

A Policy Evaluation of the Anchor Borrowers Programme and Smallholder Farmers in The Federal Capital Territory, Federal Capital Territory, Abuja

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ABSTRACT: *The paper has carried out an evaluation of the Anchor Borrowers programme of the administration of President Muhammadu Buhari implemented through the Central Bank of Nigeria. this agricultural support programme was established in 2015, an agricultural policy, which is targeted at assisting the small-scale farmers in different forms so as to boost their productivity, income improvement, reduce unemployment and above all achieve food security. The desire of this paper is to attempt an in-depth study as regards the effect of Anchor Borrowers' Programme on smallholder farmers and food security in Nigeria. This study relied on both primary and secondary data. Questionnaire was used to source the primary data and was administered to respondents in the Federal Capital Territory, Abuja. The theoretical frameworks adopted for this study were modernization theory and Keynesian theory of economic development. It was discovered that the introduction of the anchor borrowers' programme was with very good intentions by the Federal government of Nigeria (FGN) and as such the necessary tools were put in place for the implementation. The study concludes that Anchor Borrowers' Initiative has empowered smallholder farmers in Federal Capital Territory, Abuja towards boosting farmers' productivity and achieving food security even in the face of confrontational challenges. The paper recommended that loans should be directly given to farmers instead of through politicians and farmers should be more sensitized on the scheme in the remote villages so that they could benefit more from this initiative.*

KEYWORD: intervention, anchor borrowers, agriculture, economy, development

INTRODUCTION

Agriculture, no doubt is the mainstay of many countries' economy. Everywhere in the international community, improvement of a long lasting economic system is going hand in hand with agricultural improvement. Agriculture is considered a catalyst for the overall development of any country (Ogundari, 2016). It is far as a consequence an important sector that drives the economic development and industrialization of developing countries and additionally holds the ace for decreasing unemployment. As a result, its development is seriously vital for ensuring food and dietary security, profits and employment generation and for stimulating industrialization and

overall economic development of the Nigeria. The technological strides recorded by means of the world's leading economies had their roots in agriculture (Ogundari, 2016).

No matter the reality that the sector has an increasing number of shriveled in its contribution to the Gross Domestic Product (GDP) of many countries, it nonetheless provides the chunk of the GDP of many nations especially the developing ones. Nigeria being a less advanced us of a thrives on agriculture (FAO, 2002). No matter their importance globally and local foods production, smallholder farmers contain the majority of the arena's undernourished populace and people residing in absolute poverty (United Nations Millennium Project, 2005). Smallholders control eighty in keeping with cent of the arena's predicted 500 million small farmers and offer over eighty consistent with cent of the food ate up in a big a part of the growing global, contributing notably to poverty reduction and food safety (United Nations Millennium Project, 2005).

Smallholder farming structures are very diverse and make a contribution appreciably to global agricultural output of an expansion of plants. Smallholders produce the majority of food in developing nations and oftentimes their contribution is developing (International Assessment of Agricultural Science and Technology Development, 2009). They produce 70 percentage of Africa's exact deliver (Internal Affairs Department, 2003) and an envisioned 80 percent of the food in Asia and Sub-Sahara-Africa collectively (Dan-Azumi, 2011). In Latin America, smallholder farmers occupy almost 35 in line with cent of general cultivated land (Altieri and Koohafkan, 2008).

In the direction of enhancing agricultural development and attaining self-sufficiency in food production, authorities at various tiers had carried out numerous programmes and projects that have evolved over time. These included the Farm Settlement Scheme (1967), National Accelerated Food Production Programme (1972), Nigeria Agricultural and Cooperative Bank (now Bank of Agriculture) (1973-date), Agricultural Development Programme (1975-date), Operations Feed the Nation (1976-1979), Green Revolutions Programme (1979-83), Directorate of Food, Roads and Rural Infrastructure (1985-1993), National Agricultural Land Development Authority (1985-1993), River Basin Development Authorities (1976-date), Nigerian Agricultural Insurance Corporation Projects (1990-date), Presidential Initiatives on Select Crops (1999-2007) and the National Special Programme for Food Security (National Programme for Food Security, 2002-2018).

