
IMPACT OF ANCHOR BORROWERS SCHEME ON SMALL HOLDER FARMERS IN CROSS RIVER STATE

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ABSTRACT

Agriculture is the life wire of majority of the people of Cross River State and Nigeria at large. It is the quick means of employment and source of livelihood for most people and households. The study adopt Marxist theory of class struggle to examine the impact of anchor borrowers scheme on small holder farmers in the state. The intervention agricultural programmes reviewed by government of Cross River state through the state Agricultural Service Training include: Agricultural Reforms of President Olusegun Obasanjo Regime, Musa Yar'dua Administration, Goodluck Jonathan Regime and Muhammadu Buhari Administration. Survey design was used to collect data from 350 farmers. The finding from the study reveals that there are gaps in the inventions, execution and management of the programmes. The study therefore recommend that the state agricultural training service centre (ASTC) should be revamped by funding arrangement to provide mobility, training, incentives and institutional support in line with national agricultural policies so that it will increase its services to small holder farmers to enhanced it agricultural production.

Keywords: Agriculture, Marxist, production, reforms, small holder

Introduction

Agricultural production in the country at all levels has generally been dominated by the activities of small holders farmers who constitute about 94.37% of the total farmers, and as such make use of primitive tools and methods in their production (Ozowa, 1995). It is this very category of farmers that cultivate most of the agriculturally utilized lands and provide the food needs of the nation (Ozowa, 1995). The small holder farmers production capacity is reported to be constrained by unfavorable markets and farming condition; inaccessibility of credit facilities; lack of farm input fertilizer, chemicals, herbicide, seedlings, storage facilities; poor

implement, low saving, lack of farm input and incentives; inaccessibility to capital, land and environmental degradation, inadequate research, extension service and manpower caused rural urban rift (Lawal 2011) Ozowa (1995) see small holding agricultural production as a farming activity that does not exceed the use of 10 hectare of land. Small holder farming is characterized by small farm size subsistence and low level of production.

According to World Bank (2022) for much of the developing world, small holders are regarded as operating farm of 10 hectares or less. Another area of agricultural activity dominated by small holders farmers include poultry snail, and fruit fish farming involving small to medium size ponds. This classification generally depicts the nature large number of farm holding found in Cross River State. Considering the important of agriculture to the socio-economic live of the people and the associate problem faced by this class of farmers as a result of food importation, Cross River Government in 2007 initiated and launched operation fight poverty with the establishment of Agriculture Services and Training Centre (ASTC) in three selected Local government areas namely: Akpabuyo, Obubra and Yala which represent the three senatorial district of the state. The initiative was aimed at making the state highest producer of the following categories of agricultural products such as cassava, pineapple, rice, yams, poultry, snail, fruits, fish farming, others agricultural products to boost food sufficiency. The aim is for providing training for the local farmers on application of modern ideas, skills and techniques to agricultural production. It was also to provide agricultural inputs and technology to farmer at subsidies prices. The important of this program therefore was to ensure that local farmers have access to market for their products and basic farm inputs like fertilizer, improved seedlings, herbicides and pesticides and tractors to boost agricultural productivity and improved socioeconomic well being of citizens. This seminar sets out to assess the impact of agricultural reform policies on agricultural productivity of small holder farmers in cross river state during the period 2007 - 2021.

Statement of the Problem

The greatest challenge faced by small holder farmers in Cross River State is lack of capacity to expand farm holdings and improve yield of production levels (Mgbenka, & Mbah, 2023) Agricultural production particularly peasant cultivation has been dominated by small holder farmers in State since it become a formal economy, farming which occur in most of Nigeria rural areas is the major preoccupation of small holder farmers who cultivate the land that is extremely small in space using primarily local technologies (Attah, 2022).

