

# Impact of Anchor Borrower Rice Programme on Food Security in Nasarawa State, Nigeria

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## ABSTRACT

Food security is crucial for sustaining life and ensuring a healthy and productive population. As such, the Nigerian government has implemented various strategies to ensure food security in terms of accessibility, affordability, and availability. However, efforts have intensified to combat challenges which discouraging local food production and restricting massive production of certain agricultural product to support the agricultural sector. Amid economic difficulties, the Anchor Borrower's Programme was initiated in 2015 to revitalize the economy, although initial skepticism existed due to past failures of similar initiatives. Recognizing the need to support locally grown crops, the programme aims to prevent adverse economic effects and strengthen the nation's economic and agricultural sectors. Therefore, this study focused on the impact of the Anchor Borrowers Programme on smallholder rice farmers in Nasarawa State, using the Endogenous Growth Theory as a theoretical framework. Employing a survey research design, the study utilized questionnaires, interviews, and a review of existing literature to gather primary and secondary data. Analysis revealed that the programme effectively increased accessibility to rice, a staple food, through affordable rates, thus contributing significantly to food security within the state. Moreover, it successfully boosted local rice production, reducing reliance on imports and potentially generating surplus for distribution to other regions, bolstering food security efforts at both local and national levels. By providing credit facilities and essential farm inputs, the programme supported agricultural activities, encouraging increased production and enhancing food availability within Nasarawa State. Based on the above findings, the paper recommends prioritizing and investing in initiatives that promote local rice production and affordability, sustaining and expanding programme success, and further supporting local farmers to enhance productivity and production efficiency. This would reinforce efforts towards improving food availability, accessibility, and stability, and fortifying food security for residents of Nasarawa State, Nigeria.

## INTRODUCTION

The World Food Summit, 1996, agreed that food security “exists when all people, at all times, have physical and economic access to sufficient, safe and nutritious food that meets their dietary needs and food preferences for an active and healthy life (FAO, 2008).

According to Akinyele (2009), several policies and initiatives such as the Farm Settlement Scheme, National Accelerated Food Production Programme, and other agricultural development programs are now being developed with the aim of providing efficient framework to address food insecurity, malnutrition, promote agricultural growth and self-sufficiency in food production in Nigeria. However, recent efforts have intensified to combat economic issues like poverty and high unemployment rates. Policies encouraging local food production and restricting the importation of certain agricultural products have been introduced to support the agricultural sector. Amid economic difficulties, the Anchor Borrower's Programme was initiated in 2015 to revitalize the economy, although initial skepticism existed due to past failures of similar initiatives. Recognizing the need to support locally grown crops, the programme aims to prevent adverse economic effects and strengthen the nation's economic and agricultural sectors (Akogun & Armaline, 2017).

As submitted by Committee on World Food Security (2012), food security is crucial for sustaining life and ensuring a healthy and productive population. The Anchor Borrower Programme plays a pivotal role in increasing accessibility to rice, a staple food, through affordable rates, thus contributing to overall food security in Nigeria. By boosting local rice production and reducing reliance on imports, the programme not only fulfills local demand but also potentially generates surplus for distribution to other regions.

Additionally, by providing credit facilities to farmers and essential farm inputs, the programme supports agricultural activities, enhancing food availability, accessibility, and stability. However, challenges remain in addressing concerns raised by some respondents about the programme's implementation levels, highlighting the need for stakeholders to address shortcomings and enhance effectiveness (Abesanjo & Armaline 2017).

The Anchor Borrower Programme, established in collaboration with the Central Bank of Nigeria (CBN) and selected states, including Nasarawa State, aims to create linkages between anchor companies and smallholder farmers to increase credit access and improve rice production. Nasarawa State, with its favorable agro-ecological conditions for rice cultivation, presents a significant opportunity to boost food security through increased rice production (CBN, (2016). Despite its potential, the state faces food security challenges, particularly in rural areas. Enhancing domestic rice production is crucial for addressing these challenges and ensuring economic development and well-being in the state. This study seeks to examine the impact of the Anchor Borrower Programme on rice production, income generation for smallholder farmers, and the broader food security landscape in Nasarawa State, aiming to assess effectiveness and explore opportunities for further enhancement.