Agricultural Transformation Agenda (2011), Rural Finance Institutions Building Programme (2012-2017), the Nigeria Incentive-Based Risk Sharing Agricultural Landing (2011-date), Value Chain Development Programme (2015-2019), Agricultural Transformation Support Programme-Phase I (2014-2019) and the ongoing Central Bank of Nigeria's Anchor Borrowers' Programme (2015-2019), which is mainly the focus of this study. It is important to note here that the previous regimes launched policies targeted at boosting agricultural productivity and food security through smallholder farmers in Nigeria, however all proved abortive. From 2015 to 2019, several policies

anchored on agriculture had been designed but; we will dwell on the Anchor Borrowers' Programme, initiated by way of the current regime of President Muhammadu Buhari.

Importantly, this observed aim is at fixing key UN Sustainable Development Goals i.e. purpose one; no poverty and two; zero percent hunger. Significantly, the foremost issues of difficulty to the global network other than lack of confidence are poverty and starvation. In effect, the Buhari-led authorities initiated the Anchor Borrowers Programme that was packaged to put an end to importation and marketplace monopoly of farm produce that may be grown within the country which is a pilot to sustainable monetary, agricultural, and activity advent at some stage in the country, for the purpose of eradicating or lowering poverty and starvation.

The Anchor borrowers' Programme, established through the central bank of Nigeria, turned into launched by using President Muhammadu Buhari on November 17, 2015. it is supposed to create a linkage among the anchor businesses worried in the processing and smallholder farmers of the required key agricultural commodities. The Anchor borrowers' Programme provides farm inputs in kind and cash (for farm labour) to smallholder farmers to boost production of those commodities. Unluckily, according to the Human Environmental improvement time table (2019), Nigeria nevertheless stays largely food-insecure based totally at the 2019 international food security Index which locations Nigeria at the 96th function out of 113 international locations tested.

The focus of this paper is smallholder farmers in Federal Capital Territory, Abuja, Nigeria. we have selected this study due to the fact we intend to discover the impact of Anchor Borrowers' Programme on food security a few of the subsistent farmers in Federal Capital Territory, springing up from the developing terrible trends within the costs of food items vis-à-vis the poor earnings of the people.

Therefore, the priority of this paper is that poverty, hunger and food-lack of security nonetheless persist in Nigeria with particular reference to Federal Capital Territory, Abuja, in the face of huge agricultural policy frameworks carefully crafted under the Buhari democratic regime to reinforce agricultural productiveness via smallholder farmers closer to achieving a sustainable food security in Nigeria. The major preoccupation of this administration is to reposition agriculture as the springboard of financial development and growth.

The objectives of this study are; to look at the position of Anchor borrowers' Programme in boosting the productivity of smallholder farmers in the Federal Capital Territory, to interrogate the performance of Anchor Borrowers' Programme in improving access to credit for smallholder farmers in Federal Capital Territory and to study the Anchor borrowers' Programme as it pertains to smallholder farmers' role in ensuring food protection in Federal Capital Territory, Abuja.

METHODOLOGY

This study adopted the survey research design. It adopted the application of both the quantitative and qualitative approaches of research design. The data for this study would be obtained from the population units as defined in the study population. Instruments of data analysis would be an admixture of descriptive and interpretative.

Also, the collection of data included both the primary and the secondary sources. The primary source of data collection involved the use of structured questionnaire instruments to be administered to a large number of smallholder farmers and a small fraction of government officials in the Ministry of Agriculture in the Federal Capital Territory. The secondary source of data collection includes documents from the Central Bank of Nigeria, Anchor Borrowers' Programme Guidelines, Federal Ministry of Agriculture and Rural Development, International Food Policy Research Institute, National Human Development Report etc. The analysis of data would be based on inferential statistics and descriptive method.

LITERATURE REVIEW

The Concept of Agriculture

Agriculture as a term has been subjected to different definitions by various scholars. As a result Ighodo (1984) defined agriculture as the art and science of the cultivation of crops and rearing of animals for man's use. He also emphasized that agriculture is also the production of fibres for industries, processing of farm produce, packaging and marketing of farm products. This definition is quite embracing as it covers all activities that ensure man's survival. However, the aspect of research and training that is so vital in production was conspicuously missing in the definition.