The size of the land and use of local technologies constitutes the primary determinants

of the capacity of small holders to produce. These limitations are confronted by others challenges to expansion of cultivable land and improved yield. The small holder farmer faces formidable constraints such as accessibility of land on large scale as result of land grabbing, herders and farmers crisis, finances capital, farm inputs, storage facilities and obsolete technology for cultivation of land. These constraints are reinforced by lack of storage facilities, low capacity to save, lack of market access and natural forces such as environmental degradation and rain flooding(Attah, 2022). Agricultural Reforms of President Olusegun Obasanjo administration, Musa Yar'dua administration, Goodluck Jonathan Regime and Muhammadu Buhari Administration represent national agricultural reforms designed to revamp the state agricultural sector. The economic reforms of the previous administrations had strong agriculture components that target small holder farmers. These reforms have however not been able to significantly improve the fortunes of the small holders' farmers leaving majority poorer. Cross River States being an agricultural State by virtue of the involvement of nearly 60% of its population in small holding agricultural production (Mgbenka, & Mbah, 2023). It shares the burden of declining production and rising poverty. It was to stem the tide that the state keyed into the national agricultural reforms of the federal government to boost production of small holder farmers and reduce poverty. This study therefore, is an attempt to assess the impact of anchor borrowers' scheme on small holder farmers to increase productivity and achieve external income.

Research Questions

The study is premised on the following questions:

- i. What is the impact of anchor borrowers' scheme on small holder farmers in Cross River state?
- ii. What are the strategies adopted through anchor borrowers' scheme in improving the potential of agriculture in Cross River State?

Objective of the Study

This study's broad objective is to examine the impact of anchor borrowers' scheme on small holder farmers in Cross River state. Detail objectives include to;

- i. Examine the impact of anchor borrowers' scheme on agricultural production by small holder farmers in Cross River state.
- ii. To identify the inhibiting the strategies adopted through anchor borrowers' scheme in improving the potential of agriculture in Cross River State

Conceptual Clarification Agricultural Reforms

This means the necessity for a transition to sustainable food production, responding to global change and safeguarding food and nutritional security (Innocent & Victoria, 2021). **Agricultural reforms** had extensive ramifications for the whole rural economy. As farmers were now allowed to retain their excess output.

Small Holders

Attah (2022) defines small-scale farmers as pastoralists, forest keepers, fishers who manage areas varying from less than one hectare to 10 hectares. Smallholders are characterized by family-focused motives such as favouring the stability of the farm household system, using mainly family labour for production and using part of the produce for family consumption.

Empirical Review of Related Studies

Agba, Adewara, Nwanji, Yusuf and Ojipkong (2018) conducted a study of credit access by small scale farmers and its impact on poverty reduction in Kwara state. The study made use of survey research design and adapted the Cobb-Douglas production function which measured the productivity of small-scale farmers using ordinary least square method. The study also measured profitability, Net farm income and poverty status of borrowers and non-borrowers. It was found that though credit users had higher productivity, profitability and Net farm income compared to non-credit users, the difference was insignificant. Also, it was found that the poverty level of the famers who had access to credit was lower than that of farmers who did not have access to credit. Hence, the study concludes that credit can guarantee poverty reduction and also assist to include small scale farmers in the growth process if it is made available in sufficient quantities. The study therefore recommends an increase in credit available to small scale farmers through collaborative efforts between formal financial institutions and government since credit can positively impact on poverty reduction.

Nzeh, Famobuwa, and Iroechenwu (2017) assessed the implications of land reforms system on agricultural production in Nigeria. The study set three major objectives which include to: provide an overview of land reforms, examine the problems of land reforms and finally, consider the implication of land reforms on agricultural production in Nigeria. The study revealed that Land reform is usually linked with agricultural and rural development. This is so because the bulk of the population especially those involved in primary production depend on the availability of land in whatever form it may be required. Land must be available to persons and/or groups of people who are ready to put it to productive use. It is the farmers' most important asset and it plays an essential role in sustaining agricultural production. However, ownership of land often interferes with its use as an agricultural asset. The employment of land use reform is therefore needed to ensure equitable allocation, availability and

distribution of land to ready users both in rural and urban areas of the country. The Nigeria Land Use Act need be revisited to make room for easy and efficient land access to individuals, corporate institution and their likes that would be ready to use land for productive purposes.

Innocent and Victoria (2021) assessed sustainable agriculture policies for Small Scale Farmers in Niger State, Nigeria. The specific objectives of the study include; examining the socio-economic characteristics of the small-scale farmers in the study area; identify the system of farming they practiced; examine their level of adoption of improved technology; and, identify the constraints to achieving sustainable agriculture. Primary Data were collected from 120 respondents using a simple random sampling procedure. Six Local Government Areas of Niger State were studied during the 2010 cropping season. Data was generated using well-structured questionnaire; frequency distribution, percentages, and ordinary least square (OLS), multiple regression was used to analyze the data. The results show that majority of the small scale farmers were within the economically active age and that crop rotation as an agriculture system was widely practiced in the study area. Results from the regression analysis confirm that variables, such as family size and farm size were statistically significant at 1% level and 5% level respectively. However, inadequate credit facility was identified as a major problem. This study however failed to consider specific reforms aimed at improving small holder farmers in the south-south and Cross River in particular, hence this study.

