



ASSESSING THE IMPACT OF ANCHOR BORROWER PROGRAMME ON FOOD SECURITY AMONG THE SMALLHOLDER RICE FARMERS IN GARUM MALLAM LOCAL GOVERNMENT AREA OF KANO STATE, NIGERIA. (2015-2023).

By

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Abstract

The Anchor Borrower Programme (ABP) was introduced to boost food production in Nigeria. However, despite the implementation of the ABP, the rate of food shortages continues to rise, adversely affecting the lives of the majority of Nigerians. This study assessed the multifaceted dimensions of the ABP and its implications for the livelihoods of Nigerians, employing both qualitative and quantitative approaches. The findings revealed the impact of the ABP on food security among smallholder rice farmers, particularly in terms of increased production and improvements in overall quality of life. The study recommends that policymakers ensure such programmes effectively reach the intended beneficiaries—real farmers—to achieve sustainable improvements and enhance the overall well-being of agricultural communities in Nigeria.

Keywords: *Anchor Borrower Programme, Smallholder farmers, Food Security.*

1.0 INTRODUCTION

Agriculture is a vital sector in every nation, serving as a powerful tool for reducing unemployment, particularly among rural populations. For the development of any country, governments and institutions must introduce new policies and programmes to enhance the performance of this sector. This is because agriculture significantly contributes to the increase in Gross Domestic Product (GDP), Gross External Products (GEP), the provision of employment opportunities, and the reduction of poverty to minimal levels. However, in Nigeria, the agricultural sector has faced persistent challenges since the 1970s due to the country's reliance on oil revenues. Despite this prolonged decline, the sector remains a major source of livelihood, especially for rural dwellers.

The challenges in Nigeria's agricultural sector began with the government's neglect of agriculture in favor of oil revenue. In response, successive governments have implemented various strategies to revitalize the sector, including providing sufficient credit to smallholder farmers (SHFs). Smallholder farmers require access to modest funds at low interest rates rather than high-cost loans. Despite these efforts, domestic rice production continues to fall short of meeting the nation's demand, even with the government's complementary schemes and policies aimed at promoting local production.



Credit financing and its impact on agricultural productivity and output growth have been widely studied, including in Nigeria. The Food and Agriculture Organization (2020) identifies credit constraints as one of the major challenges facing Nigeria's agricultural sector. Empirical studies, such as Awotide, Abdoulaye, and Akande (2013), affirm the significant impact of credit financing on agricultural productivity. However, over time, commercial bank credit has been disproportionately concentrated in industries, particularly oil and gas, rather than agriculture. A marginal increase in credit to agriculture could lead to a corresponding increase in agricultural productivity and output. This would enable farmers to access critical inputs such as fertilizers, land, improved seedlings, machinery, post-harvest storage facilities, and irrigation systems for dry-season farming. Access to credit can also lower entry barriers, encouraging new entrants into agriculture and boosting overall output.

Despite numerous agricultural policies and credit schemes aimed at enhancing small-scale agricultural production, the desired outcomes have not been achieved. These initiatives have failed to meet the growing demand for food, resulting in persistent food insecurity and heavy reliance on imports. It is, therefore, essential to evaluate the effectiveness and efficiency of these programmes in achieving their goals of increasing food production and reducing import dependency. One such programme is the Anchor Borrower Programme (ABP), launched on 17 November 2015. The ABP aims to boost agricultural production, enhance food security, create jobs, and reduce poverty among smallholder farmers, with a particular focus on rice production—a staple food with a high import bill in Nigeria (Ayinde et al., 2018). According to the Central Bank of Nigeria (CBN), the ABP has supported over 2.8 million farmers across 21 commodities, including 1.1 million rice farmers who cultivated over 1.3 million hectares and produced 5.7 million metric tons of rice as of January 2020 (CBN, 2020). The objective of this study is to

- a. Examine the impact of the Anchor Borrower Programme (ABP) on food security among smallholder rice farmers in Garun Mallam Local Government Area between 2015 and 2023.
- b. Identify the constraints hindering the implementation of the ABP and its effects on food security among smallholder rice farmers in Garun Mallam Local Government Area between 2015 and 2023.
- c. Propose adequate solutions to the challenges faced by the ABP in enhancing food security among smallholder rice farmers in Garun Mallam Local Government Area between 2015 and 2023.

