

AGRICULTURAL REVOLUTION THROUGH ANCHOR BORROWERS' PROGRAMME (ABP) IN NIGERIA: PROBLEMS AND PROSPECTS

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Abstract

Since the attainment of independence in 1960, different regimes at different times in Nigeria had made attempts to formulate and implement different agricultural policies meant to improving the level of food production in the country. The reason is not farfetched. The discovery of crude oil and gas in Nigeria had in no small way kept agricultural production behind its major agenda. For quite some time now, the country has remained a dependent nation in terms of food production due to large importation of farm produce and this has affected its balance of payment. It is based on the above that the Federal Government of Nigeria in her efforts to revolutionize agricultural sector initiated the Anchor Borrowers' Programme (ABP) through the Central Bank of Nigeria. Relying on secondary sources of data collection and analysis, this paper is set to assess the achievement, problems and prospects of the of the scheme so as to ascertain whether it has helped in the revolution of agricultural sector of the country or not. The paper reveals that one of the major obstacles to the success of the scheme is the absence of absolute supervision on the Small Holder Farmers' (SHFs) activities. The paper recommends that there is the need to assign professional supervisors that should first supervise the intended lands to be cultivated by the farmers so as to give the farmers professional advices on the type of crops to plant in order to avoid seeds failing problem. It recommends further that

the Anchor Borrowers' Programme (ABP) should boost and encourage irrigational farming to ensure efficient and constant food production in Nigeria throughout the year.

Key Words: Federal, Government, Anchor Borrower Programme

Introduction

Successive governments in Nigeria had adopted various strategies to salvage the country from various problems facing her socio-economically. Pertinent among such strategies deployed in the past and present include the Farm Settlement Scheme (FSS) of 1967, National Accelerated Food Production Programme (NAFPP) 1972, Nigeria Agricultural and Cooperative Bank (NACB) (now Bank of Agriculture (BA)) 1973-Date, Agricultural Development Programme (ADP) 1975-Date, Operations Feed the Nation (OFN) 1976-1979, Green Revolution Programme (GRP) 1979-83, Directorate of Food, Roads and Rural Infrastructure (DFRRI) 1985-1993, National Agricultural Land Development Authority (NALDA) 1985-1993, River Basin Development Authorities (RBA) 1977-Date, Nigerian Agricultural Insurance Corporation (NAIC) 1987-Date, National Fadama Development Projects (NFDP) 1990 - Date, Presidential Initiatives on Select Crops (1999 - 2007) and the National Special Programme for Food Security (now National Programme for Food Security) (NPFS) 2002-2018. Others include Agricultural Transformation Agenda (2011), Rural Finance Institutions Building Programme (2012-2017), the Nigeria Incentive-Based Risk Sharing Agricultural Lending (2011-Date), Value Chain Development Programme (2015-2019), Agricultural Transformation Support Programme - Phase 1 (2014-2019) and the Ongoing Central Bank of Nigeria's Anchor Borrowers' Programme (2015 - Date). The goal of these programmes is to enhance agricultural development and to attain self-sufficiency in food production in Nigeria.

However, the Nigerian economy has received more attention from the federal government in terms of policies formulation and execution as a result of the poor economic performance of the country since 2015. Major problems emanating from the negative economic performance of Nigeria include poverty and high rate of

unemployment among others. In an effort to meet the demand for food supply for the growing population of the country, the government also introduced various policies aimed at achieving self-sufficiency in basic food supply and attainment of food security for the entire population, as well as, encouraging production of improved inputs for the local industries, through increased investment in agricultural business and increasing budget allocation for the agricultural sector (Saheed, Alexander, Isa and Adeneye, 2018:242). This has forced the Nigerian government to place embargo on importation of some agricultural products including, foreign rice, dairy product, and tomatoes, among other commodities through land frontier in order to control or limit the inflow of such commodities (CBN, 2016).

In trying to curb the situation, the federal government had a rethink and brought together experts from different backgrounds to come out with possible solution on how to revive the economy from total collapse. In line with this, the Buhari's administration liaised with the Central Bank Governor and Kebbi state Governor in 2015 and came up with the Anchor Borrower's Programme. Many Nigerians did not give this Programme any serious attention due to the fact that several agricultural programmes before this had performed abysmally and failed woefully in the country. This accounts for why Adesina (2013) opined that the Nigerian government realized that less patronage of locally growing crops may have adverse effect on Nigerian economy in many ways including loss of revenue, high rate of unemployment, inflations, decline in foreign reserve, increase inventory, proliferation of sub-standard crops in the market, price discrimination, problem associated with rural-urban migration, and low productivity among others.