In order to fill this gap, Ogwuma (1985) defines agriculture as production of field crops, forestry, fishing and livestock, research and training of extension workers. Production is only complete when it gets to the final consumers. It is in response to this economic doctrine that Anyanwu (1987) defined agriculture as involving cultivation of land, raising and rearing of animals for the purpose of providing food for man, feed for animals and raw materials for industries. It involves forestry, fishing, processing and marketing of these agricultural products. Komolafe (1985), Adegoye (1985) and Adubi (2000) defined agriculture as the cultivation of soil for crop production and of looking after animals to produce better meat and other food products and also a process by which farm products are sold.

Kuznet (1973) defined economic growth as a long term rise in the capacity to supply increasingly diverse economic goods to its population. It entails a sustainable rise in national output which is a manifestation of economic growth. To Anyanwu (1987), the role of agriculture in transforming both the social and economic framework of an economy cannot be over-emphasized. In effect, it has been the main source of gainful employment from which the nation can feed its teeming

population, providing the nation's industries with local raw materials and as a reliable source of government revenue.

According to Adegoye and Dittah (1985), agricultural output can increase the level of income of farmers and the people. They said what constitutes the level of agricultural output will vary with the stage of economic development of a country. For a purely subsistence economy, agricultural development will occur but not like in a fully developed economy. If there is enough food for the people and a marketable surplus is produced, it will increase the income of the peasants. The increased income generated would so provide means for them to purchase other necessities of life, which they cannot produce themselves. By this means, the standard of living of the peasants will improve and unemployment, underdevelopment will be reduced. They stated that a fully developed economy, especially in agricultural sector, means increase in the production of export crops with an improvement in the quantity and grades of such export crops. For a country that has started to industrialize, agricultural output will be said to have acquired growth if agriculture can supply enough raw materials to the agro-allied industries.

Reynolds (1975), revealed that agricultural development can promote the economic development by increasing the supply of food available for domestic consumption and releasing the labour needed for industrial employment. According to him, agricultural development can promote economic development of underdeveloped countries in four distinct ways:

- i) By increasing the supply of food available for domestic consumption and releasing labour needed for industrial employment.
- ii) By enlarging the size of the domestic market for the production sector.
- iii) By increasing the supply of domestic savings and
- iv) By providing foreign exchange earned by the agricultural exports.

Udabah (2007) opined that the transformation from a subsistence agriculture to modern agriculture leads to the development of industries. Once agriculture emerges from its stagnatory, subsistence state and starts to specialize and produce goods for exports and industry develops, the two sectors; agriculture and industry become very much inter-dependent. The industrial sector adds to the demand for goods produced by agricultural sector and absorbs surplus labour which may raise productivity in agriculture. The agricultural sector in turn provides an outlet for industrial goods out of rising real income and makes a factor contribution to development through the release of resources i.e. if productivity rises faster than the demand for commodities.

Adelman (2001) emphasizes that agriculture is integral to any thinking about growth and development since the sector constitutes a large share of national output and often employs a majority of the labour force in most developing countries. Agriculture therefore remains the major sector of every developing economy on which other sectors can reliably stand. Development must start first with the development of the agricultural sector because most poor people earn their living from agriculture.

Agricultural Policies in Nigeria

Agriculture was the mainstay of the Nigerian economy pre-independence and pre-oil boom and has continued to be a significant export earner and employer in rural areas. Because the sector is still a significant contributor to the economy, the Nigerian government has established many strategies aimed at improving and increasing the production and supply of agriculture. Because they believed agriculture would lead to economic growth, Nigeria and international organizations pushed to increase agriculture for development (Olaoye, 2010).

Following its independence, Nigeria's first wave of agricultural strategies revolved around import substitution based growth (IFPRI, 2010). In doing so, production was decentralized and states became essential in agricultural development. Agricultural development during this time involved marketing boards which extracted the surplus while cooperatives assisted in increasing food production (IFPRI, 2010). The main agriculture policy during this time was the National Accelerated Food Production Program (NAFPP). NAFPP was intended to make Nigeria self-sufficient in food production and called on land reforms and literacy policies for farmers to assist the goal of self-sufficiency (Olaoye, 2010: 83). This was to be achieved with better marketing systems and more efficient use of farm inputs. The program was not successful (Avidor, 1981:10). Agriculture as a share of GDP declined from 66 percent in 1959 to 50 percent in 1970 (IFPRI, 2010).

