



Investing in rural people



Nigeria

Nurturing rural livelihoods in the Niger Delta

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The IFAD-funded Livelihood Improvement Family Enterprises in the Niger Delta (LIFE-ND) project in southern Nigeria helps rural youth and women make a living from agriculture. The project helps unemployed or underemployed rural youth and women develop entrepreneurial skills, enabling them to sustainably enhance their incomes and food security. The goal of LIFE-ND is to transform the rural economy of the oil-rich Niger Delta region by harnessing the potential of agriculture to create income-generating activities for 25,500 rural young people, women and people with disabilities.

LIFE-ND is changing mindsets by creating opportunities for young people and women to embrace agriculture as a business. Using an incubator model, incubatees undergo business development and financial literacy training with their assigned incubator to empower them to stand on their own as entrepreneurs. The project is strengthening the capacity of government institutions to work with up to 600 established private-sector incubators along key agricultural value chains.

Although LIFE-ND primarily promotes community-based activities along crop, livestock and fish value chains, the project has also mainstreamed nutrition training for all project participants. Cultivation of food crops in home gardens aims to boost food security, diversify diets, and decrease illnesses caused by poor access to nutritious foods and balanced diets.

Since 1985, IFAD has invested a total of US\$317.6 million in ten projects and programmes in Nigeria, benefiting more than 3.7 million households. LIFE-ND contributes to Nigeria's strategic vision of achieving food security and national food sovereignty by increasing production and productivity, reducing food imports, expanding exports, and growing the rural economy for employment and more equitable income generation.



A man with a shaved head, wearing a bright green jacket over a dark blue shirt and black rubber boots, is crouching in a poultry pen. He is holding a small, fluffy white chick in his hands. The pen is filled with many other white chickens. In the foreground, there are two large white plastic water dispensers with red handles. The background shows a simple structure with a thatched roof and a wall made of mud or plaster.

“Anything that’s worth doing is worth doing well. When I started, I told myself that I’ll put in my best. I want to climb to the top.”

Nurturing confidence: Moving from unemployment to entrepreneurial success

Once an unemployed youth doing menial jobs to sustain his family of nine, Andrew became a business-savvy entrepreneur at the head of a poultry operation with capacity for 1,000 birds. And he has no plans of stopping there.

As an incubatee in a LIFE-ND apprenticeship programme, Andrew trained under an incubator in poultry entrepreneurship in Ubalaka, Abia State, graduating with honours in February 2022 and winning a cash award of NGN 200,000 (US\$250) for his outstanding performance. His incubator was so impressed with his commitment that she gifted him a poultry pen capable of holding 1,000 birds.

In addition to his agribusiness training, Andrew also learned about business development, record keeping and financial literacy. Coming from a background with what he describes as only a sprinkle of education, Andrew developed the skills and confidence he needed to enter the competitive world of agribusiness.

Andrew started his own business with 500 birds, feed and medicine he received from LIFE-ND, selling the broilers as soon as they reached table size. Marketing his birds was no challenge, tapping into his incubator’s clientele. But he quickly expanded to reach new customers of his own, including hoteliers, fast food joints and bars. His main challenge these days is coping with the mounting demand.

“Our life changed with the money Andrew earns,” said his father, Frederick, who was left partially paralyzed by a stroke. “He pays for my medication and assists with his siblings’ school fees. Sometimes, we eat chicken, which was formerly a luxury.” Andrew’s mother, Charity, could hardly withhold her joy as she praised her son for keeping food on their table.

Changing course: Prospering with plantain

Ayibakiye is all smiles these days as she manages her fast-growing plantain production business in her hometown in Bayelsa State. A college graduate with a degree in health studies, she was confident that she would find a good job. But she became frustrated when those jobs didn't materialize and the bills started piling up.

About three years ago, while Ayibakiye was searching for a white-collar job in the state's capital city, a relative called her to tell her that LIFE-ND had visited her village. "When my uncle told me about the LIFE-ND agriculture business, I pondered if I would really want to be a farmer after working so hard and for so many years to get my college degree. I almost discarded the idea."

Before starting her apprenticeship in plantain farming, Ayibakiye trained together with fellow incubatees at the Bioresources Development Centre, where they learned about agribusiness, financial management and bookkeeping. Once assigned to her incubator, she completed two courses on plantain production before starting her own 2-hectare plantain farm back in her hometown with support from LIFE-ND. Today, she provides plantain to clients from all over the state.