In spite of Nigeria's human and natural resources, the country is currently classified among the poorest nations in the world. As a result of the above, the current administration of President Muhammadu Buhari decided to embark on extensive agricultural policies capable of revolutionizing the economy. The administration's choice of agricultural production as one of its focal

agenda cannot be unconnected with the fact that agriculture is one of the easiest and simpler starting points of giving Nigerians a fruitful life. It is also a cheaper and accessible part to begin economic growth and development of the Nigeria state. Again, Nigerians who are interested in farming can have access to arable lands without difficulties.

The federal government side by side with the Central Bank of Nigeria (CBN) gives it a thought by initiating the Programme and to support small farmers to augment their productive capacity to aid the availability of food in the country and to as well make income for themselves. In the previous system of agricultural production, the farmer only engages in subsistence farming alone. Most of the farmers in the rural areas engage in subsistence agriculture and lack sufficient funds to operate, expand their business, or even practice mechanized farming, with modern equipment like plough, tractors and other Labour saving devices (Saheed, Alexander, Isa and Adeneye, 2018:241). Therefore, they could not produce enough food to feed the ever growing population of the country. According to Saheed, (2014), there is insufficient and limited sources from which funds can be obtained by farmers in the rural areas to improve their productivity. The Anchor Borrower's Programme (ABP) is a paradigm shift from subsistence farming to commercialize farming in Nigeria. The government is ever ready to disburse N220billions budgeted for the scheme to small holder farmers to achieve it agricultural agenda. The center piece of this paper revolves around the vortex of the Anchor Borrower's Programme (ABP) of the Federal Government of Nigeria to ascertain the level of progress made so far and the challenges confronting it.

Conceptualizing Anchor Borrowers' Programme

Anchor borrowers' programme is a Federal Government of Nigeria's initiative in collaboration with the Central Bank of the Nigeria (CBN). It is a policy that intends to set free the Nigerian society from its economic crisis. The modus-operandi of the programme is centered on a variety of objectives which include self-sufficient of

food production, reduction of importation of foods, transformation of the local farmers from subsistence farming to commercialized farming through the application of modern technology, increasing the income level of the local farmers, creation of employment and jobs for Nigerians. To Saheed, Alexander, Isa and Adeneye (2018:243), Anchor borrower's programme is one of the intervention programmes of the CBN is designed to alleviate farmers' challenges, through provision of necessary agricultural input such as farm equipment, fertilizer, water pumping machine, seedling, cash as well as extension services among others. They assert further that the scheme involves a finance model whereby the anchor firms, CBN, NIRSAL and State Governments organize the out-growers and ensure that they comply with contractual terms thereby reducing the incidence of side-selling.

The Anchor Borrower's Programme was initiated in 2015. From the guideline of the Anchor Borrower's Programme 2016, it stipulates that the Central Bank of Nigeria (CBN) in line with its developmental function established the Anchor Borrowers Programme (ABP). Therefore, the programme was launched by President Muhammadu Buhari on November 17, 2015. The Programme is established to create a nexus between Anchor companies involved in the processing and small holder farmers (SHFs) of required key agricultural commodities by the Central Bank of Nigeria. The Programme was a drive to provide farm inputs to small farmers in kind and in cash to boost their productive capacity of those crops selected by the federal government. The anchor Borrower's Programme was also a drive to set Nigeria free from its balance of payment problems.

The Federal Government is to support the small farmer's holder with needed amount of money to boost their productive capacity. This cash are not freely given, the farmers are expected to remit at least 9% of the loan at the duration period of the production and harvest of the crop. At harvest period, the small Holder farmer supplies his/her produce to the agro processor (Anchor) who pays

the cash equivalent to the farmers account (Anchor Borrower's Programme Guide, 2016).

Objectives of the Anchor Borrower's Programme (ABP)

The general objective of the Programme centers on creating an economic linkage between small holder farmers and reputable large-scale processors with a view to accelerating agricultural output and significantly improving capacity utilization of processors. The Anchor Borrower Programme also has the following specific objectives.

- To increase banks' financing the agricultural sector
- To reduce agricultural commodity importation and conserve external reserves.
- To augment capacity utilization of agricultural firms
- To create a new generation of farmers/entrepreneurs and employment
- To deepen the cashless policy and financial inclusion
- To reduce the level and number of poverty among small holder farmers
- To assist rural small holder farmers to grow from subsistence to commercialize productive capacity (CBN, 2015).