The next wave of agricultural policies began during the oil boom (IFPRI, 2010). The main policy of this time was Operation Feed the Nation 1976-1980 (OFN). OFN was intended to increase food production and increase the awareness of the people's knowledge of the food problems and need to be self-sufficient. The idea behind OFN was that national growth would increase with the availability of cheap food and increased nutritional levels (Olaoye, 2010: 83). Implementation of OFN involved media outlets and youth projects to teach farmers. The policy was successful in increasing the public's awareness of the country's food problems (Avidor, 1981:10). But with the volatility of oil prices and imbalance of revenue, imports increased and food imports grew rapidly. By 1979, food imports had increased from 73.67 percent in 1970 to 80.26 percent (Igberaese, 2013). A drought was experienced from 1972-1974 and a massive number of crops and livestock were lost (IFPRI, 2010). An attempt was made by the government in 1978 to increase incentives for farmers to increase productivity and change land occupancy practices with the establishment of the Land Use Decree. The policy was not successful. Subsidies were also put on meat and food crops grown on government run farmers. The subsidy was only beneficial to middle-income consumers who could afford it (Avidor, 1981:11).

Oil prices collapsed and the financial crisis began in the 1980s. The fall in oil price led to decreased government revenue which affected the growth of the agricultural sector. Structural Adjustment Policy (SAP) was implemented and was meant to stabilize the economy including the agricultural sector (IFPRI, 2010). SAP did not prove successful in the agricultural sector.

Other agricultural policies included the Green Revolution Program (GRP) and Go Back to Land Program. GRP was drafted by Nigerians and the World Bank and intended to increase food production, decrease food importation and promote mechanized farming (Olaoye, 2010: 83). GRP called for government spending on farming infrastructure, expanded cultivation area, increased water availability, farm inputs to be handled by the private sector and increase reliance on smallholders for food production (Avidor, 1987:11). By 1983 another regime took power and the Go Back to Land Program was established to pro-mote farming for all Nigerians (Olaoye, 2010: 83). However, these agriculture programs did not boost development.

Today agribusiness appears to be the new frontier to improve economic growth within Nigeria's agriculture sector. After oil prices dropped in the 1980s, Nigeria established policies which were meant to increase local production of food imports through agricultural production and processing into raw materials. The government rationed out foreign exchange to industries with import substitution value and made special tax terms for agro-processing investments (UNIDO, 2012). Policies were also established to enable the inclusion of the private sector in agriculture, forming the environment for private sector agribusiness. This resulted in initiatives meant to link agriculture to trade including the Export Expansion Grant, Export Developing Fund and Export Processing Zones (UNIDO, 2012). The agribusiness is also being promoted heavily by the IMF, World Bank and UN bodies for developing countries.

Although the agriculture policies established over the years have not been successful, Nigeria's agriculture sector continues to heavily influence GDP and economic growth within the country. Noticeably, many of the policies did not emphasize the inclusion of production for trade until the rise of agribusiness. Besides, agribusiness has become the country's new strategy towards growth and development. The country's comparative advantage in agriculture has remained the economic driver for policies on economic growth and has been further pushed by the recommendations of international bodies.

Smallholder Farmers in Nigerian economic system

The price of production food in first world nations is extraordinarily high and is scarce; but however, Sub-Saharan Africa has considerable natural, physical and human potential. According to the Federal Office of Statistics (1999), smallholder farmers are farmers whose production capacity falls between 0.1 and 4.99 hectares holding. There is very limited access to trendy approved technology and their preferred circumstance does not usually advantage tangible investments in capital, inputs and labour. Agriculture quarter being a primary business Organization in Nigeria no longer withstanding yet gives a decreasing contribution to countrywide Gross home Product (GDP) positive factors are accountable for these inefficiencies in small scale farming in Nigeria. This has come approximately through the persisting dry conditions that small scale farming in Nigeria. those farmers lack agricultural information and this is a element that promotes ignorance of contemporary farm technology within the farmers for this reason the constraint calls for more interest than it now receives. those farmers additionally perform below

high charges of production that influences both the commercial and smallholder farmer and most importantly other constraints in opposition to smallholder farmer (Obiechina, 2012).