Sabo, Isah,Chamo, andRabiu(2017)reviewed the role of smallholder farmers in ensuring food security in Nigeria. The study adopts secondary method of data. The finding shows that, smallholder farmers are those farmers owning small-based plots of land on which they grow subsistence crops and one or two cash crops relying almost exclusively on family labor. More than 80 percent of farmers in Nigeria are small holder farmers. Agriculture is a major contributor to Nigeria's Gross Domestic Product (GDP) and small-scale farmers play a dominant role in this contribution. They further revealed that, asmall-scale farmer depends on his efficiency in the utilization of basic production resources available to him. He makes a significant and important contribution to the national product, about 99 percent of total crops output. The small-scale farmer is the main producer of 98 percent of the food consumed in Nigeria with the exception of wheat. Over the years, deliberate efforts have been made to improve agricultural production by Nigerian governments and some foreign bodies but these efforts have not yielded expected results.

Theoretical Framework

This study therefore considers Marxist theory of class struggle suitable in explaining the nature and character of farmers in Cross River State and how it inhibits development of the State's agricultural sector, most particularly the small-holder farmers who dominated agricultural production. Marxist theory provides better

explanation on the nature and character of the state that shapes the pattern of economic and political interaction among the various classes that participate in economic production within the society and favors one class against the other (Akpuru-Aja, 1998).

Marxist theory of class struggle is relevant to this study in explaining both the internal and external contradictions, as well as influence that led to the introduction of the present type of National agricultural reforms and how the dominant interest inhibits agricultural production in cross river state as a result of the large number of small-holder farmers that make up the activity of the sector. Marxist perspective to the explanation of social, economic and political phenomenon based on historical materialism and dialectics is contained in the works of Karl Marx and Fredrich Engels (Marx & Engels, 1848).

Historical materialism simply means the historical changes that took place within the society leading to its transformation from one mode of production to another, in the sequence of communal, slave, feudal, capitalist and the utopia of socialist modes of production. In the case of Nigeria, these changes that transform the economic fabric of the country to its present state was precipitated by slavery, imperialism and colonialism that replaced the peasant economy with the capitalist system whose aftermath still guides the direction of the nation's economy.

Dialectics is the internal contradictions, class relations and consciousness inherent in each of these modes of production, specifically the slave, feudal and capitalist modes of production. For instance, while absence of class struggle characterized the communal due to its egalitarian nature engendered by the underdeveloped state of forces and instruments of production, the relations of production in the slave mode was known for class antagonism between the slaves and the slave-owners; feudal mode which was based on serfdom (farm landholding), between the serfs and the feudal-lords; the capitalist mode, which is based on the idea of private ownership, between the have-nots and the haves, owners of labor and owners of capital, poor and rich, proletariat and bourgeoisie, oppressed and oppressors; exploited and exploiters, etcetera; however, these contradictions in the capitalist system will be overcome in the socialist movement that will replace man exploitation by man (Akpuru-Aja, 1998).

This has contained in the historical process of Nigeria translates into the contradiction between peasant economy and colonial economy; local production of food crops and imperial demand for raw materials (cash crops); local farmers and European agricultural bourgeoisie; and at present between the small- farmers and the new local agricultural bourgeoisie and their cohorts in the bureaucratic and political realm. Nigeria's social structure based on this conception places the small-holder farmers who are predominantly rural dwellers at the lowest stratum.