The targeted beneficiaries of the Programme; it is believed that the Programme is meant to meet the needs of the following beneficiaries; small holder farmers engage in the production of cereal (rice, maize, wheat), cotton roots and tubers (cassava, potatoes, yam, ginger), sugarcane, tree crops (oil palm, cocoa, rubber), legumes (soya beans, sesame seed, cowpea), tomatoes, livestock (fish, poultry, ruminants etc.).

Also, the farmers were grouped into 5 and 20 for effective and simplified administration before funds can be disbursed. Some of the participating financial institutions (PFIs) that the funds can be disbursed to include; Deposit Money Banks (DMBs), Development Finance Institutions (DFIs) and Micro Finance Banks (MFBs). On the other hand, the Anchor includes Private large-scale integrated processors and the state governments upon meeting the prescribed and required conditions (Saheed, Alexander, Isa and Adeneye, 2018).

The source of the Funds; the funds are provided from the N220 billion Micro, Small and Medium Enterprises Development Fund (MSMEDF). After the farmers have acquired these funds, the interest rate charged under the Anchor Borrower's Programme is guided by the N220 Billion Micro, Small and Medium Enterprises Development Fund (MSMEDF) which is at 9%.

The loan collected by the small holder farmers is repaid with harvested produce that is mandatorily delivered to the anchor at designated collection center in line with the agreement signed. The terms of administrative nature and roles of the administrators and officials of the Programme are stated in the chapter three of the guideline of the Anchor Borrower's Programme (ABP). The administrative activities are controlled by the private sector-led and state windows.

Assessment of the Anchor Borrower's Programme (ABP)

The Anchor Borrower's Programme was implemented in 36 states of the federation including the Federal Capital Territory (FCT) through thirteen (13) states government anchors and 127 private sector-led anchors. The programme was initiated by the CBN in its economic diversification drive to achieve a strong and viable agricultural base with more integrated value chains, enhanced food security, fewer imports and higher productivity (Coker, Akogun, Adebayo and Mohammed, 2018:45). The Programme was design to help checkmate a lot of economic ills focusing on agriculture. The programme was directed at supporting the FGN's key strategic plans of economic diversification; self-sufficiency in food production; stoppage of estimated N3.96 trillion annual import bill on wheat, rice, sugar and fish; stoppage of unbridled expenditure of foreign exchange and the 40 billion naira rice and wheat farming under the CBN's ABP (CBN, 2016) cited in Coker, Akogun, Adebayo and Mohammed, (2018:45). The goal is to boost and augment Nigeria's capacity of food production and the country's ability to feed herself. Komolafe and Adegbesan, (2018) opined that the ABP was introduced to curb the nation's food import bill, by boosting

domestic production of food crops especially rice and wheat which formed part of four items that consumed a N1 trillion naira in foreign exchange. This is prior to the reduction of food importation in the country. From the report of Central Bank of Nigeria (CBN, 2015) it shows that as at December 2017 about N55 billion had been so far invested in rice industry through anchor borrower Programme. This is to provide succor to Nigerian rice farmers in order to meet up some challenges associated with high cost of agricultural input, low output, low income, poor seedling, inadequate fertilizer, low patronage, problem of irrigation, water pumping machine among others (Saheed, Alexander, Isa and Adeneye, 2018:242). In the opinion of Emefiele (2015), the programme was conceived to complement the Growth Enhancement Support (GES) Scheme, implemented under the Agricultural Transformation Agenda and advance the status of many subsistence GES small-holder farmers to commercial or large contract growers, with attendant increase in agricultural productivity and farm income. The programme is structured into three parts, and this includes out-grower support, training and risk mitigation.

Implementation stage of the ABP

During the implementation period of the programme as at January 2018, it was agreed that a total of 70,000 farmers were participating in Kebbi State, with arrangements made for off takers to buy off the output of out-growers (Coker, Akogun, Adebayo and Mohammed, 2018:47). The National Youth Service Corps (NYSC) members were also integrated to assist in the documentation and registration of the farmers. In addition to that, some unemployed graduates were also deployed to assist in the training of the farmers. While in terms of disbursement of funds, about 105 extension workers were involved to disburse the funds to the farmers. In Kogi, Sokoto, Kaduna, and Adamawa states, 191, 265 farmers participated and were registered in total. It is however worthy of note that a lot still needs to be done as the programme is yet to go round the 36 states of the federation.