Smallholder farmers in Nigeria have restricted access to credit facilities which reduces their productivity to a brilliant volume. Obiechina (2012), factors out that the principle cause for poor performances of smallholder farmers is due to lack of commitment through all ranges of governments to put into effect the proper rules.

Theoretical Framework

The paper is anchored on the neoclassical political economy theory. This theory was made popular as a result of the great recession of the 1930 whilst the Western world was compelled to give a 2nd thought to the concept of Laissez-faire. It was during this era that John Maynard Keynes put forward his thoughts that are referred to as Keynesian political economy. The deployment of demand, employment, and consumption to restore the Western economies were his predominant postulations. To make sure the improvement of national financial policy and manage of savings and investments within the business quarter, this model helps government's intervention in the sectors of the economic system that render social services.

The most sizeable departure of the Keynesian principle from the classical model lies in its fulfillment in pertaining to academic economics to the economics of presidency by means of arguing that economic issues end result from marketplace failure. Keynes encouraged for governments' interventions in the financial system by embarking on measures to increase consumption/funding or each to remove unemployment. As opined by Aggarwal, Satija and Khan (2019), monetary and fiscal guidelines expect extraordinary importance in figuring out the level of earnings and employment within the financial system.

Since the Keynesian macroeconomic coverage operates on the demand facet of the economy, microeconomic policies are secondary to macroeconomic policy within the Keynesian paradigm. Subsequently, the Keynesian prescription represents and resuscitate output and tame unemployment through dealing with the extent of mixture demand within the financial system. However, the monetarists maintained that it became a diversionary effort from the deliver aspect of the financial system.

As stated by way of Olusoji (2011), the enlargement of interventionist rules results in inflation in place of complete employment and financial boom. The monetarists encouraged a cut in public expenditure and allowing the marketplace to function freely as the best answer for control of the financial disaster. As determined with the opinion of Vambe and Ozohu-Suleiman (2014), distortions in the economies of the world evidenced with the aid of the boom of monopolies and oligopolies have shown that the marketplace isn't always ideal as assumed. Keynes asserted that the economy cannot be regulated by using marketplace forces and that it became over for the age-lengthy classical economics. Subsequently, the laissez-faire philosophy proposed by Adam Smith was subsequently deserted due to the notion in the Keynesian thesis.

The suitability of the Keynesian version of monetary increase for this have a look at lies within the truth that it perceives unemployment as a situation where in the range of people who are in a position and are willing to paintings on the present day wage, exceeds the range of jobs available, and on the equal time, firms are not able to promote all the goods at their disposal.

The argument of Keynes is that the state must on occasion offer incentives to the private sector economy. Therefore, the federal government under Buhari's interventionist agricultural schemes has been presenting economic assistance and aides by making available to farmers; seedlings, fertilizer and provide essential progressive understanding of the farmers to enhance and boom in farm productiveness. Also, the intention of Anchor Borrowers' Programme is to provide employment to the teeming unemployed young people who are interested in agriculture. For this reason, Keynes argument in his theoretical postulation is to make certain that the country intervenes in some critical sectors of the system for remaining provision of employment to the human beings. This theory has justified adequately the rationale behind the anchor borrowers' programme of the federal government under the leadership of President Muhammadu Buhari

Overview of the Anchor Borrowers Programme (ABP)

In order to boost agricultural production and non-oil exports in the face of unpredictable crude oil prices and its resultant effect on the revenue profile of Nigeria, the Central Bank of Nigeria (CBN) in line with its developmental function, established the "Anchor Borrowers' Programme" (ABP), which was launched by President Muhammadu Buhari in November, 2015.

The broad objective of the ABP is to create economic linkage between the small holder farmers and reputable large scale processors with a view to increasing agricultural output and significantly improving capacity utilization of processors. Other objectives of the programme include: increased bank's financing to the agricultural sector; reduction in agricultural commodity importation in order to conserve external reserves; increase capacity utilization of agricultural firms; creation of new generation of farmers/entrepreneurs and employment; deepen the cashless policy and financial inclusion; reduction in the level of poverty among smallholder farmers (SHFs) and; to assist rural smallholder farmers to grow from subsistence to commercial production levels.