### **Statement of the Problem**

The Anchor Borrowers' Programme (ABP) was established by the Central Bank of Nigeria (CBN) to facilitate economic linkages between smallholder farmers and reputable companies engaged in agricultural production. Its main objective is to provide loans to smallholder farmers to bolster agricultural production, create jobs, and reduce the food import bill, thereby conserving foreign reserves. Despite extensive efforts, food security remains a serious concern in Nigeria, with over 90 million individuals experiencing food insecurity between 2017 and 2018. However, limited studies have specifically explored the food security status of smallholder farmers participating in the ABP, highlighting a significant research gap that needs to be addressed Dharwad Saheed, Alexander, Isa, and Adeneye, (2018).

The ABP encounters several challenges, as identified by scholars (Isa, 2019; Ogunlowo, 2019). One critical issue is the absence of a comprehensive program implementation manual, leaving smallholder farmers uncertain about the steps to take when deviations occur. Additionally, the limited productive capacity of farmers, coupled with environmental challenges such as unpredictable weather conditions and restricted access to fertile land, exacerbates the difficulties faced by participants. Furthermore, issues like the manipulation and monopolization of resources and inputs by elites within the program hinder equitable distribution, while poor government responses to issues like illegal imports and delayed access to funds complicate matters further (Farett & Chukwu, 2020).

In addressing the pressing need to understand the relationship between the Anchor Borrower Programme and food security in Nasarawa State, Nigeria, this study aims to assess the effectiveness of the ABP in enhancing food security, understand the challenges it faces, and identify opportunities for improvement. By examining these factors, stakeholders can develop targeted strategies to address existing challenges and enhance the program's impact on food security in the region.

### **Research Objectives**

1. To examine the extent Rice Anchor Borrower programme been implemented for food security in Nasarawa State.
2. To analyse the impact of the Rice Anchor Borrower programme on food security farmers in Nasarawa State.

## Research Questions

1. To what extent has the Rice Anchor Borrower programme been implemented for food security in Nasarawa State?
2. What is the impact of the Rice Anchor Borrower programme on the small holder farmers in Nasarawa State?

## LITERATURE REVIEW

### Food Security

The concept of "food security" emerged in the 1980s within the context of international development efforts and gained wider acceptance in the 1990s as a framework for addressing food access and poverty issues (FAO, 1996). Food security is defined as ensuring that all individuals have physical, social, and economic access to sufficient, safe, and nutritious food to meet their dietary needs for an active and healthy life (FAO, 1996). It encompasses four dimensions: availability, accessibility, utilization, and stability, with each dimension playing a crucial role in determining food security (Saint et al., 2019). However, despite efforts to address food security, challenges persist due to the complex and multifaceted nature of the issue (Candel, 2014).

Food security comprises three major pillars: accessibility, availability, and affordability, with each pillar playing a significant role in ensuring adequate food access for individuals (Hassan-Wassef, 2012). Accessibility refers to both physical and economic access to food, with affordability being a key factor determining access, especially for African populations (Hassan-Wassef, 2012). Recent debates and global events have further emphasized the importance of food security, nutrition, and health, placing increased attention and pressure on addressing these issues (Hassan, 2012).

From a human rights perspective, food security is framed as a fundamental right, recognizing the right of everyone to have access to safe, sufficient, and nutritious food (UN, 2021). The Universal Declaration of Human Rights underscores the importance of ensuring food security to uphold human dignity and promote the well-being of individuals and communities (UN, 2021). Overall, these definitions highlight the multifaceted nature of food security, emphasizing the importance of not only food availability but also accessibility, affordability, nutritional content, and the rights of individuals to access adequate and safe food (FAO, 2021).

### Anchor Borrower Programme

The "Anchor Borrower Programme" (ABP) is an agricultural intervention program launched by the Central Bank of Nigeria (CBN) with the primary objective of establishing a connection between anchor companies involved in processing and smallholder farmers responsible for producing essential agricultural commodities (CBN, 2020). Described by the World Bank (2020) as a financial initiative, the ABP aims to equip smallholder farmers with resources to enhance agricultural yields. According to Saheed et al. (2018), the program addresses farmers' challenges by providing essential agricultural inputs, including equipment, fertilizers, water pumping machinery, seeds, cash, and extension services, utilizing a financing model involving anchor firms, the CBN, NIRSAL, and state governments to organize out-growers

