabilitation of Alubo Processing Complex, Shabu		
22021006	Advocacy on Orange Fleshed Sweet Potato	200,000	15,000
23010102	Purchase of fishery equipment	500,000	-
Total		890,600,000	169,033,000
Percentage of Actual Expenditure to Allocation:		18.97 percent.	

Source: 2017 Approved Budget of Nasarawa State

From Table 4, out of a total of twenty-one-line items provided in the 2016 state budget, only three-line items were funded. The line items and the extent of funding are; the purchase of fertilisers (42.1 percent); disease surveillance and pest control (20.9 percent); and advocacy on orange fleshed sweet potato (7.5 percent) – all amounting to N160.033 million out of a vote of N890.6 million. Again, the others were ignored and the actual funding amounts to 18.19 percent of the allocation. Fertiliser procurement takes up over 99 percent of the expenditure. If the fertiliser expenditure is removed, there would almost have been no expenditure.

In 2016, the Ministry of Environment and Natural Resources made provisions for flood early warning advocacy and establishment and development of forest nurseries.⁵¹ However, the two projects were not funded. Only the N3 million provided for Reducing Emissions from Degradation and Deforestation (REDD) and Enhancing Carbon Stock Programme was funded.⁵² These projects have relevance to agriculture and environmental sustainability.

Table 5 gives the details of allocations and actual disbursements for 2017

Table 5: Line-Item Allocations and Actual Expenditure on Projects that could Benefit SHWF in 2017

Economic Code	Details of Expenditure	Approved Budget 2017	Actual Expenditure (Jan – Dec) 2017
22020304	Replenishment of Veterinary Drugs	1,000,000	500,000

⁵¹ 2017 Approved Budget of Nasarawa State.

⁵² 2017 Approved Budget, supra.

22020407	Maintenance of Veterinary Hospitals and Clinics	2,000,000	-
23010104	Purchase of Assorted Fertilisers (NPK, UREA, SSP)	300,000,000	418,800,000
23010105	Purchase of raw materials for Fertiliser Blending Plant	300,000	-
23010107	Purchase of Veterinary Equipment	4,200,000	-
23020101	Tree Crops - Oil Palm Seedlings & Nursey Development	3,000,000	
23020104	Agricultural Empowerment Scheme	50,000,000	
23020106	Construction of Veterinary Hospital at Lafia	30,000,000	-
23020108	Development/Fencing of Fish Farm & Construction of Hatchery at Kansakwa	6,000,000	
23020110	Production & Preservation of Tropical Fruit Juice	1,000,000	
23020112	Establishment of Fish Sales Centre in Lafia	3,000,000	
23020114	Federal State Collaborative Programme	200,000,000	8,375,000
23020116	Agriculture Anchor Scheme	700,000,000	215,000
22021007	Advocacy on Orange Fleshed Sweet Potato	200,000	-
22021001	RIPMAPP Technology Dissemination	1,000,000	-
23010103	Purchase of Farm Agro-Chemicals/Herbicides	4,000,000	
23030101	Rehabilitation of Alubo Processing Complex, Shabu	2,000,000	
Total		1,307,700,000	427,890,000
Percentage of Actual Expenditure to Allocation:		32.7 percent	

Source: 2018 Approved Budget of Nasarawa State

From Table 5, out of a total of sixteen-line items provided in the 2017 state budget, only four-line items were funded. The line items and the extent of funding are; the replenishment of veterinary drugs (50 percent); purchase of fertilisers (139.6 percent); federal state collaborative programme (4.1 percent) and agriculture anchor scheme (0.03 percent). Again, the others were ignored and the actual funding amounts to 38.67 percent of the allocation. Fertiliser procurement's actual expenditure was 97.87 percent of overall actual expenditure and it was more than the allocated sum by N118,800,000. If the fertiliser expenditure is removed, there would almost have been no expenditure.

In 2017, the Ministry of Environment and Solid Minerals made provisions for Reducing Emissions from Degradation and Deforestation (REDD) and Enhancing Carbon Stock Programme and it was partially funded.⁵³ The budget provided for flood early warning advocacy, awareness campaign against land degradation, control of erosion and flood, tree planting.⁵⁴ None of these projects were funded.

⁵³ 2018 Approved Budget of Nasarawa State.

⁵⁴ 2018 Approved Budget, supra.

Table 6 gives the details of allocations and actual disbursements for 2018

Table 6: Line Item Allocations and Actual Expenditure on Projects that Could Benefit SHWF in 2018

Economic Code	Details of Expenditure	Approved Budget 2018	Actual Expenditure (Jan – Dec) 2018
22020307	Replenishment of Veterinary Drugs	1,000,000	-
22929415	Maintenance of Veterinary Hospitals and Clinics	2,000,000	539,200
22021066	Disease Surveillance and Pest control	3,000,000	-
23010127	Purchase of Agricultural Machineries	40,000,000	-
23010143	Purchase of Buffer Grains and Chemicals	100,000,000	-
23010144	Purchase of Assorted Fertilizers (NPK, UREA, SSP)	500,000,000	204,500,000
23010151	Purchase of Agro-Chemicals and Equipment	20,000,000	1,292,550
23020130	Tree Crops - Oil Palm Seedlings & Nursey Development	3,000,000	-
23020113	Construction of Veterinary Hospital at Lafia	30,000,000	-
23020113	Construction of Veterinary Clinics across the State	20,000,000	-
23020113	Development/Fencing of Fish Farm & Construction of Hatchery at Kansakwa	6,000,000	80,000
23020113	Establishment of Demonstration Ponds in Lafia/Nasarawa	3,000,000	-
23020130	Production and Preservation of Tropical Fruit Juice	1,000,000	-
23020131	Establishment of Fertiliser Blending Plant in each Senatorial Zone	100,000,000	-
23020132	Agricultural Empowerment Scheme	50,000,000	-
23020132	Federal State Collaborative Programme	200,000,000	15,422,200
23020132	Agriculture Anchor Scheme	200,000,000	96,250,000
23010151	Purchase of Farm Agrochemicals and Herbicides	4,000,000	-
23020102	Provision of Rural Water Supply in the State	10,000,000	
23020105	Construction of 558 Boreholes	500,000,000	
23020135	Construction of Earth Dam for Irrigation, Fishing, Farming and Domestic use	35,000,000	
23030104	Rehabilitation and Maintenance of 601 Boreholes	200,000,000	
23020105	Provision of Water through Boreholes and Tube Wells in Rural Communities	15,000,000	383,000
23030121	Rehabilitation of Alubo Processing Complex, Shabu	2,000,000	
Total		2,045,000,000	318,466,950
Percentage of Actual Expenditure to Allocation:		15.57 percent	