As indicated by Kanayo and Shenggen, (2016) support to smallholders such as is currently being done under the ABP can contribute to achieving many of the Sustainable Development Goals (SDGs). For instance, the increased productivity and higher agricultural growth engendered by the ABP model will help achieve the SDG of eradicating poverty. Similarly, the consequent increased availability, affordability, acceptability, and quality of nutritious foods, will improve food security and nutrition, thus, achieving the SDG goal of Zero Hunger.

Agribusiness has been and might continue to be the centre of growth in Nigeria like all other African countries. This recent initiative (ABP) which seeks to provide the smallholder farmers who are the largest segment in the sector with improved seeds, best practices in farm management and linking them to buyers and processors will certainly accelerate agricultural productivity, create

wealth and reduce poverty and unemployment, and these would all translate into economic growth and development in Nigeria in the future if sustained by all the stakeholders.

However, a sustained implementation of the ABP is based on the full commitment of all the stakeholders. This initiative will need to be supported by increased investment on agricultural research and development and continuous training of the smallholder farmers by government and development partners so as to continue to evolve improved agricultural practices and assure increased profit which will thus make agriculture an attractive sector. Increasing productivity through improved research and development and better extension services are crucial to improving productivity in the agricultural sector in the long-run.

The programme developed from the consultations with stakeholders comprising Federal Ministry of Agriculture and Rural development and Smallholder Farmers to reinforce agricultural produce, and non-oil exports within the face of unpredictable crude oil expenses and its resultant impact on the sales profile of Nigeria (CBN Anchor borrowers' Programme suggestions, 2016).

Objectives of Anchor Borrowers' Programme

The extensive goal of the programme is to create monetary linkage between smallholder farmers and authentic large-scale producers which will increase agricultural output and appreciably improving potential utilization of inputs. Other targets encompass; large banks' financing to the rural areas, lessen agricultural commodity importation and preserve external reserve, growth ability usage of agricultural firms, create new era of farmers/marketers and employment. It also intends to deepen the cashless coverage and monetary inclusion, reduce the level of poverty amongst smallholder farmers and help rural smallholder farmers to grow from subsistence to commercial production stages.

Analysis and Discussion of Findings

The paper revealed that smallholders farmers in the Federal Capital Territory, Abuja have not been able to be efficient in food production for the inhabitants of the country's seat of political power due to some centripetal and centrifugal forces. The challenges include the fact that various area councils in FCT no longer offer the support stipulated in 2001 Nigerian Agricultural policy as a result of many demanding situations. They mainly purchase and distribute fertilizers at sponsored costs, offer land for some agricultural programmes. Due to bad investment; low workforce, poor electricity supply, bad mindset of people and embezzlement by Local Government officials, among different constraints, the impact of the Councils are not really felt agriculturally, especially by the smallholder farmers that are spread across the fringes of the territory.

Information is an critical ingredient in agricultural improvement programmes however FCT farmers seldom experience the impact of agricultural improvements both because they have not gotten the right access to information that is essential to their productivity. There are some restricting factors and obvious constraints to agricultural data dissemination in Nigeria; together with popularity differences among extension marketers in Nigeria; which include popularity

differences between extension sellers and their clients; sellers' inadequate know-how of ways communication works; lack of interagency cooperation both in programmes making plans and implementation. The farmers want information on production era that entails cultivation, fertilizer software, pest control, weeding and harvesting. This form of records is in the meanwhile being diffused by using extension employees, other farmers, government parastatals and agricultural gadget dealers but the effect is yet to be felt.

The paper observes that a number of poor factors that militate against high productiveness in small scale farming in the Federal Capital Territory include the fact that a large proportion of small scale agriculture is uncompetitive and is neither income/business oriented nor sustainable; there is a vicious circle of regulation productiveness and income, overall scarcity of cash, and restricted investment, the lack of marketplace access and of credible processing and buying and selling shops also hinders improvements in or expansion of production.

Smallholder farmers' productiveness and growth are hindered through restrained access to credit. Agricultural credit encompasses all loans and advances granted farmers to finance and service production activities referring to agriculture, fisheries, and forestry, and also for processing, advertising, garage and distribution of products as a consequence of those sports improving.