Launched in 2015, the ABP is part of the CBN's developmental role and aims to provide farm inputs to small farmers, both in kind and in cash, to enhance productivity in selected crops (ABP Guide, 2016). The program seeks to address Nigeria's balance of payment issues by providing financial support to smallholder farmers, with a condition to repay at least 9% of the loan upon completion of the crop production and harvest period (ABP Guide, 2016). The overarching objectives include establishing an economic connection between small-scale farmers and large-scale processors, boosting agricultural productivity, and achieving specific goals such as increasing financial support to the agricultural sector, reducing the need for importing agricultural

commodities, fostering capacity utilization of agricultural businesses, creating employment opportunities, promoting cashless policies, reducing poverty, and assisting small-scale farmers in transitioning to commercialized operations (ABP Guide, 2016).

The ABP targets small-scale farmers engaged in cultivating various crops and livestock, organizing them into groups before fund disbursement. Authorized participating financial institutions include Deposit Money Banks, Development Finance Institutions, and Microfinance Banks. The funding for the ABP is sourced from the N220 billion Micro, Small, and Medium Enterprises Development Fund, with an interest rate of 9%. Repayment by smallholder farmers is expected with the harvested produce delivered to designated collection centers (ABP Guide, 2016). The administrative aspects and roles of program administrators and officials are outlined in the ABP guidelines, overseen by private sector-led and state windows (ABP Guide, 2016)

## **Empirical Review**

### **Rice Anchor Borrower Programme and Food Security**

Several studies have investigated the impact of the Anchor Borrowers Programme (ABP) on agricultural productivity and food security in Nigeria. (Olanrewaju,2019) conducted a study focusing on youth rice farmers in Kaduna State, employing profit regression analysis and instrumental variable (IV) regression to assess participation factors and productivity changes. The research found that factors like marital status, education, access to credit, and cooperative membership influenced ABP participation, with a substantial increase of 42.46% in rice yield among participating youth farmers.

Herbwoman (2019) emphasized the ABP's significance in addressing agricultural challenges and diversifying Nigeria's economy away from oil dependence. The program involves providing farm inputs to smallholder farmers, who supply their produce to agro-processors upon harvest, leading to higher yields. A pilot project in Kebbi State benefited 78,000 rural farmers, particularly in rice production, with some becoming millionaires.

Ozi (2023) evaluated the ABP's implementation and its impact on food security, using trend analysis to assess changes in crop production and food prices from 2015 to 2020. Significant increases in maize, rice, and cassava production, along with food item prices, were observed, indicating a gradual impact on food security. Recommendations included improving irrigation systems, ensuring timely access to fertilizers, and trade policy considerations.

Musa (2022) assessed the ABP's impact on rice production in Kano State, revealing a positive relationship between farmer income, government loans, technology adoption, and farm size with rice output, while labor showed a negative relationship. The study recommended expanding the ABP, reducing interest rates, ensuring timely provision of loans and inputs, and making machinery available at affordable prices.

### **Impact of the Rice Anchor Borrower programme on food security**

Several studies have investigated the impact of the Anchor Borrowers' Programme (ABP) on smallholder farmers and food security in Nigeria. Jaiyeola (2022) addresses the research gap by examining the ABP's influence on the food security of smallholder maize farming households in Kwara State. The study employs descriptive statistics, Propensity Score Matching (PSM), Average Treatment Effect on Treated (ATT), and multiple regression models to analyze the program's impact, finding positive effects on household food security, varying by household characteristics.

Adebayo (2022) reviews the effects of the ABP on the livelihoods of smallholder rice farmers, emphasizing its role in revitalizing agriculture amid economic challenges in Nigeria. The review assesses the program's



impact on productivity, livelihoods, and the economy, aiming to inform policy formulation for enhancing smallholder farmers' productivity and Nigeria's economic growth.

Adamu (2019) highlighted the historical context and significance of the ABP in Nigeria's agricultural sector. The article evaluated the program's achievements, challenges, and prospects, emphasizing the need for improved supervision of farmers' activities and boosting irrigation farming to ensure year-round food production.

Salisu et al. (2022) investigated the ABP's effects on rice farmers' productivity in Kebbi State, revealing significant impacts on productivity but identifying challenges like lack of awareness and bureaucratic hurdles. The study recommends sensitizing farmers for effective participation and establishing monitoring committees to oversee program implementation.