Source: 2019 Approved Budget of Nasarawa State

From Table 6, out of a total of twenty-four-line items provided in the 2018 state budget, only seven-line items were funded. However, none received full funding. The line items and the extent of funding are; maintenance of veterinary hospitals and clinics (26.9 percent); purchase of fertilisers (40.9 percent); purchase of agro chemicals and equipment (6.4 percent); development/fencing of fish farm and construction of hatchery at Kansakwa (1.3 percent); federal state collaborative programme (7.7 percent); agriculture anchor scheme (48.1percent) and Provision of Water through Boreholes and Tube Wells in Rural Communities (2.5 percent). Furthermore, the others were ignored and the actual funding amounts to 15.57 percent of the allocation that could benefit SHWF.

In 2018, the Ministry of Environment and Natural Resources provided for REDD but it did not get a release while the Nigerian Erosion and Water Management Project got a vote of N6 million but surprisingly got an actual release of N84 million.⁵⁵ This is an outlier as it appears to be a donor funded project.

The original 2020 budget which should have contained the actuals of 2019 was not available as the study had access to only the 2020 amended budget which came after the COVID -19 pandemic.

3.4 Issues emerging from the Line-Item Allocations to Agriculture: 2015-2018

(A) Budget Credibility: Out of seventy-two-line items listed for implementation over the four years, only 15 were partially funded and one was funded beyond the allocation. This implies that 56-line items did not receive funding. Actual funding was 85 percent, 18.98 percent, 32.7 percent and 15.57 percent, in 2015, 2016, 2017 and 2018 respectively. Average funding over the 4 years was 34.6 percent. The foregoing shows that the budget is not an actual guide to government expenditure in allocations that could have benefitted SHWF. There is a large variance between proposed and actual expenditure. As such, the budget has a credibility deficit. Indeed, some projects which appeared over the four years did not receive funding in any of the years.

(B) Policy Coherence: Fertilisers are the major inputs that got funded in the budgets. It appears it got a disproportionate percentage of overall expenditure. But fertilisers is for all farmers in the state and without a quota system, SHWF may not get substantial benefits from the allocation. Beyond the inorganic fertilisers, no provisions were made to encourage the use of organic fertilisers and promotion of organic farming. Irrigation related facilities did not get releases and were neglected. This resulted in provisions for construction of earth dams for fishing, farming and domestic use as well as construction and rehabilitation of boreholes and tube wells which did not receive support. Furthermore,

⁵⁵ 2019 Approved Budget of Nasarawa State.

issues of climate smart agriculture related to environmental sustainability were missing in the agriculture votes.

There was hardly any proposal for funding of agricultural equipment that will reduce drudgery in farming. Low-cost gender friendly farming implements and equipment were missing from the allocations and expenditure. Drudgery and lack of mechanisation was recognised in the Agriculture Promotion Policy as one of the reasons for low productivity of women in agriculture. Gender friendly equipment could have come to the rescue.

Extension services and agricultural research did not feature in the budgets. Extension services is fundamental for the dissemination of good agricultural practice and the introduction of technology and new farming systems. Even the token provision for Rice Post-Harvest Processing and Marketing Pilot Project (RIPMAPP), advocacy for orange fleshed sweet potato and establishment of demonstration ponds for fish farming were not funded. There was hardly a vote or funds disbursement for the development of fishing and aquatic resources. Storage facilities like silos for seed preservation and agriculture business did not receive a vote.

However, Nasarawa State has an Extension Services Directorate which is situated in the ADP. Reports from the focus group discussions with SWOFON members and other stakeholders indicates that the ADP interventions are gender sensitive. The ADP works in collaboration with small holder farmers in the State. There is need to strengthen the capacity to deliver gender responsive services. Extension workers from ADP are reported to have conducted capacity building of local farmers to adapt climate smart agricultural practices like knowing which crops do best under certain soil or climate conditions. This may have been funded from sources beyond the budget since the details were not reflected in the budget.

The State appeared reluctant to cue into federal programmes such as the Anchor Borrower's Programme and Federal State Collaborative Programme. This would have created opportunities for increased funding of agriculture even though the state would have been required to provide counterpart funds. This would have improved access to grants to support increased production as well as subsidised loans without interest rates or single digit interest rate to farmers including SHWF. Furthermore, the value chain funding and implementation approach propounded as the new guide to agriculture was missing in the budget. The rehabilitation of the Alubo Processing Complex and production and preservation of tropical fruit juice were not funded despite their appearance in two out of the five years.