2.0 Literature Review and Theoretical Framework

A number of empirical studies have been conducted to examine the relationship between agricultural credit and its impact on agricultural productivity. Osaretin, Fredrick, and Abraham (2018) investigated the effect of credit supply on rice output (RO) in Nigeria from 1981 to 2016 using the vector error correction model (VECM) approach. Their findings revealed that an increase in credit supply leads to a rise in rice output. Additionally, the study indicated that shocks in investment and labor would cause a decline in rice output, while shocks in money supply and inflation rate would lead to an increase in rice output. Similarly, Olorunsola et al. (2017) examined the relationship between credit to agriculture and agricultural output in Nigeria using the nonlinear autoregressive distributed lag (NARDL) model, analyzing time series data from 1992Q1 to 2015Q4. Their results showed no evidence of asymmetry in the impact of credit on agricultural output growth in the short run, but different equilibrium



relationships were observed in the long run. The study also found that cumulative agricultural output growth is primarily influenced by positive changes in agricultural credit, with a lag of four quarters.

In the same vein, Chandio et al. (2016), using the ordinary least squares (OLS) method, demonstrated that formal agricultural credit has a positive and significant impact on agricultural output. Similarly, Anang et al. (2016) compared the technical efficiency of smallholder rice farmers with and without credit in northern Ghana using farm household survey data. They reported higher levels of efficiency among farmers with access to credit compared to those without. Andrew (2015) empirically analyzed agricultural financing and its role in optimizing output for sustainable economic development in Nigeria. Agricultural financing was proxied by government-secured Agricultural Credit Guarantee Scheme (ACGS) loans, while output was proxied by Gross Domestic Product (GDP), using multiple regression techniques. The findings indicated a positive relationship between ACGS funds and output growth in Nigeria, though the growth rates were not commensurate. The analysis revealed that the agricultural sector's contribution to GDP growth was minimal during the period under review.

Zakaree (2014) studied the impact of the Agricultural Credit Guarantee Scheme Fund (ACGSF) on domestic food supply in Nigeria using the ordinary least squares (OLS) approach. The study revealed that the credit scheme had a positive and significant impact on domestic food supply. Hussain and Taqi (2014) investigated the impact of agricultural credit on agricultural productivity in Pakistan using logit regression analysis. Their results showed a direct and significant relationship between credit and agricultural productivity. Similarly, Rahman et al. (2014) examined the impact of agricultural credit on agricultural productivity in Pakistan using logit regression analysis. Their findings also confirmed a direct relationship between agricultural credit and productivity.

Saheed (2014) emphasized agriculture as the bedrock for the development of other sectors, noting that nearly 90% of farmers in rural areas practice subsistence farming due to insufficient funding to expand their operations or adopt industrialized farming practices. Enenche et al. (2014) observed that despite various poverty alleviation programs and agricultural development policies, the twin challenges of poverty and food insecurity persist. They further highlighted that imported rice and canned foods dominate urban markets, despite Nigeria's abundant agro-ecological and natural resources.

From a theoretical perspective, this study adopts the Financial Intermediation Theory (FIT) as its analytical framework. First proposed by Gurley and Shaw in 1960, this theory addresses the shortcomings of existing financing methods. The theory posits that financial intermediaries play a critical role in mobilizing savings from individuals and entities with surplus funds (savers) and channeling these funds to those who need them for various purposes (borrowers). Key aspects of the theory include:

- a. ***Stimulating Production and Economic Development:*** Financial intermediaries facilitate increased production, ultimately contributing to economic development.
- b. ***Poverty Alleviation and Financial Inclusion:*** Extending financial services to rural and underserved areas is a critical strategy for reducing poverty and promoting financial inclusion.



However, the theory also acknowledges certain risks, such as credit risk. Financial intermediaries, such as banks, rely on loan repayments to generate income and fulfill obligations to depositors or investors. When a significant number of borrowers default, it can lead to financial losses for the intermediary.