Okeke (2019) explored the effects of ABP access among rice farmers in Benue State, finding that beneficiaries had higher incomes and farm outputs compared to non-beneficiaries. The study recommends consolidating ABP gains and expanding credit access to more rice farmers. In the same vain Olubunmi (2020) examines the ABP's effects on rice farmers in Ekiti State, identifying constraints and benefits of the program. ABP beneficiaries achieved higher profits, influenced by factors like education, farming experience, and awareness of the program. The study suggests policy formulation to enhance ABP accessibility and encourage non-beneficiary participation.

## **Theoretical Framework**

### **Endogenous Growth Theory**

The Anchor Borrower Programme (ABP) can be analyzed within the framework of economic growth theory, particularly endogenous growth theory, which emphasizes the role of human capital, innovation, and government policies in driving sustained economic growth (Romer and Lucas, 1986). In contrast to neoclassical growth theory, endogenous growth theory asserts that technological progress arises from within the economy through investments in research and development, leading to increasing returns to scale and sustained growth (Romer and Lucas, 1986).

The ABP, as a specific agricultural initiative, aims to promote economic growth within the agricultural sector by providing support to smallholder farmers. Economic growth theory highlights the significance of the agricultural sector in fostering overall economic development, particularly in developing economies (Romer and Lucas, 1986). By enhancing agricultural production, the ABP contributes to increased output, employment, and rural incomes, aligning with the goals of economic growth theory.

Moreover, the ABP facilitates capital accumulation within the agricultural sector by providing farmers with access to credit and resources, enabling investments in agricultural inputs and technology (Romer and Lucas, 1986). This supports the theory's emphasis on the role of capital accumulation in driving long-term economic growth.

Additionally, the ABP encourages technological progress by promoting the adoption of modern agricultural techniques and technology, leading to increased productivity (Romer and Lucas, 1986). This aligns with the theory's focus on the importance of innovation in driving growth.

Furthermore, the ABP's focus on smallholder farmers, who are often marginalized and economically vulnerable, contributes to more inclusive growth, a key aspect of economic growth theory (Romer and Lucas, 1986). By targeting these farmers, the program aims to ensure that the benefits of economic growth are distributed broadly across society.

Effective institutions and governance structures are essential for the success of the ABP, reflecting the importance of institutional factors in growth theory (Romer and Lucas, 1986). The program's success depends on well-designed policies, institutional support, and risk management within the agricultural sector.

Moreover, the ABP's focus on rural agriculture stimulates rural-urban linkages by increasing rural incomes, which can contribute to urban labor force and growth in other economic sectors, as discussed in economic growth theories (Romer and Lucas, 1986).

Finally, sustainable economic growth is a modern concern in growth theory, and the ABP can promote the adoption of sustainable agricultural practices when implemented with sustainability in mind (Romer and Lucas, 1986). Analyzing the ABP through the lens of economic growth theory allows policymakers and economists to understand its potential effects on overall economic growth, aiding in the design of effective policies and strategies for sustainable and inclusive economic development.

## RESEARCH METHODS

The research design for the study on the Anchor Borrower Rice Programme and Food Security in Nasarawa State incorporates both primary and secondary sources of data. A survey research design is employed, utilizing questionnaires and interviews to collect primary data from participants and beneficiaries of the programme. Additionally, secondary data is gathered through an extensive review of existing literature on the topic, including published and unpublished sources, as well as materials from the internet. Tabular formats are utilized to present data obtained from various secondary sources, such as publications from the Central Bank of Nigeria and World Bank Reports.

The population of the study comprises the inhabitants of Nasarawa state, particularly the three local government areas (LGAs) where the Anchor Borrower Rice Programme is implemented. These LGAs include Doma, Wamba, and Nassarawa. The total population of these areas is estimated to be 402,336.

A sample size of 400 respondents is determined using the Taro Yamane's formula, with cluster and simple random sampling techniques employed for questionnaire distribution in the selected LGAs. Additionally, purposive/judgmental sampling is used for in-depth interviews with stakeholders, with a target population of 10 individuals selected based on expertise and experience.