The obligation to protect the right to feed oneself and associated rights requires states to prevent violation of the rights of SHWF by third parties. This will involve a cost element since some level of "policing" needs to be done and extant laws, policies and regulations need to be enforced. The farmers-herders conflict demands interventions and resources

to de-escalate the conflict and ensure safety of both farmers and herders. However, the agriculture allocation was silent on this. Although, it may be claimed that the intervention belongs to the security agencies. But agriculture's case is special and despite other security interventions, the crisis has not abated.

The budgets made no attempt to take cognisance of the patriarchal system and its manifestations in women's marginalisation and limited access to public and private resources in agriculture. It was simply gender blind or neutral.

(C) Popular Participation: Information emerging from the focus group discussions with SWOFON members indicates the absence of consultations in the agriculture budget formulation and implementation process. Evidently, budget formulation and implementation were not guided by any empirical evidence or needs assessment.

(D) Adequacy of Resource Outlay: From the resources available to the state, can the study conclude that the state has dedicated the maximum of available resources for the progressive improvement of agricultural productivity? In 2015, 2016, 2017 and 2018, the total available state revenue was N50.097 billion, N63.994 billion, N61.107 billion and N85.701 billion respectively.⁵⁶ From the earlier tables, N318.466 million was spent in 2018 on projects that could benefit SHWF, N432.390 million in 2017, N169.033 million in 2016 and N290.662million in 2015. It is evident that in a state where agriculture is the major occupation and women constitute the majority of the farmers, these sums are meagre and cannot be the maximum (after considering other state obligations) that can be dedicated to agriculture for the benefit of SHWF. It is imperative to note that these votes used are votes that could or may have benefitted SHWF, not that one is sure that SHWF actually benefitted. From these votes, the generality of farmers in the state also benefitted.

The failure to invest in federal programmes that would have attracted more resources to the state is a failure to utilise available resources. The failure to invest in low-cost measures for knowledge and information dissemination through extension services and mass media further complicated the resource outlay challenge. The challenge of identifying the least cost methodologies for addressing fundamental agricultural problems poses a risk to the value for money utilisation of available resources. From the key informant interviews conducted with policy makers in the Ministry of Agriculture and the Agriculture Development Programme, actual releases were not enough to meet the basic needs of beneficiaries for the purpose of efficiency and effectiveness of policy implementation.

⁵⁶ See Nasarawa State Approved Budgets for the years 2016, 2017, 2018 and 2019.

In conclusion, Nasarawa State cannot be said to have used the maximum of available resources for the progressive improvement of agricultural productivity, especially of SHWF.

Chapter Four

OTHER FUNDING SUPPORT, RESEARCH AND COSTING THE CHARTER OF DEMANDS

4.1 Loans and Grants

Nasarawa State did not make information and data on loans and grants related to agriculture production available. The full details of specific credits and grants made by creditors and development partners would have facilitated an appraisal of their implementation, achievements and impact. However, the information on Table 7 was gleaned from approved budgets for the study period.

Table 7: Loans and Grants: 2015-2019

S/No	Year	Aids and Grants	Approved Estimate
1	2019	Nigeria Erosion and Watershed Management Programme (NEWMAP)	1,000,000,000
2	2019	Ecological Fund	20,000,000
3	2019	Reducing Emissions from Deforestation and Degradation (REDD+)	500,000,000
4	2018	Ecological Fund	20,000,000
5	2018	Nigeria Erosion and Watershed Management Programme (NEWMAP)	1,500,000,000
6	2018	Reducing Emissions from Deforestation and Degradation (REDD+)	1,500,000,000
7	2017	RUFIN NADP (Rural Finance Institutions Building Programme - Nasarawa Agriculture Development Programme)	12,000,000
8	2017	Nigeria Erosion and Watershed Management Programme (NEWMAP)	1,000,000,000
9	2017	Reducing Emissions from Deforestation and Degradation (REDD+)	1,000,000,000
10	2016	Ecological Fund	20,000,000
11	2016	RUFIN NADP	12,000,000
12	2015	Ecological Fund	20,000,000
13	2015	RUFIN NADP	12,000,000

Source: Approved Budgets of Nasarawa State: 2015-2019

Although the proper implementation of the activities associated with these loans and grants would benefit SHWF as part of the Nasarawa State population, none of them was specific and targeted at women farmers. Virtually all of the funds in Table 7 are about controlling environmental and ecological degradation. Going forward, there is the need for a gender mainstreaming capacity domiciled in the MDAs or centrally coordinated from the Ministry of Women Affairs to ensure that the interests of women are fully factored into loans, grants and general development cooperation.

4.2 Central Bank of Nigeria's Development Banking Interventions

The Central Bank of Nigeria (CBN) under its development banking initiative has set up some funds for the improvement of agriculture. They are reviewed below.

A. Commercial Agriculture Credit Scheme: This is an initiative of the CBN in collaboration with the Federal Government represented by the FMARD. The Scheme is financed from a N200 billion three-year bond raised by the Debt Management Office and complements other special funds of the CBN in providing concessionary funding for agriculture, such as the Agriculture Credit Guarantee Scheme which targets small scale farmers, Interest Draw Back Scheme, Agricultural Credit Support Scheme, etc. The objectives of the Scheme are:⁵⁷

*“To fast track development of the agriculture sector of the Nigerian economy by providing credit facilities to commercial agriculture enterprises at a single digit interest rate: Enhance national food security by increasing food supply and effecting lower agriculture produce and product prices, thereby promoting low food inflation: Reduce the cost of agriculture production to enable farmers exploit the potentials of the sector: Increase output, generate employment, diversify the revenue base, increase foreign exchange earnings and provide input for the industrial sector on a sustainable basis”.*⁵⁸