Achievement and Performance of the Anchor Borrower's Programme (ABP) So far

The Director of corporate communication of the CBN, Mr. Isaac Okoroafor in (*Vanguard Newspaper November 7, 2018*) stressed that "the volume of rice importation into Nigeria (in metric tons) has declined drastically in 2018, judging by figures obtained from India and official sources. Another report also indicates that the anchor borrower's Programme of the central Bank of Nigeria has added two million metric tons to rice supply in the country while also creating 500,000 jobs (*Vanguard 7 November, 2018*). Available information from the Central Bank of Nigeria (CBN, 2016) indicates that under the ABP the Federal Government of Nigeria has spent N23billion so far in promoting local production of rice, soya beans, sugar and other important agricultural produce (Grace and Lawrence, 2017:7). They state further that;

About 78,000 rural farmers in Kebbi State benefitted from the Programme, which used integrated rice millers as buyers to ensure that there was a ready market for the produce. Yields as high as 7.5 to 8.0 tons per hectare were obtained by farmers compared with less than 2.0 tons per hectare previously obtained... and smallholder farmers were made Naira millionaires in Kebbi State in 2016.

The report of the Anchor Borrower's Programme which was established in 2015 shows that it has accumulated over 2 million metric tons to rice supply across the country in terms of rice production. Looking at the successes achieved in Kebbi state in 2016 and during the first quarter of 2017 the Anchor Borrower Programme (ABP) had been extended to both rice and wheat farmers in 14 states out of the 36 States in Nigeria, these states include; Kebbi, Sokoto, Niger, Kaduna, Katsina, Jigawa, Kano, Zamfara, Adamawa, Plateau, Lagos, Ogun, Cross River and Ebonyi, to augment the status of smallholder farmers and metamorphose them into commercial and large growers in Nigeria. It is recorded that at least one million metric tons of rice is expected to be produced in each state annually and over 2 million jobs is expected to be created by rice farming alone. Recently in the middle of the

year 2018, economic report of the Apex Bank indicates that the country has made tremendous progress in its mission to achieve self-sufficiency in rice production. The success of the ABP for rice was apparent when the Lagos State Government partnering with the Kebbi State Government packaged the brand name Lake rice and sold it at N12, 000 per 50 Kilogram bag in December 2016 during the end of year festivities as against the N20, 000 per 50 Kilogram bag at which the imported rice was sold then and the success of the ABP on rice production prompted the CBN to expand the coverage to include other crops and livestock listed earlier in section two (Grace and Lawrence, 2017:8). It is believe that since the inception of the ABP in Nigeria as captured in the CBN half of the year 2018 report, the Apex Bank has so far disbursed N91.90 billion to 412,037 smallholder famers.

In the conclusion of the research conducted on the impact of Anchor Borrower Programme on agricultural commodity price and employment generation by Saheed, Alexander, Isa and Adeneye, (2018:252) they submitted that;

Based on the objectives of the study to examine the impact of anchor borrower programmes on the agricultural commodity price and employment generation in Argungu local government area of Kebbi state, and the analysis carried out on the primary data collected from the sample of 360 Respondents, the results obtained show that Anchor Borrower Programmes (ABP) has a positive and statistically significant impact on agricultural commodity prices. With one percent increase ABP, there is likely to be an increase of about 0.73% in agricultural commodity price (ACP). The results further reveals that ABP shows a positive and statistically significant impact on employment generation in the agricultural sector. The result shows that one percent increase in ABP support for rice farmers in the study area tends to increase employment generation (EMPG) opportunities by about 0.23%.

It is fundamental to note that from the above points, the objective and goal of the Anchor Borrower Programme is on a gradual progress in Nigeria.

Problems associated with Anchor Borrower's Programme

There is no doubt that there are a number of problems bedeviling the ABP and such challenges have been identified by scholars such as Coker, Akogun, Adebayo and Mohammed (2018) who were of the opinion that few sections of the Programme implementation are still unclear.

There is no adequate or comprehensive Programme implementation manual as the Anchor Borrower's Programme guide only describes what the Programme entails but fails to objectively state the mission (that is, how to achieve the objectives of the ABP). The manual also fails to point out other alternative or plan "B" if plan "A" fails. Therefore, the manual is simply a mere description of functions.