However, Marx's conception of capitalist system appears as if all decisions and policies undertaken in the state like the agricultural reforms introduced in state must be class inspired for appropriation of capital with no positive outcome on other classes. A position that even some of the proponents of the theory opposed by admitting that the state enjoys relatively autonomy and becomes 'independent' from and superior to all social classes as the dominant force in the society rather than instrument of the dominant class. The situation in Cross River state is however not different as small holder farmers also found themselves in similar situation

Research Method

The research is based on field survey. For this reason, raw data was generated from the field in an objective manner using structured questionnaires and face to face interaction with the targeted population. This therefore constitute primary source of data which is processed using reliable techniques. However, the use of secondary source remains inevitable for the purpose of providing broader perspective on the subject of the research. Similarly, relevant data from these two sources is combined side-by-side to measure the extent of their reliability. It is for this reason therefore, this seminar attempts to analysis the role of small holder farmers' production in agricultural development using three LGAs in Cross River State 2007 and 2021 as study.

Population, Sample Size and Sampling Technique

Table 1. Sample Population of the three selected LGAs and Distribution of Questionnaires:

Category of targeted population	Population
Ifondo Ikot Akai Akpabuyo LGA	35,165
Nyanya-Idigwe Obubra LGA	28,180
Okpoma Okuku Yala LGA	27,120
Total	90,465

Source: Cross River State Bureau of Statistics, 2022.

The sampling population comprise of all adults whose primary occupation is agriculture, found within the three selected LGAs, each representing one of the three Senatorial zones of the states. They are, Akpabuyo Ifondo Ikot Akai, representing Cross River South; Obubra Nyanya- Idigwe, representing Cross River Central; and Yala Okpoma Okuku, representing Cross River North. The sample population from these three Local Government areas is selected as representation of the entire population of Cross River State which has about 70% as farmers (NBS/CBN) (2023). The population and sample size to be determined by simple percentage of the entire population based on the current total population estimate of 2006 which increases by 3% annual (Opara (2010)). The formulae for this, using simple percentage is derived as:

$\times 70\% =$

Where:

2006npc = Total population of Akpabuyo, Obubra and Yala Local Government areas of Cross River State in 2006

3% = National annual population growth rate (Napgr)

9yrs = Difference between 2007 and 2021

100% = The percentile of the total population at present

70% = The number of farmers based on NBS report.

The same procedure will be used to obtain the cumulative of the three Local government Areas in Cross River State represented by $TpfIKA + TpfNI + TpfOO = Cpf$ before determining the actual sample size.

Where:

$TpfIKA =$ Total population of farmers in Ifondo Ikot Akai

$TpfNI =$ Total population of farmers in Nyanya-I digwe

$TpfOO =$ Total population of farmers in Okpoma Okuku

$Cpf =$ Cumulative population of farmers of the three selected LGAs

Therefore:

$TpfIKA = \underline{35,165.}$

$TpfNI = \underline{28,180.}$

$TpfOO = \underline{27,120.}$

Thus cumulative of $TpfIKA$, $TpfNI$, and $TpfOO$:

$TpfIKA + TpfNI + TpfOO = Cpf$

$35,165 + 28,190 + 27,120 = \underline{90,465}$

According to Attah (2012), 95% of Nigerian farmers are small-holder farmers, while the remaining 5% are either medium or large scale producers. Going by this, it means the confidence and error levels for this seminar which is purposive (judgmental) is set at 95% and 5%, respectively. By implication, it is most likely that 5% responses from field may be generated from medium and largescale farmers who are not target of the seminar. Based on Check Market website ([www. Checkmarket.com](http://www.Checkmarket.com)), and Krejcie and Morgan (1970) formula:

$n =$

Where:

$n =$ sample size

$X^2 =$ Chi-square for the specified confidence level at 1 degree of freedom

$N =$ Population Size

$P =$ population proportion

$ME =$ desired Margin of Error (expressed as a proportion).

The questionnaires were divided and administered as follows: Ifondo Ikot Akai village (Akpabuyo) has a 130 questionnaire constituting 36.5%; Nyanya-Idigwe (Obubra) 100 (30.0%), and Okpoma Okoku village (Yala) 120 which constitute 33.3% respectively.

However, a total of three hundred and fifty questionnaire were distributed.

For precision, questionnaires using snowball random sampling method were administered to respondents in towns and villages surrounding the clan heads of each of these selected wards in each of three LGAs. Snow ball random sampling was adopted in order to ease the difficulty in identifying farmers within the larger population. Also, the seminar focused on the nearest localities to the clan heads of these wards in the Local Government Areas to reduce the burden of going around the entire areas. Each of these villages visited, were clearly marked and identified as well as restricted to not more than fifteen (20) questionnaires. This is for the avoidance of repetition and concentration of the instrument within a particular region to guarantee fair distribution.