The Scheme covers production of crops, animals and fish.⁵⁹ It also covers processing,⁶⁰ storage⁶¹, farm input supplies⁶² and marketing.⁶³ The Scheme is targeting commercial enterprises which it defined as:

⁵⁷ <https://www.cbn.gov.ng/Out/2014/DFD/CACS%20GUIDELINES%20NEW-4th%20May%202014.pdf>

⁵⁸ <https://www.cbn.gov.ng/Out/2014/DFD/CACS%20GUIDELINES%20NEW-4th%20May%202014.pdf>

⁵⁹ Cash Crops: Cotton, Oil Palm, Fruit Trees. Rubber, Sugar Cane, Jatropha Carcus and Cocoa. Food Crops: Rice, Wheat, Cassava, Maize/Soya, Beans/Millet, Tomatoes and Vegetables. Poultry: Broilers and Eggs Production. Livestock: Meat, Dairy and Piggery. Aquaculture: Fingerlings and Catfish.

⁶⁰ Feed mills development, threshing, pulverisation and Other forms of transmutation for value addition

⁶¹ Commodities, Agro-Chemicals and Warehousing.

⁶² Fertilizers, Seeds/Seedlings, Breeder Stock, Feeds, Farm Equipment and Machineries.

⁶³ Agricultural commodities under the focal investment areas

“For the purpose of the Scheme, a commercial enterprise is any farm or agro-based enterprise with agricultural asset (excluding land) of not less than N100million for an integrated farm with prospects of growing the assets to N250 million within the next three years and N50 million for non-integrated farms/agro-enterprise with prospects of growing the assets to N150 million, except in the case of on-lending to farmers’ cooperative societies”.

The Scheme can only benefit smallholder farmers through cooperative societies considering that they are outside the purview of the definition of commercial agricultural enterprises. The latest evaluation report in 2018 gave the following information:⁶⁴

“The evaluation report is based on information retrieved from 191 benefiting businesses comprised of; cooperative groups, partnerships, private and public limited liability companies and sole proprietorships. A total of N147.87 billion was disbursed to the 191 businesses between 2009 and 2016. State governments also served as channels to certain groups of beneficiaries. Over the years, 2011 and 2015 recorded highest uptakes of CACS loans. Most (79.1%), of the 191 businesses are private liability companies, 7.3% were government owned, 6.8% sole proprietorships and 4.2% public liability companies. In terms of number of benefiting firms, Oyo, Kano, Kaduna, Lagos, Edo and Kwara states lead, while seven (7) of the 36 states each received above 5% of the total funds disbursed. Majority (44.5%), of the 191 beneficiaries are engaged in crop production, this is followed by livestock production (23.0%) and agriculture produce processing (14.7%). Most (80.2%) of the disbursed funds were channeled to these activity areas and applied to agriculture and agriculture related activities, while 19.8% (N29.2 billion) of the funds may have been applied in the areas not intended under the Scheme by 33 or 17.3% of the beneficiaries”.

The gender disaggregation of beneficiaries is not available. Even the fact that most of loan was accessed by limited liability companies makes gender disaggregation difficult except we are to use the beneficial ownership principle – the gender of the real owners of the companies. It is only in the 3.2 percent of the funds accessed by sole proprietorships and 0.1 percent given to cooperatives that gender disaggregation is possible.⁶⁵ Nasarawa State is listed in the Evaluation Report as being the state of domicile of three firms being 1.6 percent of the total number of benefitting firms - in the sum of N1.625 billion, being 1.1 percent of the overall disbursements.

B. Agricultural Credit Guarantee Scheme Fund (ACGSF): This is one of the oldest initiatives of the CBN in collaboration with the Federal Government represented by the

⁶⁴ https://www.cbn.gov.ng/Out/2018/STD/CACS%20Evaluation%20and%20Impact%20Assessment%20Report_compressed.pdf

⁶⁵ See page 14 of the Evaluation Report on the nature of ownership of the benefitting businesses. Sole proprietorships are 6.8 percent of total benefitting firms.

FMARD. The Fund, which is managed by the CBN guarantees up to 75% of every credit extended to farmers under the Scheme in case of any eventuality that may lead to loan repayment default. Annually, farmers are expected to enroll into the Scheme by applying that their agricultural credit facilities be guaranteed under the Scheme. Successful applicants will therefore have their credit facilities guaranteed. Once guaranteed, farmers' losses (due mainly to natural disasters) will no longer lead to total indebtedness to commercial banks that facilitated the loans. Table 8 shows the details of Nasarawa State beneficiaries.

Table 8: Nasarawa State Beneficiaries of CBN Agricultural Credit Guarantee Scheme Fund (ACGSF) Disaggregated by Gender

Year	Male		Female		Total	
	Number of beneficiaries	Amount	Number of beneficiaries	Amount	Number of beneficiaries	Amount
2020 (Jan – Dec)	102	16,930,000	37	6,360,000	139	23,290,000
2019	--	--	--	--	405	47,420,000
2018	360	39,610,000	112	11,290,000	472	50,900,000
2017	340	47,130,000	176	22,200,000	516	69,330,000
2016	592	85,480,000	232	29,740,000	824	115,220,000
2015	--	--	--	--	1,211	328,564,000
Total	1,394	189,150,000	557	69,590,000		

Source: CBN Website on Agriculture Credit Guarantee Scheme⁶⁶ and CBN Yearly Statistical Bulletin 2015-2019⁶⁷

Information on the number of loans as well as the value of guaranteed loans are usually published in the Annual Statistical Bulletin of the Central Bank of Nigeria. It is important to note that the disaggregation is not available on the CBN Statistical Bulletins which gives the aggregate numbers. However, the disaggregation is available on the yearly reports of the Agricultural Credit Guarantee Scheme Fund. In overall numbers, the female beneficiaries were 28.5 percent of the beneficiaries while the male constituted 71.5 percent. In terms of value, the resources accessed by female beneficiaries was 26.9 percent of the overall amount while male beneficiaries accessed the balance of 73 percent. The foregoing indicates the need for special measures to target women in activities promoting access to the Scheme. It is not sustainable for a group that is stated to be responsible for 80 percent of agriculture production and 60 percent of processing to access this meagre portion of the Scheme. There is a coincidence that the two years (2015 and 2019) without the number of beneficiaries or their disaggregation into male and female are election years.