3.0 Methodology

This study employs a mixed-methods approach to address its objectives comprehensively. Given the complexity of the research, which involves examining the impact of the Anchor Borrower Programme (ABP) on food security among smallholder rice farmers in Garun Mallam Local Government Area between 2015 and 2023, a mixed-methods approach is deemed appropriate. The quantitative aspect of the study involves conducting surveys to collect structured data, which will be analyzed statistically to provide numerical insights into the program's impact on rice production. The qualitative aspect entails using interview designs to gather in-depth insights and perspectives from key stakeholders, including representatives from the Rice Farmers Association, government officials, and the Bank of Agriculture. These interviews will allow for a deeper exploration of the constraints and challenges faced by farmers, offering a nuanced understanding of the program's effectiveness. Additionally, the study will draw upon secondary data from official and relevant documents to supplement and validate the research findings. These documents will provide additional context, support the analysis, and serve as a basis for generalization and recommendations. By integrating quantitative and qualitative approaches and incorporating secondary data, the research aims to deliver a comprehensive and robust analysis of the ABP's impact on food security, while also addressing the challenges and constraints faced by the program.

The population for this study includes all rice farmers who benefited from the Anchor Borrower Programme (ABP) in the ten (10) wards of Garun Mallam Local Government Area of Kano State between 2017 and 2019. According to the Rice Farmers Association of Nigeria (RIFAN) in 2020, this population was reported to be 4,244 individuals. In addition to the farmers, the study will include five respondents from government officials, five respondents from the Rice Farmers Association, and five respondents from the Bank of Agriculture.

Both quantitative and qualitative sampling techniques were employed to determine the sample size for the study. The quantitative sampling technique utilized Krejcie and Morgan's (1975) table to select a sample of 353 subjects from the entire population of Anchor Borrower Programme (ABP) beneficiaries in Garun Mallam Local Government Area of Kano State. For the qualitative sampling technique, a non-probability purposive sampling method was used. Purposive sampling is a non-probability sampling technique in which sample units are selected based on their relevance or suitability to the research topic or problem (Steve, 2016). The study employed purposive sampling to select 5 respondents from the Bank of Agriculture, 5 respondents from government officials, and 5 respondents from the Rice Farmers Association (RIFAN), bringing the total sample size to 368 respondents. These respondents were chosen based on their indispensable roles in the implementation of the ABP and their relevance to the study. It is important to note that out of the 353 questionnaires distributed across ten rice-producing communities in Garun Mallam LGA, 345 questionnaires were returned, representing a high response rate.



4.0 Results and Discussion

The Anchor Borrower Programme (ABP) has significantly promoted rice production in alignment with the Federal Government's objective of boosting rice production in Nigeria. Analysis reveals that before the intervention of the ABP, the volume of rice production in Garun Mallam Local Government Area was very low, with rice cultivation limited to the wet season (rainy season). However, with the introduction of the programme and financial intermediation, farmers were provided with the necessary technical know-how to cultivate rice during both the dry and wet seasons. This development has significantly increased the volume of rice production in Garun Mallam Local Government Area.

Furthermore, the findings indicate that the majority of respondents agree that the ABP has played a vital role in improving food production in Garun Mallam Local Government Area between 2015 and 2023. Specifically, 146 respondents (42.3% of the beneficiaries) strongly agreed that the ABP has been instrumental in enhancing food production among its beneficiaries in Garun Mallam LGA. Additionally, interviews revealed that before the ABP's intervention, farmers struggled to produce high-quality rice in the area. However, since the programme's introduction, these challenges have been largely overcome, as rice farmers are now able to produce higher-quality rice in Garun Mallam LGA..

Table 4.2: ABP has Positive influence on the Volume of Rice produced among the small holder rice Farmers in Garun Mallam L.G.A from 2015-2023?

Positive Influence on the Volume of Rice Produced refers to factors or interventions that contribute to an increase in rice production within a country. These factors may include improved agricultural practices, access to high-quality seeds and fertilizers, training programmes for farmers, and supportive government policies. According to Doe (2020), such interventions play a critical role in enhancing agricultural productivity and ensuring food security.