Data collection methods include the administration of questionnaires and conducting interviews with stakeholders. Questionnaires gather both demographic information and data related to the research objectives, while interviews are conducted to elicit complementary information from stakeholders. Data analysis involves descriptive statistics for questionnaire data using SPSS, while a thematic approach is employed for analyzing qualitative data obtained from in-depth interviews. The thematic method allows for the systematic organization and analysis of respondents' responses, facilitating a clear portrayal of the research focus. Additionally, the research assistants undergo comprehensive training to ensure proficiency in data collection techniques and ethical considerations. Interviews are transcribed, translated, and analyzed using NVIVO, with findings shared with participants for validation. Overall, the research design provides a comprehensive framework for collecting, analyzing, and interpreting data on the Anchor Borrower Rice programme

### Data analysis

Table 1.1 Implementation of Rice Anchor Borrower Program for food security in Nasarawa State

Responses	Frequency	Percentage
Highly implemented	134	35.08%
Averagely implemented	101	26.44%
Low implementation	121	31.68%
Poorly implemented	26	6.81%
Total	382	100%

Source Field Survey, January 2024

The analysis of the implementation of the Rice Anchor Borrower Program for food security in Nasarawa State reveals varying perceptions among respondents. Out of 382 total responses, approximately 35.08% of respondents perceive the program to be highly implemented, while 26.44% consider it averagely implemented. However, concerns arise as around 31.68% of respondents view the implementation as low, and only about 6.81% perceive it as poorly implemented. These findings indicate a mixed sentiment regarding the effectiveness of the program, with a significant portion of respondents expressing positive perceptions but also highlighting areas of improvement.

Despite the positive perceptions of a substantial portion of respondents, the significant number expressing concerns about low implementation levels underscores the need for stakeholders to address shortcomings and enhance the program's effectiveness. By leveraging these insights, stakeholders can identify specific areas for improvement and implement targeted strategies to bolster the implementation of the Rice Anchor Borrower Program, ultimately working towards ensuring food security in Nasarawa State. However, Mr. Ahmed Yusuf, a smallholder rice farmer in Nasarawa State, participated in the Anchor Borrowers Programme (ABP) and highlighted its significant impact thus.

The programme provided crucial access to credit facilities, overcoming challenges posed by traditional lending methods. Additionally, the provision of essential farm inputs through ABP significantly enhanced the productivity and yield of his rice farm, leading to a substantial increase in production. This increase not only improved Mr. Yusuf's income but also generated employment opportunities within the local community. However, challenges such as delays in credit and input disbursement, as well as limited market access for surplus produce, were noted. Despite these challenges, Mr. Yusuf's overall experience with ABP has been positive, underscoring its potential for improving livelihoods and fostering economic empowerment among smallholder farmers. Addressing these challenges will be crucial for maximizing the programme's impact and ensuring sustainable growth in the agricultural sector.

In the same vain

Mr. Abdullahi Mohammed, an agro-input supplier in Nasarawa State, discussed the effects of the Anchor Borrower Programme (ABP) on agricultural input supply chains. Since the ABP's introduction, there has been a notable rise in demand for agricultural inputs such as seeds, fertilizers, and pesticides, driven by participating farmers aiming to improve productivity. This surge in demand has prompted adjustments in supply chain operations to meet the needs of ABP participants, leading to new market opportunities for suppliers in the region. Despite these positive developments, challenges such as logistical constraints and quality control issues persist, requiring attention to ensure the programme's effectiveness in supporting agricultural development in Nasarawa State.

Table 1.2 Impact of the Rice Anchor Borrower programme on food security in Nasarawa State

Responses	Frequency	Percentage
Provision of rice at affordable rate	92	24.08%
Increase in rice productions	99	25.91%
Provide credit facilities to farmers	105	27.48%
Provisions of farm inputs	86	22.51%
Total	382	100

Source field survey, January 2024

The analysis of the Rice Anchor Borrower Programmes impact on food security in Nasarawa State reveals several significant outcomes. Firstly, by providing rice at affordable rates, the programme has effectively increased accessibility to this staple food, addressing a critical aspect of food security. This accessibility ensures that more households can afford to purchase and consume rice, thereby contributing to overall food

security within the state. Secondly, the programme success in boosting local rice production signifies a reduction in reliance on imported rice and an increase in the availability of locally produced rice. This increase not only fulfills local demand but also potentially generates surplus for distribution to other regions, further strengthening food security efforts at both local and national levels.