"I am able to meet my financial needs and have even established a provision store to earn more income."



Discovering farming: Planning for the future

Nathaniel was overjoyed when he was selected to participate in LIFE-ND's three-month intensive practical training on rice seed multiplication. Learning to produce good, viable, pest-resistant and high-yielding seeds was a far cry from the bachelor's degree he had earned in criminology. But his studies at the International Institute of Tropical Agriculture (IITA) awakened a true passion for agribusiness and rice production.

With a guarantee from his father, Nathaniel obtained a loan of NGN 420,500 (US\$300) from a local lending association. Using the improved rice seed he received from IITA, he started cultivating a 1-hectare rice field in his rural community in Cross River State.

That first season, Nathaniel harvested 4.8 tons of rice from his 1-hectare plot, while the community average was 1.8 tons per hectare. He earned more than enough to repay his loan and cover all of his production costs, leaving him with a profit of NGN 365,500. Since then, he has continued to invest his profits into expanding his production and has been able to care properly for his ageing parents.

“I have plans to diversify into processing and marketing and hope, someday, to be a major rice off-taker in my community.”



“With the profits from my business, I have been able to buy 5 hectares of land for oil palm and expanded to include plantation production.”
-- Emmanuel



Replacing uncertainty with success: Striking red gold in the oil-rich Niger Delta

Emmanuel (left) and Augustine are finding that, in addition to black gold, there is also red gold to be had in the oil-rich Niger Delta in Delta State — and they are cashing out.

Both men come from farming backgrounds in their rural community but they took different paths to get to where they are today. Emmanuel holds a diploma in environmental biology but had difficulty finding a job. For a while, he tried farming plantain, but without sizeable land and start-up capital, getting a foothold was difficult. Meanwhile, Augustine dropped out of school when his family could no longer afford the fees and started processing cassava for his uncle.

Augustine’s uncle heard about LIFE-ND and encouraged him to apply. Emmanuel also heard about it from a town crier. Both men, married with children, became incubatees.

Indigenous to the tropical rainforest areas of West and Central Africa, oil palm grows abundantly in the Niger Delta, and its fruit is an important dietary source of fat and vitamins.

Emmanuel and Augustine trained in palm oil production at a LIFE-ND incubation centre where they learned good production practices and agribusiness development through day-to-day mentoring. They also gained knowledge in good record keeping, climate change, entrepreneurship and nutrition.

“My life has changed thanks to the LIFE-ND project,” said Augustine. “I not only cultivate oil palm, I also buy palm kernel and process oil during the off-season to sustain my business.”

During the mentorship, LIFE-ND gave working capital of NGN 577,375 (US\$720) to each of them, which they used to buy palm kernel for processing and rent 4.6 hectares of oil palm plantation. The profit margin on their first sale of processed oil was small. But once they started harvesting their own kernels, profits started to grow.

Defying disability and prejudice: Leaving sorrow behind

Grace has exhibited unwavering determination to defy the prejudices of her community, particularly regarding women's equality and physical disabilities. She heard about LIFE-ND on the radio and started as an incubatee in 2020 in her rural community in Edo State.

Upon graduating from the programme and with her husband's support, Grace used money she received from the project to invest in 100 day-old chicks. She nurtured them to broiler size and sold 93 of them, reaping a solid profit of NGN 120,000 (US\$150) that she promptly reinvested.

Grace has since reared multiple cycles to broiler maturity, stocking a minimum of 200 chicks per cycle. Because of her passion and entrepreneurial success, LIFE-ND enlisted Grace as an incubator. She teaches her incubatees everything she herself learned from her incubator about poultry production, as well as sharing her own professional experience.

"I am very happy. As a physically challenged person, for me to lead able-bodied people makes me feel great," she said.

Grace also teaches her own five children how to care for chickens. They help her tend to her birds, which range from day-old chicks to broilers ready to sell. With the money she makes, she and her husband have bought a car and added solar panels for lighting their home, and they are currently installing a running water toilet in the house.

Next year, Grace plans to add laying hens and a fishery to her farm. Since she also grows an abundance of vegetables and cassava, her household is food-secure. "We eat chicken every Sunday," she said. "I am very happy."



"I could not take care of myself before. I felt only sorrow. Because of the LIFE-ND programme, I can live a better life. They put a smile on my face."