⁶⁶ <https://www.cbn.gov.ng/Documents/acgsf.asp>

⁶⁷ <https://www.cbn.gov.ng/documents/Statbulletin.asp>

C. Anchor Borrowers Programme: The objectives of the ABP are stated as follows:⁶⁸

“The broad objective of the ABP is to create economic linkage between smallholder farmers and reputable large-scale processors with a view to increasing agricultural output and significantly improving capacity utilization of processors. Other objectives include: Increase banks’ financing to the agricultural sector: Reduce agricultural commodity importation and conserve external reserves: Increase capacity utilization of agricultural firms: Create new generation of farmers/entrepreneurs and employment: Deepen the cashless policy and financial inclusion: Reduce the level of poverty among smallholder farmers: Assist rural smallholder farmers to grow from subsistence to commercial production levels”.

The funding for ABP comes from the N220 billion Micro, Small and Medium Enterprises Fund and what is to be disbursed to each farmer will be based on the “economics of production agreed with stakeholders”.⁶⁹ Participating financial institutions are to access the loan at 2 percent from the CBN and lend at a maximum of 9 percent.⁷⁰ The CBN absorbs 50 percent of any amount of loan in default after satisfactory evidence that every means of loan recovery has been exhausted by the financial institutions while the financial institution bears the credit risk of the balance.⁷¹ The loans are targeted at smallholder farmers engaged in the production of identified commodities across the country.⁷² The farmers should be in groups/cooperative(s) of between 5 and 20 for ease of administration. The tenor of the loan is the gestation period of the agriculture commodities for which the loan was issued while repayment is to be done by delivering the harvested produce to the anchor at the designated collection centre in line with the provisions of the agreement signed.⁷³

The major challenge with this programme is that it is designed to benefit banks and financial institutions more than farmers. Getting public funds at 2 percent and lending at 9 percent is an unacceptable profit margin. The is margin is made more unconscionable

⁶⁸<https://www.cbn.gov.ng/out/2017/dfd/anchor%20borrowers%20programme%20guidelines%20-dec%20%202016.pdf>

⁶⁹ <https://www.cbn.gov.ng/out/2017/dfd/anchor%20borrowers%20programme%20guidelines%20-dec%20%202016.pdf>

⁷⁰ Paragraph 1.9 of the Chapter 1 of the Anchor Borrower’s Programme Guidelines (Development Finance Department of CBN).

⁷¹ Paragraph 2.9 of Chapter 2 of the Anchor Borrower’s Programme Guidelines.

⁷² Cereals (Rice, Maize, wheat etc.); Cotton, Roots and Tubers (Cassava, Potatoes, Yam, Ginger etc.); Sugarcane, Tree crops (Oil palm, Cocoa, Rubber etc.); Legumes (Soybean, Sesame seed, Cowpea etc.); Tomato; Livestock (Fish, Poultry, Ruminants etc.). Any other commodity that will be introduced by the CBN from time to time.

⁷³ Paragraph 1.11 Chapter 1 of the Anchor Borrower’s Programme Guidelines (Development Finance Department of CBN) *on Repayment*.

when the CBN (government) bears 50 percent of loan default risk. Table 9 tells the story of the disbursements so far.

Table 9: Funds Disbursement under the ABP by Anchors (2015 – 2018)

Anchors	No of Anchors	No. of Farmers	No. of Hectares	Total Disbursements (N Billions)
State govts	14	184,354	197,817	39.77
Private	177	239,299	310,117	56.97
Commodity Associations	3	478,865	427,991	77.74
Total	194	902,518	935,925	174.48

Source: CBN Annual Report 2018

Although the form to be completed by farmers participating in the programme has a provision for indication of the sex of the applicants, available CBN data does not provide gender disaggregation of participants either in terms of numbers of beneficiaries or the money value of their benefit. A total disbursement of N174.48billion has been made between 2015 and 2018 with a paltry repayment of N21.41billion. This is a repayment rate of 12.27 percent. Considering that the tenor of the facility is the gestation period of the crop or animal as farmers are to repay with their produce, it is clear repayment has fallen behind projections. With the 50 percent risk apportionment to CBN, it means the treasury will be suffering undue loss. This raises a challenge of programme sustainability.

In Nasarawa State, many women groups have benefitted from the ABP as well as from the extension services under the scheme. The project is situated under the Ministry of Agriculture. But information on the actual value of the benefits is not available.

D. Nigeria Incentive-Based Risk Sharing System for Agricultural Lending (NIRSAL):

NIRSAL describes itself as follows:⁷⁴

“The Nigeria Incentive-Based Risk Sharing System for Agricultural Lending (NIRSAL Plc.) is a US\$500million Non-Bank Financial Institution wholly-owned by the Central Bank of Nigeria (CBN) created to redefine, dimension, measure, re-price and share agribusiness-related credit risks in Nigeria. Established in collaboration with the Federal Ministry of Agriculture and Rural Development (FMARD) and Nigerian Bankers’ Committee in 2013, NIRSAL’s mandate is to stimulate the flow of affordable finance and investments into the agricultural sector by de-risking the agribusiness finance value chain, fixing agricultural value chains, building long-term capacity, and institutionalizing incentives for agricultural lending through its five (5) strategic pillars, namely: Risk Sharing, Insurance, Technical Assistance, Incentives and Rating”.