Moreover, the provision of credit facilities to farmers underscores the programmer's role in supporting agricultural activities. By enabling farmers to invest in their cultivation practices, the programme encourages increased production, consequently enhancing food availability within Nasarawa State. Additionally, the supply of essential farm inputs such as seeds, fertilizers, and machinery further boost productivity and ensures optimal cultivation practices, ultimately leading to higher yields and increased food production. These multifaceted efforts collectively contribute to an improvement in food availability, accessibility, and stability in Nasarawa State, ultimately fortifying food security for its residents and fostering sustainable agricultural development. The interview results show that:

The Anchor Borrower Programme as a government policy is designed and well implemented. More especially those concerned rice programme. Famers and other stake holders and agricultural agencies in the various Local Governments are active and communicate the government decisions to the community about the rice farming situation, availability of food also sometimes the government use fliers, leaflets and radio jingles to educate and enlighten the people". Hon. Nasiru Mu'azu Danmusa

On the other hand

Mrs. Fatima Abdullahi, an agro-input retailer in Nasarawa State, discussed the impact of the Anchor Borrowers Programme (ABP). She noted a significant rise in demand for agricultural inputs, such as seeds and fertilizers, attributed to increased participation in the programme aimed at enhancing agricultural productivity. Responding to this demand, Mrs. Abdullahi diversified her product offerings to meet farmers' specific needs, contributing to economic growth and job creation locally. Despite these benefits, challenges in the supply chain, particularly delays in input delivery, were highlighted, suggesting the need for improvement. Overall, while the ABP has stimulated demand and economic activity, addressing supply chain issues is crucial for optimizing its impact and fostering agricultural development in communities like Kano State.

Table 1.3 Accrued Benefits of ABP to Smallholder Rice Farmers

Benefit	Frequency	Percentage	Ranking
Credits facilities	381	99.8%	1
Agrochemicals	379	99.2	2
Fertilizers	335	87.4%)	3
Marketing Service	296	77	4
Extension Service	270	70%	5
Pumping Machines	242	63%	6

Results in Table 1.3 showed that majority (99.8%) of the beneficiary farmers had access to credit facilities. The implication is that, the respondents will be able to expand their farm sizes, hire labour, purchase more agro-inputs and have enough capital bases that could improve their living conditions. Results in Table 8 showed that majority (99.2%) of the beneficiary farmers obtained improved seed from the programme. Secured improved seed has a tendency to increase their yield and also improve their income. Furthermore, 7.6% of the total respondents benefited from Agrochemical such as herbicides, pesticides, among others. These agrochemical enhance the productivity of the farmers. Results further revealed that majority (87.4%) of the respondents benefited from Fertilizer. This suggests that ABP beneficiary farmers received support of fertilizer in order to improved their performance.



Results further revealed that 77% of the beneficiary farmers benefited from marketing services. These marketing services involve the anchor companies such as WACOT rice mill, Labana rice mill serving as a market for their paddy rice. The beneficiary farmers do not need to take their paddy to the market for sales as the companies automatically serve as market for their products. The implication of selling directly to the anchor companies reduces transportation cost and other charges in the market thus also leading to higher profit/ income being realized. Results further revealed that 70% of the respondents benefited from extension services. These extension services include training in the form of capacity building particularly on new innovations and farming practices. This enhances the skill of the farmers leading to more expertise in farming. Results also showed that 63% of the beneficiary farmers benefited from pumping machines. These machines aided their farming operations particularly during the dry season, making it possible for many of the farmers to go into dry season arming. On the other hand, Nasarawa state chairman of rice farmers association revealed that:

The Anchor Borrowers' Programme has yielded positive effects on rice farmers in Nasarawa State, as evidenced by several key outcomes. Firstly, beneficiaries of the programme exhibit increased output, indicating higher levels of productivity among participating farmers. This heightened productivity is often coupled with a high level of technical efficiency, suggesting that farmers are effectively utilizing resources and implementing best practices in their agricultural activities. As a result of these improvements, farmers experience a rise in income, which directly contributes to an enhancement in their standard of living. Moreover, the increased production of rice through this programme contributes to the overall food security of the nation in the long run. By ensuring a stable and sufficient supply of rice, a staple food in Nigeria, the programme helps to mitigate food scarcity and reduce dependency on imports, thus strengthening the nation's food security efforts. Additionally, the programme focus on empowering local farmers not only improves their livelihoods but also contributes to broader socio-economic development within the state and the country as a whole.