Hatching prosperity: Nurturing fries to fingerlings

Stellamaris learned about fish production as an incubatee in the LIFE-ND programme. Since graduating from the programme, she has raised several cycles of catfish to table-size maturity. But her real passion is hatching fingerlings, and she has successfully managed to expand her business by establishing a thriving hatchery, selling thousands of fingerlings every month.

“I was interested in the quick wins. Raising fish to table size takes five months. With fingerlings, you can earn money faster,” she explained. “It takes only about four weeks to grow fries to fingerlings, and before you know it, you have money.” She sells the fingerlings for between NGN 20 and NGN 30 each, depending on the quantity sold, and also uses them to stock her own ponds.

Stellamaris’s hatchery sits on a bluff overlooking the sprawling Uteh fish farm cluster, where hundreds of ponds covering more than 4 hectares cascade down the hillside. She feels a great sense of satisfaction when she walks through the farm, knowing that so many of the farmers stocked their ponds with fingerlings they bought from her: “When I see my customers’ ponds and know that they are making profits and doing well, that gives me joy. Because when they are doing well, that means that I am doing well, too.”

“The series of trainings I received from IFAD’s LIFE-ND empowered me. Everything has improved for me and my family. Most importantly, it has built my self-confidence in business. I have started a new day, a new beginning.”

Working collectively: Proving that success sells itself

Efe is the leader of the Uteh Women Fish Processors in Uteh Community, which has established itself as the catfish capital of southern Nigeria's Edo State. Hundreds of fishponds spread across more than 4 hectares of the Uteh fish farm cluster, where more than 2 tons of catfish are harvested daily. With demand spanning beyond the state, opportunities for fish processing and marketing abound, bringing new prosperity to the region.

The women work collectively, supporting one another as they go about their processing business. Each woman has her own clients and earns money individually. They do not farm fish or buy it for processing. Instead, customers bring fish to them to smoke to their specifications and pay for the service.

In 2017, Efe started smoking fish over wood-fuelled fires from a rustic facility on a hilltop overlooking the vast landscape of fishponds. LIFE-ND enabled the group of ten women to modernize and boost their processing capacity, providing two charcoal-fuelled kilns in 2022, and more recently, two gas-fuelled kilns.

"I am more productive now. I spend less time at work and more time at home with my family," Efe said. "Earning a good income that allows me to contribute to my household economy and take good care of my children is a source of great pride and joy."

The reputation of Uteh Women Fish Processors' quality smoked catfish has spread by word of mouth. Efe and her colleagues are justifiably proud of their accomplishments and new prosperity.

"Modernizing our traditional practices to use safer, more hygienic techniques has empowered us to become more efficient and to earn more money. The fish we process here advertises itself."





Multiplying profits fish by fish: Delivering hope for a better tomorrow

Philip grew up in southern Nigeria's Edo State. Before joining LIFE-ND as an incubatee in 2022, he had limited knowledge and experience in fish marketing. He gained valuable skills in various aspects of the fish-marketing business through the training he received, including in customer relationship management and record keeping.

Philip buys fresh catfish from the Uteh fish farm cluster and sells it at local markets and to his clients. But there is also a growing demand for processed fish. He pays the Uteh Women Fish Processors to smoke about 50 kilograms per week. Using packaging materials and equipment he received from the project, Philip has been able to better preserve and enhance the branding of his products, helping him expand his business beyond individuals to include hotels and bars.

By better understanding the needs of his target market, Philip has developed high-quality fish products that meet their specific demands. He has used some of his profits to rent a pond inside the Uteh fish farm cluster, which he uses as his "warehouse". What fish he doesn't sell today can be kept fresh in the pond until tomorrow.

Philip has carefully tracked his expenses and earnings since making his first sale on 1 March 2023. "From that day until today, I have continued to improve on my profits," he said.

"Life before was not smooth. I struggled to survive. I now have a profitable business and have established my life's path. LIFE-ND has given me hope for a better tomorrow."

Modernizing traditions: Processing gains for increased income


Faith is an incubatee and treasurer of the Obiogba Cassava Processing Facility. The facility is operated by incubatees who work on a voluntary basis under the supervision of an incubator as a part of the LIFE-ND training on cassava processing.

Cassava is a staple in most Nigerians' diets and the primary commodity produced in Faith's community in southern Nigeria's Edo State. LIFE-ND first entered the community with support to cassava producers before quickly realizing that many of them lacked access to efficient mechanization for processing cassava into garri. LIFE-ND built the cassava-processing infrastructure to provide project beneficiaries with a modern, hygienic facility.