Data Presentation and Data Analysis

The study analyzes and interprets primary data generated from the field through administration of questionnaires. In doing so, the data are presented in tabular form and illustrated using bar-chart, pie-chart and frequency polygon. Also, content analysis of secondary information collated from the Cross River State Ministry of Agriculture and Rural Development, Agricultural Services and Training Centers (CRASTC) headquarters as well as the three centers in the selected wards of the three LGAs namely Akpabuyo, Obubra and Yala Local Government areas of Cross River State.

Data Presentation

A total of 350 copies of questionnaire were administered across the three selected Local Government Areas, each representing wards. The questionnaires were divided and administered as follows: Ifondo Ikot Akai village (Akpabuyo LGA) 130; Obubra (Nyanya - Idigwe) 100, and Yala (Okpoma Okuku) 120. However, for Ifondo Ikot Akai village, 120 questionnaires were filled and returned; in Obubra (Nyanya - Idigwe ward) 75 questionnaire were retrieved while Okpoma Okuku village, a total of 100 questionnaires were also retrieved. Going by these figures, only 295 were returned out of 350, constituting of the entire questionnaires administered. Since this study used both primary and secondary. It is important to explain the indicators the secondary source is mostly concerned with, which are: farmers' access to improved seedlings; training on new farming methods and skills; technology, like tractor and plough, combine harvester, storage facility, sprayer etc; irrigation sources and equipment; credit facility and market for agricultural goods.

Accessibility of CRSATC Services and Output

Table 1: Whether Respondents are Aware of any Government Initiative or Program Introduce in Cross River State from 2007 to 2021 Towards Improving Agricultural Production

		Frequency	Percent	Valid Percent
Valid	Yes	189	55.4	56.6
	No	145	42.5	43.4
	Total	334	97.9	100
No	Response	7	2.1	
Total		341	100	

Source: Field Survey May, 2023

Figure 1: Bar-chart showing whether Respondents are Aware of any Government Initiative or Program Introduce in Cross River State from 2007 to 2021 towards Improving Agricultural Production

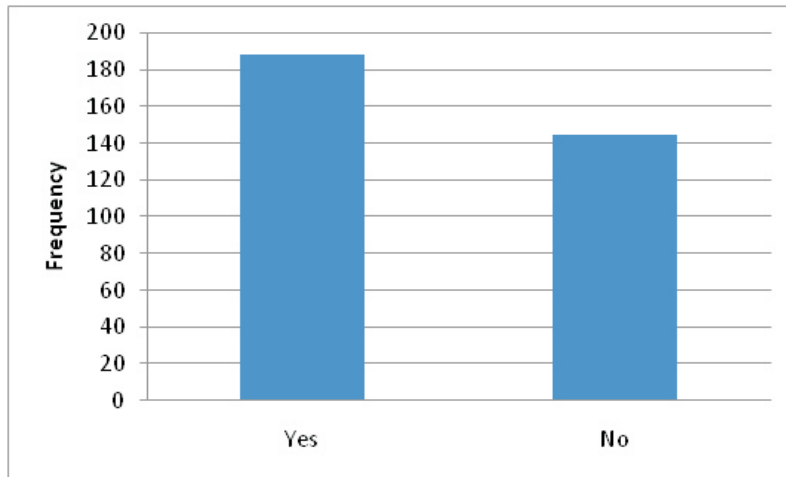


Table the above bar-chart illustrate that a reasonable number of the respondents consisting of about 55.4% were aware of various government initiative on agricultural production introduced from 2007 to date in Cross River State. Only about 42.5% are not aware. Thus, 2.1% did not state whether they are aware or not. Table 3: If yes, state.....

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	CRSATC	179	52.5	97.8	97.8
	Others	4	1.2	2.2	100
	Total	183	53.7	100	
Missing	System	158	46.3		
Total		341	100		

Source: Field Survey May, 2023

Table 2. Shows the number of respondents that are aware of various government programs towards promoting agricultural production in Cross River State. From these respondents, about 97.8% says they are aware of Agricultural Services and Training Centers, while only 2.2% said they are

not aware. Since a good number of the respondents who are aware of various government agricultural programs know of Agricultural Services and Training Centers, they can provide useful information on the activities of the agency. However, the study can therefore neglect the views of the remaining 46% who are unaware. Better explanation of respondents that are aware of the various initiatives is provided by the pie-chart below.