⁷⁴ <https://nirsal.com/who-we-are#!/about>

NIRSAL's five pillars are in risk sharing, insurance, technical assistance, rating and incentive mechanism. The mission is to forge partnerships between agriculture and finance; maximizing the potential of agriculture for food security, job creation and economic growth and the vision is to transform the economy, delivering inclusive growth and impacting lives.⁷⁵ NIRSAL's credit risk guarantee covers inter alia small holder farmers and cooperatives.

NIRSAL states that it has a flagship that works with smallholder farmers namely, the Agro Geo-Cooperative system of organising, structuring, risk-managing, financing and controlling smallholder-based primary production agriculture. It states that:

The Agro Geo-Cooperative-based farming model is a unique system that groups adjoining farmlands in geographical areas that have been identified as being suited for specific commodities. It is an improvement on the suboptimal practice of smallholder farming on small, unconnected parcels of land. Its unique Geo or farmland-based cooperative approach facilitates the agglomeration of large parcels of farmlands which makes it possible to introduce Precision Agriculture tools (Remote Sensing, Deployment of Unmanned Aerial Systems, satellite-based Global Positioning Systems etc) resulting in the optimisation of results.⁷⁶

Creation of NIRSAL AgroGeoCoops involves the aggregation of contiguous farmlands owned by several smallholder farmers who are structured into Agro Geo-cooperatives with financial identities and Virtual Asset Titles (VAsT) created using geospatial technology. The NIRSAL AgroGeoCoop formation initiative aims at structuring 4 Million hectares of land covering 8 Million smallholder farmers into 16,000 AgroGeoCoops for the production of 18 priority commodities across NIRSAL's Agricultural Commodity Ecological Areas (ACEAs) in Nigeria.⁷⁷

NIRSAL claims to have facilitated a total sum of N104 billion, being financing facilitated from multisector lenders for agribusiness since its inception to Q1 2020. However, there is no public report available on the number and disaggregation of beneficiaries of NIRSAL's services. Also, there is nothing in its publications showing any targeting of the male or female gender.

4.3 Research Institutes in Nasarawa State

No federal Agricultural Research Institute exists in Nasarawa State. However, the State has a College of Agriculture, where middle cadre human resources are trained to support the agricultural sector in the State. Furthermore, the Nasarawa State University has a Faculty of Agriculture where higher level manpower is trained. Notwithstanding, the existence of the two institutions of learning, they have been unable to translate their wealth of knowledge into practical support to the Ministry of Agriculture, Agriculture

⁷⁵ <https://nirsal.com/who-we-are/#!/about>

⁷⁶ Page 4 of the NIRSAL Newsletter, Issue 2, June 2020.

⁷⁷ NIRSAL Newsletter, supra.

Development Programme as well as the local farmers. This may be traced to the poor funding of the institutions and institutional bottlenecks.

Responses from key informants in ADP and Ministry of Agriculture show that valuable inputs are received from two federal research institutes in National Cereals Research Institute Baddegi, Niger State⁷⁸ and National Veterinary Research Institute, Vom in Plateau State and findings from these institutes have gone to support agriculture in the State.

4.4 Costing the Charter of Demands

Nasarawa SWOFON has 14,283 individual women farmer members and 1,217 cooperative groups. This represents a very large component of SHWF and provides a structured opportunity for government to specifically reach out to SHWF. This section seeks to put a cost element to the provisions of the Charter of Demands. It will facilitate a determination of whether the demands are realistic and if they are, what timeframe will be needed to implement them. Table 10 shows the costs associated with implementation of the Charter of Demands.

Table 10: Costing of Nasarawa State SWOFON Charter of Demands

S/N	Item	Unit Rate (N)	Quantity	Amount (N)
1.	Power Tillers	450,000	2,434 ⁷⁹	1,095,300,000
2.	Hand Sprinklers	15,000	2,434	36,510,000
3.	Planters	100,000	2,434	243,400,000
4.	Ploughs	1,200,000	2,434	2,920,800,000
5.	Harvesters	100,000	2,434	243,400,000
6.	Hand Powered Tractors	2,000,000	2,434	4,868,000,000
7.	Crushers	300,000	2,434	730,200,000
8.	Boreholes	1,000,000	1,217	1,217,000,000
9.	Hybrid Seedlings (rice, maize seedlings and cassava bundles)	10,000	2,434	24,340,000
10.	Fertiliser	6000	2,434	14,604,000
11.	Herbicides	2000 ⁸⁰	2,434	4,868,000
12.	Pesticides	2000	2,434	4,868,000
13.	Revolving Credit Scheme	1,000,000	1,217	1,217,000,000
14.	Extension Service	50,000,00 yearly	3 years	150,000,000
Total				12,770,290,000

Source: Author's Market Research Calculations

⁷⁸ It is also the Zonal Coordinating Research Institute for Research Extension-Farmer-Input-Linkage-System (REFILS) of the North Central Zone.

⁷⁹ This is calculated at two equipment per cooperative society.

⁸⁰ Herbicides and pesticides are in packs of bottles.

The costing focused on farming inputs, equipment, materials and value chain facilitating infrastructure. It was mainly based on the number of cooperative groups. However, it left out issues relating to security and other general infrastructure like roads which may be covered under the budgets of various MDAs.