The factory creates income-generating opportunities for women and men from the community, stimulating their rural economy. The facility can process up to thirty-five 50-kilogram bags of garri per day. In addition to processing their own cassava, incubatees generate income by processing cassava for other members of the community who pay for the service.

Farmers who bring their cassava to the factory find all the facilities they need for processing – but there is an added bonus. The large, covered washing area also serves as a gathering place for women to meet and talk while they wait for their cassava to be processed – a kind of community centre.

Under Faith's watchful eye, the women keep careful records of their expenses and use their net profits to maintain and even expand the facility. They are currently saving to add a second hydraulic pressing machine that will double their processing capacity.



“I am very proud of what we have achieved. We never dreamed of having this kind of facility in our community. Women bring their cassava root, give it to us and sit down and relax while we process it for them. We have about 80 customers every day. We are very busy.”



Building sustainable livelihoods: Finding food security rooted in cassava

Gloria Isitor is very enthusiastic about her participation in the LIFE-ND project. She joined in May 2021 as an incubatee to learn cassava cultivation. Now, she is an incubator responsible for training five young cassava farmers, and she also serves as the chairperson of her enterprise group in the Obiogba community in Nigeria's southern Edo State.

Gloria, who is 38 and married with six children, did not have much land before joining LIFE-ND – just a small plot where her house stands. After she completed her training, the project provided her with the start-up capital she needed to start farming, including enough “Give Me Chance” variety of cassava stems to plant 2 hectares of rented farmland.

From her incubator, Gloria learned the benefits of eating a balanced diet and how to grow various food crops, including the orange-fleshed sweet potato rich in Vitamin A. She also cultivates groundnuts intercropped with maize, pumpkin, okra and other vegetables that she uses at home. Gloria sells the surplus and uses the income to buy fish, rice and beans, ensuring a balanced, nutritious diet for her family. She even enjoys watermelon and cucumber, luxuries that she could never afford before.

“I didn't know how to keep records or to save money, but I have learned these things from LIFE-ND,” she said. “I have increased my farm size from 2 hectares of land up to 4. I am making good money, I am food-secure and I am very happy.”

“Before joining LIFE-ND, I was only able to feed my family one meal per day, sometimes two. I wasn't feeling fine. Now, I am able to put three meals a day on the table.”

Improving production and quality: Cashing out on premium beans

Femi is married with two children. He learned traditional cocoa farming from his father and produces cocoa in Ondo State, southwestern Nigeria. In this major cocoa-growing region, LIFE-ND is helping young farmers use good agricultural practices to increase cocoa production and improve bean quality. Femi, who became an incubatee in October 2020, has succeeded in doubling his annual crop yield.

Instead of fermenting cocoa beans for just two or three days, Femi learned to use a box method fermentation process that takes six days. Buyers pay him a premium market price for the improved quality, which has a more intense aroma, and even pay a year-end bonus.

Femi supplements his annual income, which has quadrupled since graduating from the programme, by intercropping his cocoa plantation with plantains and oil palm, which provide a shady canopy as well as a cash crop. He also grows about 6,000 cocoa seedlings in his nursery each year that he sells to other farmers and uses to renew his plantation.

Hardly able to put food on his family's table before, Femi is now food-secure. As a part of his training, he learned about good nutrition, the importance of eating a balanced diet and how to cultivate vegetables. He uses some of what he grows at home, selling the surplus.

Femi is now a LIFE-ND incubator, sharing with incubatees his knowledge and lessons from his own incubator. He proudly gifts each of his graduates 100 cocoa seedlings to start their own farms.

“Before, I had no hope. I got paid to do farm work. Now, I have people working for me. I can boast that I am making money. IFAD has impacted my life and I am grateful.”



Adding value: Transforming cocoa for prosperity

Christopher is a cocoa aggregator in southern Nigeria's Ondo State. A graduate in business administration, he became an incubatee in October 2020.

After finishing the mentorship programme, Christopher established a 2-hectare cocoa plantation, and he later diversified into marketing. He buys fermented cocoa beans from local farmers and dries them using a dry slab structure provided by LIFE-ND. The drying method is now faster and more hygienic, preventing contamination from rain and roaming livestock.