Figure 2: Level of Respondents' Awareness of ASTC Program in Cross River State

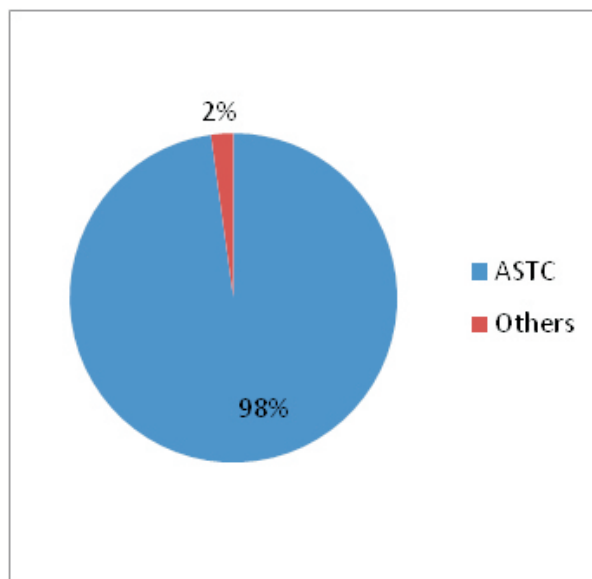


Table 3: Whether or not Respondents have been Able to Access any of the CRSTC Initiative or Program

		Frequency	Percent	Valid Percent
Valid	Yes	130	38.1	60.7
	No	84	24.6	39.3
	Total	214	62.8	100
Missing	System	127	37.2	
Total		341	100	

Source: Field Survey May, 2023

Figure 3: Pie-chart showing whether or not Respondents have been Able to Access any of the ASTC Initiative or Program

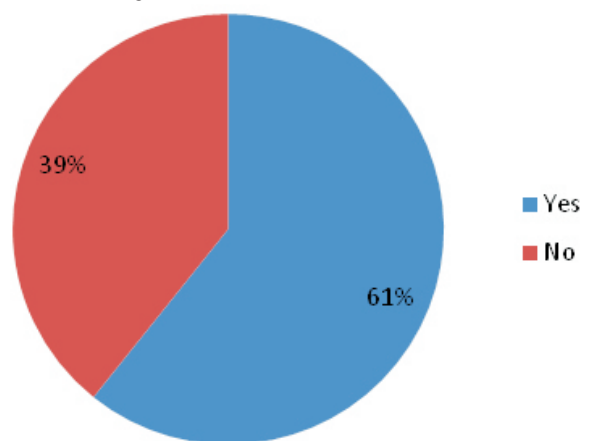
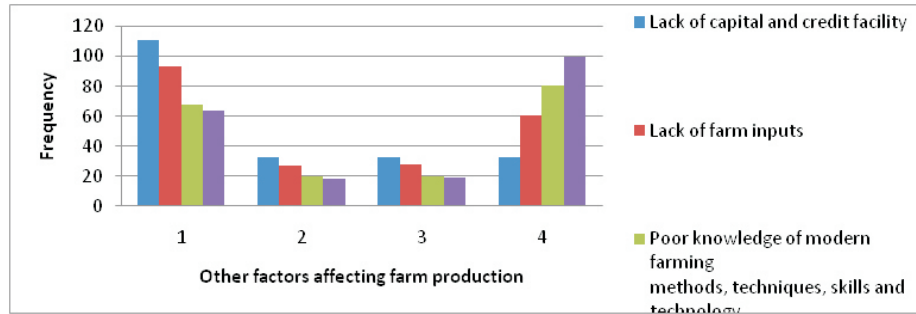


Table 5. The pie-chart above illustrate the number of respondents who through various ways were able to access the Agricultural Services and Training Centers initiatives. Although the figures of those who claimed they have or never accessed the initiatives have slightly changed from those who initially posited to be aware of various government agricultural programs on preceded table 3, this means the increased frequency of about 25 can be ignored. Giving to this therefore, 60.7% of the respondents who claimed to have accessed the Agricultural Services and Training Centers initiatives and the 39.3% who asserted not to have accessed presents good views of the small-holder farmers in Cross River State.