It has also been observed that Anchor Borrowers' Programme is faced with weak productive capacity of the farmers owing to the fact that some of the farmers have low ability of producing what is required of them. This is tied to various challenges confronting the smallholder farmers. Some of these challenges include health, age, soil fertility, access to land etc. Environmental challenges has been identified as one of the great challenges of the ABP due to the fact that it is confronted by various environmental inadequacies such as changing of weather condition which may be disastrous to the crops, little fertile land and soil that will be available to produce the required crops.

One other challenge facing ABP is that of the elite influence. There is no gainsaying that the Programme is confronted with elite manipulation and monopolization of the resources and inputs supply for the smallholder farmers. Some of the state window stakeholders direct the funds to a particular group of people in a particular area or most time, the smallholder farmers must always bribe their way in before obtaining some of the loans.

Lack of continuity and adequate implementation of government policy on Agricultural production has negative impact on the programme. It is common knowledge that Nigeria has undergone a series of implementation of Agricultural Programme which is traceable to the failing nature of previous programmes in the country. This problem often stem from administrative to implementation aspect in Nigeria.

Poor government attitude towards ban and exchange rate are no doubt, challenges to the programme. Due to the kick-off of the ABP in 2015, the government has been slow towards dealing with regulations regarding illegal importation of carting goods into the country. Till date, Nigeria still house rice, flour and mill from other countries illegally. There is also the failure of breaded seeds as some smallholder farmers face a lot of seeds problem. Some have to plant some of those seeds twice in their various farmlands. The late accessibility of funds in the words of the National Treasurer of the Rice Farmers Association of Nigeria (RIFAN), in person of Sadiq Daware (World Stage, 2018), many farmers complained of not being able to access loan while others were not given the right amount proposed under the programme. The smallholder farmer finds it difficult to acquire loan when needed. Some farmers testified that, they got the disbursed funds when the farming season has gone far. Late arrival of the funds limits their capacity to produce and effect the production of the crops. Infidelity of the farmers is another problem confronting the ABP. This is to say that some of the farmers are not sincere to themselves and the anchor. Some of these local farmers obtained these loans but used them for other means.

Finally, there is a bigger problem of inadequate supervision on the smallholder farmer activities as the Anchor Borrower's Programme fails to provide adequate supervision on the farmers' activities. This makes some farmers lazy and not serious.

From the above problems of the Anchor Borrower's Programme (ABP), the problem cut across all the participants of the Programme ranging from government, private-window, participatory banks, stakeholders, administration to smallholder farmers. Other problems includes side selling of goods, illiteracy of the farmers to understand the processes and procedures of the ABP, lack of corporation and unity among groups of farmers and poor attitude towards farming etc.

The Prospects of Anchor Borrower's Programme

In spite of the fact that numerous challenges are facing the programme, it is not without its prospects due to the fact that a lot had been achieved from the implementation. Some of these progresses made so far include the creation of an environment to link out-growers to integrated millers. According to Coker, Akogun, Adebayo and Mohammed (2018:46), the programme is expected to link over 200,000 rice and wheat farmers with reputable millers for off-take of every grain of paddy produced. They stated further that, it will further connect over 600,000 smallholder farmers, comprising 100,000 beneficiaries each in the rice, wheat, oil palm and fish value chains and 200,000 in the cotton value chain within 5 years.

Progress has also been made in the aspect of revamping and augmenting domestic rice production to replace imported rice in the country. There is increase in operating capacity of integrated rice millers; and increase banks financing to the rice sector. Transformation of the smallholder farmers (SHF) or local farmers from subsistence farming to commercialized farming has been prominent to the achievement of the goal of food production in the country. A lot had been and are hoped to be achieved in the areas of production of commodities which the country has comparative advantages over, empowerment of at least one million farmers in each of the selected produce under the programme, the ABP is expected to create at least 2,000,000 direct and indirect jobs in the processing segment of agriculture and reduction of Nigeria's import bill on the identified commodities by at least 30% annually

over the specified period. In the processing segment of the value chains of selected commodities, (comprising rice- 300,000 farmers, oil palm -200,000 individuals, 100,000 wheat farmers, cotton-300,000 farmers and fish - 200,000 individuals) in the next five years.

From the above observations, one can ask, to what extent are these jobs sustainable? This is because, there seems to be employment during the tilling of the soil and the harvesting period. A number of farmers become jobless hoping and waiting for the next season to come. Nisha, (2008) submits that, it is only during the sowing and harvesting seasons that there appears to be near full employment, however, majority of agricultural labour become jobless once harvesting is over. Finally, there is a great improvement in the aspect of self-sufficient in food production. It is believed that at the maturity period of the programme, Nigeria should be self-dependent in terms of food production.