The farmers' market statistics needs are those that allow him make rational and relevant choices. Ozowa (1995), observes that marketplace data services have the function of collecting and processing marketplace statistics systematically and constantly and of making it available to market individuals in a form relevant to their choice making; the writer reiterates that market information desires of smallholder farmers include: statistics on product making plans, modern prices of farm produce and income timing, improved advertising and marketing practices and group marketing. In FCT, agricultural market statistics to smallholder farmers is furnished by the Ministry of Agriculture via the sector degree extension workers and broadcasting media.

From the study, it was revealed that the Anchor Borrowers' Programme have touched the smallholder farmers' productivity in the FCT in terms of giving the farmers access to finance. Put differently, the Anchor Borrowers' Programme under Buhari Administration can boost productivity of smallholder farmers in the Federal Capital Territory, Abuja. By this result, the Anchor Borrower Programme can reposition agriculture through the smallholder farmers in the Territory if properly implemented. Also, by this, we mean that it does indicate that the programme can boost smallholder farmers' productivity in the chosen study area and make food available for farmers.

Furthermore, going by the calculated value of 62 and the table value of 9.48 and also basing our conclusion on the decision rule of chi-square, since the calculated value is higher than the table value, we reject the null hypothesis while we accept the alternate hypothesis. That is to say that Anchor Borrowers' Programme can enhance loans and credits granted to smallholder farmers

under Buhari Administration in the Federal Capital Territory, Abuja just like elsewhere in the core Northern states where the scheme kicked off.

Also, from the calculated value of 47 and the table value of 9.48 and also basing our conclusion on the decision rule of chi-square, since the calculated value is higher than the table value, we reject the null hypothesis while we accept the alternate hypothesis. That is to say that Anchor Borrowers' Programme can enhance food security through smallholder farmers under Buhari Administration in nation's capital city.

CONCLUSION AND RECOMMENDATIONS

From the extant literature and studies, we found that the current attempt by way of government to bolster the smallholder farmers within the agricultural region the use of the Anchor Borrowers' Programme stays extremely encouraging. But, the challenges that characterised the preceding agricultural regulations have similarly discovered its root into this scheme. However, the results have shown that the scheme could transform the Nigerian agricultural quarter if nicely carried out.

The observed consequences proved that the Anchor Borrowers' Programme could improve agricultural productiveness and inspire food safety in Nigeria. Probable, the troubles of elite capture, birthday party contributors hijack of the scheme, attention in their sports in a few parts, the awareness of their activities within the towns, corruption some of the ABP officials in phrases of finances diversion etc. need to have negatively impacted on the scheme.

Nevertheless as it could be, considering the place of agriculture in these days' Nigerian economy, particularly with the closure of the borders by using the Federal authorities, effort to redouble agricultural produce is incontestable. Consequently, the framers of the Anchor Borrowers' Programme who have right intention to make certain food availability and food safety should re-study the whole manner and plans of the scheme and do an essential appraisal of the scheme to understand if the programme or scheme is yielding the favored end result due to the fact as we have at the moment it appears now not to be residing up to its expectation.

Going with the above of the outcomes of this look at, the subsequent recommendations are priceless;

- i. From the end result of this examine, Anchor Borrowers' Programme has every ability to reinforce the productiveness of smallholder farmers in the Federal Capital Territory. But, the initiative needs to be converted from mere political coverage to an agricultural framework with a view to empower the centered populace; the smallholder farmers.
- ii. Anchor borrowers programme recommended loans and credits granted to smallholder farmers in Federal Capital Territory. The loans should be dispensed at once to rural farmers in preference to allowing the middlemen, politicians, and the elites to hijack the resources from the actual beneficiaries available result from this look at indicated that Anchor Borrowers Programme should empower the smallholder farmers in making sure food security in Federal Capital Territory.

- iii. Corruption on the part of the disbursing agents of the government needs to be fought to the barest so that farmers get what they are allocated without being surcharged by some CBN dubious staff.
- iv. Government should also patronize farmers in buying off their excess production. This will help farmers to have high turnover rates and empowerment.
- v. The Anchor Borrower Programme should not only be sustained by the next government after President Muhammadu Buhari but it has to be reformed to address the current changes and accommodate wheat, fish and cassava farmers.
- vi. Farmers that default in repaying the loan should be adequately punished so as to deter others who see government grants as their share of the national cake.

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