Figure 4: Bar-chart Showing Factors besides Natural Ones that Affected Increase of Production Output of Respondents from 2007 to 2021



Accessibility of CRSATC Services and Output

Table 4.2.12: Whether Respondents are Aware of any Government Initiative or Program Introduce in Cross River State from 2007 to 2021 Towards Improving Agricultural Production

		Frequency	Percent	Valid Percent
Valid	Yes	189	55.4	56.6
	No	145	42.5	43.4
	Total	334	97.9	100
No	Response	7	2.1	
Total		341	100	

Source: Field Survey May, 2023

Discussion of Findings

This study examines various reforms undertaken in Nigeria and their effect on agricultural production in general, which is further narrowed to how Agricultural Services and Training Centers established in Cross River State since 2007 has impacted on small-holder farmers in the state up to 2021. It is observed that small-holder farmers which dominated agricultural production in state have not since been transformed despite various reforms and agricultural development programs. Consequently, the constraints associated with peasant production still linger as small-holder farmers are faced with numerous problems such as poor access to inputs, new technology, knowledge of modern farming techniques and skills, lack of good markets, which addressing formed the major objectives behind establishment of ASTC in Cross River State. This is because, years of reforms rather than addressing these challenges have worsen them hence subsidies that hitherto ease them are no longer in place. In addition to this, the reforms put the small-holder farmers under tight

economic situation by entrusting more capital in the hands of the advantage few as demonstrated in the Marxist theoretical framework adopted by the study. Thus, the small-holder farmers are poor with no capital at their disposal to access the required inputs and technology that will guarantee increase in their agricultural production.

As it is, agricultural activity in the state has not shown any sign of improvement as it is still for subsistence. This is confirmed by the results of this study which shows that 51.6% of the respondents only produce food crops for consumption similar to the work of Attah (2012). This goes to say that the sector has not developed since 90% of the respondents only cultivate small plots of lands below five hectares which the output would have improved with the application of modern agricultural technology. Only natural factors in addition to increase in size of cultivated plots due to expansion of fallow land and shifting cultivation rather than increase in revolving capital engender changes that increase production of the small-scale farmers.

It is within the research findings also that even as Agricultural Services and Training Centers to an extent impacted on the production of small-holder farmers since establishment, the initiative would have done better if only the peasants have more capital at their disposal to access services and technology provided, although most of them are not open to new changes within the sector that will improve their production as 49.6% of respondents affirmed that their inability to access various ASTC services is due to their deliberate and nonchalant. This result is in agreement with study conducted by Amadiet'al (2013).

Conclusion

The following inferences derive from the outcome of both field study and interactions with relevant stakeholders in Cross River State are hereby made: Access to initiatives of Agricultural Services and Training Centers led to increase in production of small-holder farmers who availed themselves and are satisfied with the outcome, as indicated by results of accessibility table pie charts. Large number of small-holder farmers, who did not access these national agricultural reform initiatives, did so voluntary as shown in the table by the results of Interview with stakeholders a view buttressed by the out-come of the face-to-face interview which indicates that most farmers hardly embrace new farming technology, methods, skills and knowledge. This disposition cannot be blamed on the initiative. These results confirm the second positive hypothesis and reject the null.

Recommendation

The study made the following recommendations:

1. Government/small scale farmer should enter into partnership with small-scale farmers and relevant financial institutions, by playing an intermediary role for the acquisition of capital or loan, and repayment of same within next farming seasons of one year duration. This is by supervising all the

production processes of the farmers and directly participating in the final stage, which is the harvest and taking over sales of the farm produce to service part of the loan collected at the end of the farming season before remitting the proceed to the small-holder producers.

2. Besides improving their services in the areas of technology and marketing, government should also focus more on educating and training small-scale farmers on processing their farm produce based on cooperative units for easy procurement of machine, so as to add value to their farm items.

Limitation of the Study

The researcher faced negative and unenthusiastic attitude from respondents but was able to pacify respondents to fill questionnaire copies. Another limitation which presented itself in the study was that of the population of the study, which was a mere fraction in comparison to the multiple local governments in Cross State. Considering the large number of small holder farmers in Cross River State, the study was not able to include the entire population of farmers in the State.

Suggestion for Further Study

A study should be conducted on Anchor Borrowers scheme and food security in Cross River State

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