Going by the prospects of the ABP as discussed above, it can be said that the Anchor Borrower's Programme still has a long way to go. This is because the desired goal has not reached half of its achievement. The intended vision and mission of the programme is yet to receive manifest breakthrough in the first tenure of President Muhammadu Buhari. It is therefore, hoped that the programme will receive due attention so as to achieve its set objectives in the second term of President Muhammadu Buhari which has been tagged "Next Level".

The full implementation and the ongoing activities of the Anchor Borrower's Programme (ABP) is expected to boost food production in the Nigerian agricultural sector owing to the fact that much has been achieved in terms of rice production in the country since its inception. According to Evbuomwan and Okoye, (2017:8), The livestock, fish and other crops sectors will all be positively impacted to the advantage of all stakeholders and the nation at large. They maintain further that the farmers will become prosperous, the processors will be assured of raw materials supply

and expand capacity utilization, post-harvest losses will become a thing of the past, the banks will get their money back, employment will be created, food imports will be reversed and Nigeria will instead become a major food exporter and thus, diversify export base and earn more foreign exchange.

It has been anticipated that the ABP programme will successfully lead to the attainment of the Sustainable Development Goals (SDGs). Kanayo and Shenggen, (2016) in Evbuomwan and Okoye (2017:8) affirm that support to smallholders as currently being done under the ABP can contribute to achieving many of the Sustainable Development Goals (SDGs). In the same vein Grace and Lawrence (2017:8) stated that the consequent increased availability, affordability, acceptability, and quality of nutritious foods will improve food security and nutrition, thus, achieving the SDGs goal of Zero Hunger. That is to say, the ABP is aiming at poverty reduction in the country and to improve food security in Nigeria.

It is expected that the ABP will generate high rate of employment opportunities for Nigerians in spite of the fact that the targeted number which the programme intends to generate is minimal and too small when looking at the large population of unemployed Nigerians. The programme is yet to create the 2,000,000 employment as projected for Nigerians after 3 years of its existence. But as of 2018 it was reported that the programme has generated over 500,000 employments in Nigeria.

However, in line with the objective of the Anchor Borrower's Programme (ABP) over the last three years, Nigeria has cut-down its import expenditure. It is also interesting to note that a new generation of wealthy local farmers emerges since the time of establishment of the ABP in Nigeria. According to various reports, local Nigerian made products gain prominence in the market and the prices of the goods were increase to make the farmers benefits the fruit of their labour. This has led to the transformation of the

subsistence farming into a commercialized farming and has further stimulated many young and old into farming business in Nigeria.

Conclusion

It is a profound effort put by the Federal Government in collaboration with the Central Bank of Nigeria to alleviate many challenges confronting the Nigerian economy. The Anchor Borrower's Programme (ABP) has no doubt, encountered a number of challenges. It is worthy of note that the programme has recorded some level of successes. It is believed that as the programme continues it will enrich the life of Nigerians and achieve its goals if the Federal Government plays its role positively. This is because the anchors have failed to have a unique system whereby the farmers are supervised on monthly bases so as to ensure effectiveness. The reason for this supervision is to give the local farmers professional advises regarding crop, soil, fertilizers etc and how to use them.

Recommendations

There is no gainsaying that the required effort needed to be enforced to get the result of the programme is slow. Therefore, the Central Bank of Nigeria must tie-tens its belt to achieve the objective of the programme. Also, the Anchors should assign professional supervisors that will first supervise the intended lands to be cultivated by the farmers in order to give the farmers professional advices on types and varieties of crops to be planted so as to avoid seeds failing problem. The anchors or the participating financial institutions should be able to release the funds and farm inputs in time to avoid inefficiency. The government should ensure a complete ban policy not haphazardly to further boost the self-reliance of food production. Another effort that the government must think through is to mechanize the programme in other to give out modern technology to assist the farmer's productive capacity so as to fasten the achievement of the ABP objectives in Nigeria. Also, the programme should be able to run through the year and not only rainy season in Nigeria. It should boost and encourage irrigational farming as well to keep an

efficient production in the country. This will also reduce unemployment when the rainy season is over. The anchor should not politicize the Programme and every form of sentiment must be avoided. Further research could be done on effect of the Anchor Borrower's Programme on poverty and unemployment in Nigeria.

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