Since starting his business, Christopher has sold more than 5 tons of dried beans to off-takers who test them for quality, moisture and mould content and tag them for traceability. He extends credit to smallholder cocoa producers in his community, lending money and accepting farm products as collateral.



“I had no job before. Now I am proud to be a businessman. I have plans to work with more farmers and take my business to the next level. My life is getting better.”

Abosede was jobless before she joined LIFE-ND. The mother of four children was barely able to put one meal on the table. As an incubatee, she learned how to use discarded cocoa pod shells to produce medicinal soap, using locally sourced palm oil and other natural ingredients. She makes about 2,000 bars of soap per month, which she sells for NGN 500 each. Ogunronbi now teaches other young women the art of soap-making and marketing.

“Before I didn't have a job. Now I am making money by selling soap. Too much money! I wasn't even able to feed myself. Now, I can help others.”



Felix (right) is a cocoa bean buyer at the Alade Idanre Multipurpose Union in Ondo State, supplying beans to larger buyers like Tulip Cocoa Processing Limited. He's also a LIFE-ND-appointed incubator for young cocoa farmers. He mentors young cocoa farmers, like Christopher (left), to use good agricultural practices to enhance productivity and quality. Increased production of premium beans is a win-win for both buyer and farmer, multiplying incomes for both.



“I train my incubatees in how to use good agricultural practices to produce quality beans that meet international standards. I am proud to say that they are doing it. Having sustainable access to more high-quality beans has helped me expand my business.”

Doubling up: Producing plus processing equals financial independence

Lanre lives in a rural community near the city of Akure in Ondo State, Nigeria. He was one of LIFE-ND's first incubatees when he joined the fish production training programme in October 2020. Prior to the training, he had almost no knowledge of fish farming.

“Before I heard about the LIFE-ND programme, I was doing menial jobs to sustain myself and my family. Without a stable income, everything was difficult,” Lanre said. “Since I started my business, I can boldly say that I am financially independent. I am the happiest person in the world.”

With start-up capital of about US\$975 received from LIFE-ND, Lanre established Lantech Farms in 2021, which he built on land contributed by the community. Lanre has since become a LIFE-ND incubator, currently training five incubatees selected by the project. In addition, he is giving back to his community by training young people who have not had the opportunity to join the project.

Starting with four ponds, Lanre has continuously expanded, and today he has nine stream-fed ponds stocked with more than 25,000 kilograms of catfish and tilapia. In the first nine months of 2023, he harvested 4,500 kilograms. He raises faster-growing fish to table size and smokes the smaller fish in drying kilns.

“Producing fish makes money. But, if you process it, you double the money. So, I have chosen to produce and process fish to maximize my profits,” Lanre explained. I reinvest my profits into the business so that it can grow bigger.” There is no shortage of customers. Lanre sells fish to individuals and supermarkets, and he even sends smoked fish abroad to African food stores.



“When LIFE-ND saw my performance and the passion I have for fish farming, they picked me to be an incubator. At the end of their training, my incubatees will all be able to stand on their own as fish farmers.”



Transforming lives: Aspiring to grow a brighter future

Victor was a fashion designer before starting a new career in poultry production, of which he had no knowledge before joining LIFE-ND. Today, he aspires to be one of Africa's biggest poultry farmers. He recently acquired land where he plans to build poultry housing for his expanding business.

Victor started as a LIFE-ND trainee in October 2020 after hearing about the project from a friend. He was selected to participate in the broiler production and egg incubation mentorship programmes. At the end of his training, LIFE-ND provided him with start-up capital and inputs needed to start a business: 500 chicks, feed and medication. In October 2022, he started his own hatchery where he incubates eggs for himself and other farmers and sells day-old chicks.






LIFE-ND also developed a 2,000-chick capacity cluster farm where Victor raises up to 50 per cent of his hatchlings to broiler size, selling the rest as day-old chicks. He also makes money using poultry droppings to produce organic fertilizer and has just established maggot production as a high-protein source of feed for fisheries, piggeries and poultry farms.

During his training period, Victor also learned about the benefits of dietary diversification and methods of growing vegetable and grain crops, such as maize, tomatoes, peppers, okra and spinach. He uses what he grows for his own consumption, to feed his poultry and to sell. This not only helps ensure a balanced household diet, but also provides a sustainable source of organic feed for his chickens.

“LIFE-ND has changed the direction of my life. I like to explore, I like to grow and I like to make money doing agriculture.”



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