In addition Mr. Ibrahim Musa, a smallholder farmer in Nasarawa State, highlighted the positive impact of the Anchor Borrowers Programme (ABP) on his farming activities. Through the programme, Mr. Musa gained crucial access to credit facilities and agricultural inputs, significantly improving his crop yield and income. The ABP also had broader positive effects on his community, enhancing food security and creating employment opportunities. However, Mr. Musa also identified challenges such as bureaucratic delays and inadequate support services that need to be addressed to ensure the programme's sustained success. Overall, his experience underscores the importance of the ABP in enhancing the welfare of smallholder farmers like himself and emphasizes the need for continued improvement to maximize its benefits for agricultural communities.

## FINDINGS

1. The analysis of the implementation of the Rice Anchor Borrower Program for food security in Nasarawa State reveals varying perceptions among respondents, with approximately 35.08% considering it highly implemented and 26.44% rating it as average. However, concerns arise as around 31.68% view the implementation as low, and only about 6.81% perceive it as poorly implemented. These findings suggest a mixed sentiment regarding the program's effectiveness, with a significant portion expressing positive perceptions but also highlighting areas of improvement. Despite the positive sentiments of many respondents, the significant number expressing concerns about low implementation levels underscores the need for stakeholders to address shortcomings and enhance the program's effectiveness. By leveraging these insights, stakeholders can identify specific areas for improvement and implement targeted strategies to bolster the implementation of the Rice Anchor Borrower Program, ultimately working towards ensuring food security in Nasarawa State.
2. One significant finding from the analysis of the Rice Anchor Borrower Programme's impact on food security in Nasarawa State is its effectiveness in increasing accessibility to rice, a staple food, through affordable rates. This initiative addresses a critical aspect of food security by ensuring that

more households can afford to purchase and consume rice, thereby contributing to overall food security within the state. Additionally, the programme's success in boosting local rice production not only reduces reliance on imported rice but also potentially generates surplus for distribution to other regions, bolstering food security efforts at both local and national levels. Moreover, by providing credit facilities to farmers and essential farm inputs, the programme supports agricultural activities, encouraging increased production and enhancing food availability within Nasarawa State. These concerted efforts collectively improve food availability, accessibility, and stability, ultimately fortifying food security for residents and fostering sustainable agricultural development in the region.

## CONCLUSION

The study on the Anchor Borrowers Programme (ABP) reveals significant success in enhancing crop output among beneficiaries particularly in the rice farming sector, indicating a positive contribution to agricultural productivity. Despite these benefits, challenges such as logistical constraints, inadequate resources, and institutional inefficiencies hinder the programme's full achievement of its objectives. Addressing these constraints through interventions like improved infrastructure, enhanced access to finance, and policy reforms is essential for maximizing the programme's impact on agricultural growth, rural development, and poverty alleviation, ensuring its sustained success and scalability.

## RECOMMENDATIONS

Based on the analysis of the implementation of the Rice Anchor Borrower Program for food security in Nasarawa State and the varying perceptions among respondents, it is recommended that

1. Stakeholders prioritize addressing the concerns raised by those who view the implementation as low or poorly implemented. This could involve conducting further assessments to identify specific challenges hindering effective implementation, such as issues related to access, distribution, or outreach. Additionally, targeted efforts should be made to enhance communication and collaboration between stakeholders involved in the program, including government agencies, financial institutions, and agricultural organizations, to streamline processes and improve coordination. By addressing these concerns and implementing targeted strategies to bolster the program's effectiveness, stakeholders can work towards ensuring that the Rice Anchor Borrower Program fulfills its objectives of enhancing food security in Nasarawa State.
2. stakeholders continue to prioritize and invest in initiatives that promote local rice production and affordability. Efforts should focus on sustaining and expanding the programme's success in increasing accessibility to rice through affordable rates, as this directly addresses a critical aspect of food security by ensuring broader access to a staple food. Additionally, further investments should be made in supporting local farmers through continued provision of credit facilities and essential farm inputs to enhance productivity and production efficiency. By reinforcing these efforts and fostering sustainable agricultural development, stakeholders can continue to improve food availability, accessibility, and stability, ultimately fortifying food security for residents of Nasarawa State.

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