The total cost of procuring the items came up to N12,770,290,000. This is not beyond the financial capacity of Nasarawa State Government. It is only a question of prioritisation and probably sequencing the investments over a period to time, not more than a four-year horizon implemented through the agriculture medium term sector strategies.

Equipment such as power tillers will be locally fabricated and maintained and as such will provide local technology development opportunities and improve livelihood opportunities within the agriculture value chain. This provides an opportunity for public funded research institutes to activate their dormant capacities so as to meet their respective mandates. Many of these institutes have mandates related to fabrication of agricultural equipment. Their research will now be demand driven and have ready off-takers in local farmers who are on standby to use their findings. For instance, the National Centre for Agricultural Mechanisation in Ilorin has a vision statement which reads:

*“To be a Centre of Excellence in accelerating mechanisation in the agricultural sector of the economy in order to increase the quality and quantity of agricultural products in Nigeria and Africa”.*⁸¹

The equipment is not to be procured every year as their lifespan can be up to five years and the SHWF may be able, after a period of years to replace them when they have exhausted their productive lifespan. Furthermore, improved extension service is required to facilitate the adoption of improved farming methods by SHWF. It is also necessary for imparting processing, storage and marketing knowledge across the value chain of the respective crops and animals that SWOFON members invest upon.

The Revolving Credit Scheme is a one-off fund that will be given to cooperative groups and repayable at very low interest rates (under five percent per annum). It will be self-sustaining and will be available to increased number of farmers over the years. The State Government should also liaise with NISRAL so that SHWF benefit from the Agro Geo-Cooperative-based farming model, a unique system that groups adjoining farmlands in geographical areas that have been identified as being suited for specific commodities which improves the suboptimal practice of smallholder farming on small, unconnected parcels of land.⁸²

⁸¹ <https://ncamng.org/>- website of the National Centre for Agricultural Mechanisation, Ilorin.

⁸² NISRAL Newsletter, Issue 2, June 2020, supra.

Fertilisers, pesticides and herbicides seem to be the costs that will reoccur every year. To reduce the price of fertilisers, the unimplemented votes for fertiliser blending plants will need to be seriously considered. The three items need not be given out free but at subsidised rates. But in line with the affirmative action principle, the subsidies can only be maintained for a reasonable period to enable the marginalised SHWF to come up to speed in their agribusiness.⁸³

Hand water pumps and boreholes dug close to the farms will provide water for dry season farming and for animals. All the foregoing costs can be built into negotiations for state credit facilities or donor supported interventions in the state so that SHWF can be appropriately targeted.

⁸³ See article 4 (1) of CEDAW.

Chapter Five

CONCLUSIONS AND RECOMMENDATIONS

5.1 Summary of Findings and Conclusions

Nasarawa is a predominantly agrarian state, with a total land area of 27,117 square kilometres and a population of about 1.826million. Like most states in Nigeria, there is a wet and dry season. Crops grown in the state include rice, maize, guinea corn, millet, sorghum, cassava and yam while the variety of animals reared in the state include cattle, goat, sheep, pigs, rabbit, poultry and fish. SHWF in Nasarawa State contribute significantly to agricultural productivity across the value chains in the State. SWOFON in Nasarawa State has prepared a Charter of Demands which includes low-cost gender friendly farm equipment, access to inputs, grants and low interest credit facilities, etc.

As a part of the Nigerian Federation, Nasarawa State is bound by national and international standards on agriculture binding on Nigeria. The international standards include the ICESCR, CEDAW, SDGs, CAADP, Protocol to the African Charter on Human and Peoples' Rights on the Rights of Women in Africa, Beijing Declaration and Platform for Action and the Maputo and Malabo Declarations. The national standards include the Constitution, Agriculture Promotion Policy, Gender Policy in Agriculture, National Gender Policy and the Economic Sustainability Plan.

Nasarawa State has two key agencies dealing with agriculture and they are the Ministry of Agriculture and Water Resources and the Agriculture Development Programme. The average allocation to agriculture for the period of study was 1.87 percent. Nasarawa State Government did not meet the Maputo and Malabo percentages. The highest percentage allocation which is 3.03 percent was recorded in 2017 which is the year of the lowest overall state appropriation. The highest nominal allocation to agriculture in the sum of N2.392 billion was recorded in 2018 which is the year of the highest overall budget. 2015 and 2016 recorded 1.05 percent and 2.11 percent respectively while 2018 and 2019 recorded 1.91 percent and 1.25 percent respectively. There was an increase between 2015 to 2017 and thereafter the decrease began. At no time during the study period did Nasarawa State Government meet 50 percent of the Maputo and Malabo Declarations. The majority of the Nasarawa State population is engaged in agriculture and the state budget ought to reflect this reality.

Out of seventy-two-line items listed for implementation over the four years, only 15 were partially funded and one was funded beyond the allocation. This implies that 56-line items did not receive funding. Actual funding was 85 percent, 18.98 percent, 32.7 percent and 15.57 percent, in 2015, 2016, 2017 and 2018 respectively. Average funding over the 4 years was 34.6 percent. The foregoing shows that the budget is not an actual guide to

government expenditure in allocations that could have benefitted SHWF. There is a large variance between proposed and actual expenditure. As such, the budget has a credibility deficit. Indeed, some projects which appeared over the four years did not receive funding in any of the years.

Majority of the budget line items deemed fundamental to improving agriculture were not funded during the study period and this delinked the budget from policies and standards binding on the state. There was hardly an opportunity for popular inputs at any stage of the budgeting process. In conclusion, Nasarawa State cannot be said to have used the maximum of available resources for the progressive improvement of agricultural productivity, especially of SHWF.

Beyond budget funding and donor support, there was also support from CBN's interventions in the Agricultural Credit Guarantee Scheme Fund and the Anchor Borrower's Programme. The materials and equipment in the Nasarawa State SWOFON Charter of Demands were costed and the required resources came up to N12.770 billion. The materials and equipment include power tillers, hand sprinklers, planters, ploughs, harvesters, hand powered tractors, boreholes, fertiliser, herbicides, extension service and a revolving credit scheme, etc. Some other demands like good rural road networks and security are being funded under other government programmes. They are not specific and or required in the agriculture sector alone.

5.2 Recommendations

A. To the Executive

(i). Formulate a State level Policy in Agriculture and a State Gender Policy in Agriculture following the lead of the APP and National Gender Policy in Agriculture. The policies should be costed in an implementation plan to guide budgeting and the realisation of policy objectives.

(ii). To improve policy coherence, develop a gender responsive budgeting toolkit or guideline for mainstreaming gender into agriculture sector budgets. This should be followed by capacity building of public officials in relevant MDAs (Agriculture, Water Resources and Rural Development, Environment, Women Affairs, etc.) on national and international standards governing agriculture.

(iii). Strengthen collaboration between key MDAs especially the Ministries of Agriculture, Water Resources and Rural Development, Environment, Women Affairs to ensure that all components of agriculture - crop cultivation, animal husbandry, fisheries and forestry have a harmonious policy implementation framework.

(iv). Furthermore, strengthen collaboration between MDAs relevant to the full value chain of agriculture including the aforementioned MDAs in paragraph (iii) above and the Ministries of Finance, Budget and Planning, and Commerce, Industry and Cooperatives.

(v). Contribute to the credibility of the budgeting process through inter alia revenue forecasts that are based on empirical evidence and realistic budgets that are based on attainable revenue.

(vi). Further to the above, the State should consider ring-fencing agriculture capital funds to ensure their disbursement and use for the purpose for which they were appropriated.

(vii). Guarantee popular participation to open up all stages of the budgeting process to popular inputs and involve SHWF in planning and implementation of agricultural policies and programmes in the State. This should include budget preparation, monitoring and evaluation, reporting, etc.

(viii). Provide affirmative action quotas for SHWF in state funded agriculture credits and loans and ensure that such quotas are built into donor funded projects and agricultural loans. Alternatively, provide dedicated Revolving Loan Schemes for SHWF.

(ix). Reduce and review the lengthy, tedious and cumbersome process of acquiring loans or credit to suit the needs of SHWF and rural women farmers.

(x). The State Government should fulfill its obligations towards counterpart funding in agriculture by appropriating and releasing funds in a timely manner.

(xi). Improve monitoring and evaluation and develop gender indicators. Collect, collate and analyse gender disaggregated data on agricultural finance and productivity and across the value chains and use the results for policy and implementation.

(xii). To improve transparency and accountability, publish and disseminate quarterly budget implementation reports on agriculture, mid-year reports and full year reports within two months after the end of the reporting period.

(xiv). Increase agriculture funding to not less than 10 percent of the budget in accordance with the Maputo and Malabo Declarations and especially bring a strong focus on:

- ❖ Targeted extension services which links SHWF with innovations, research findings, education on new farming techniques, etc. This involves strong collaboration with local governments. Increasing the number of state and local government level female extension workers is imperative;
- ❖ Capacity building on climate change resilience, adaptation and mitigation strategies as well as organic farming;

- ❖ Capacity building on management of agriculture cooperatives, financial literacy and group dynamics in its link to modern agriculture practices;
- ❖ Removing drudgery from agriculture through gender friendly mechanisation; low-cost equipment and machinery such as hand-held power tillers, ploughs, planters, harvesters, etc., especially locally produced and fabricated equipment which is serviced by local technicians and artisans;
- ❖ Transparent and well managed state level programme of revolving micro-credit facilities to increase the productive capacities of women;
- ❖ Improved seeds/seedlings, stems, fertilisers, pesticides, feeds, animal stock storage facilities, irrigation facilities;
- ❖ Investments across the value chains including processing equipment for product's preservation and value addition as well as capacity building to minimise post-harvest losses.
- ❖ Information Communications Technology/Knowledge Management (ICT/KM) Framework through using new devices to enhance ICT/KM capacity in the sector as well as reviving radio farm broadcasts designed to provide information to farming communities. On extension service, ICT has opened a new vista that can transform how extension services are rendered. This is about building an Agriculture Information Management Platform where all sources of information could converge as a one stop platform that facilitates farming.

(xv). Tackle insecurity as a cross-cutting issue which negatively affects all sectors of the economy but disproportionately disrupts women's participation in agriculture.

B. To the Legislature

- (i).** Enact a Framework Law for gender responsive budgeting with special provisions on gender mainstreaming in agriculture.
- (ii).** Training of members of the Nasarawa State House of Assembly, especially the Committees on Appropriation, Finance, Agriculture, Women Affairs on gender responsive budgeting.
- (iii).** Improve oversight over the expenditure of appropriated funds on the study theme.

C. To Civil Society Including SWOFON

(i). Collaborate with the executive in the development of a gender-responsive budget toolkit or guidelines on mainstreaming gender into agricultural sector budgets. Indeed, the first draft can be prepared by SWOFON and other civil society groups.

(ii). Engage the executive and legislature for the implementation of the above recommendations through advocacy visits, monitoring and reporting, action research, etc. on issues related to the study theme.

(iii). Organise sensitisation and capacity building programmes for grassroots women farmers to improve knowledge and skills on the subject matter.