Rating Scale	Number of Respondents	Percentage of Respondents
Strongly Agree	166	48.1%
Agree	137	39%
Undecided	6	1.7%
Disagree	4	1.2%
Strongly Disagree	32	9.3%
Total	345	100%

Table 4.2 illustrates how the Anchor Borrower Programme (ABP) has positively influenced the volume of rice production among its beneficiaries in Garun Mallam Local Government Area (LGA) from 2015 to 2023. The results indicate that 166 respondents (48.1% of the benefiting rice farmers) strongly agreed that the ABP has positively influenced the volume of rice production in the study area. Additionally, 137 respondents (39.7% of the benefiting rice farmers) agreed with this sentiment. On the other hand, 32 respondents (9.3% of the benefiting rice farmers) strongly disagreed, while 6 respondents (1.7%) remained undecided. Only 4 respondents (1.2%) disagreed that the ABP has positively influenced the volume of rice production among beneficiaries in the study area.



The analysis in this table reveals that the majority of respondents strongly agreed that the ABP has positively influenced the volume of rice production among its beneficiaries. This finding aligns with the insights gathered from interviews conducted with stakeholders, further validating the programme's impact

Abdu Yushau Adamu (Principle Officer Agric Spritendant 1) The interview took place at Dorawar Sallau, a ward in Garun Mallam local government area in Kano state Interview started at 4:17pm on 2 Nov. 2023.

He explain that anchor borrower program played a vital role in improving the production of rice production in Garun Mallam local government area, this contribution give the beneficiaries rice farmers a courage to add much effort to produce more at march quantity where he said by introduction of this policy of ABP I am able produced almost 30 backs of paddy rice then before only 10 backs of rice and the beneficiaries always expressing they appreciation on support and influence on the volume of rice the produce.

From the above statement, the interviewee highlighted that the introduction of the Anchor Borrower Programme (ABP) brought about a significant increase in rice production in Garun Mallam Local Government Area (LGA) between 2015 and 2023.

Table 4.3: ABP increase the total volume of Rice production among the small holders Farmers in Garun Mallam L.G.A from 2015-2023.

The increase in the total volume of rice production refers to the observed rise in the overall quantity of rice produced as a result of the involvement of smallholder farmers in the Anchor Borrower Programme. According to Jones (2022), the programme has played a significant role in enhancing rice output by providing farmers with the necessary resources and support.

Rating Scale	Number of Respondents	Percentage of Respondents
Strongly Agree	95	27.5%
Agree	222	64.3%
Undecided	9	2.6%
Disagree	13	3.8%
Strongly Disagree	6	1.7%
Total	345	100%

Survey: Field Survey, 2023.

Table 4.3 presents the farmers' perceptions regarding the impact of the Anchor Borrower Programme (ABP) on the total volume of rice production in the study area. The results indicate that 95 respondents (27.5% of the benefiting rice farmers) strongly agreed that participation in the ABP has increased the total volume of rice production among smallholder farmers in Garun Mallam Local Government Area (LGA). Additionally, 222 respondents (64.3% of the beneficiaries) agreed that the ABP played an important role in increasing rice production among smallholder farmers in the study area. On the other hand, 13 respondents (3.8%) disagreed that the ABP contributed to an increase in rice production, while 9 respondents (2.6%) remained undecided. Only 6 respondents (1.7%) strongly disagreed that the ABP led to an increase in rice production among smallholder farmers in the study area.



The analysis in this table reveals that the majority of respondents agreed that their participation in the ABP has increased their volume of rice production in Garun Mallam LGA between 2015 and 2023. This finding aligns with the insights gathered from interviews conducted with stakeholders, further validating the programme's positive impact on rice production

Ado Hassan yakasai (Secretary RIFAN Kano state charter) interview took place at Zoo road Opposite Shoprite Kano, a ward in Municipal local government area Kano state at 11:16am 14nd Nov. 2023.

He started that the RIFAN played a vital role in the rice farming and anchor borrower programme in general, it increases the volume of rice farming in Nigeria, before Nigeria is producing around 2.5m metric tons per year but with coming of anchor borrower programme the production has increased to over 8m metric tons per year. The organization played a vital role in connecting their members to central bank of Nigeria and released material to farmer's agent on taking care of the programme at local level.

This demonstrates that the majority of respondents, along with insights from interviews, agreed that the introduction of the Anchor Borrower Programme (ABP) brought about a significant increase in rice production in Garun Mallam Local Government Area (LGA) between 2015 and 2023.

Table 4.4: ABP increase in the volume of rice produced compared to non-beneficiaries of the programme among the small holders Farmers in Garun Mallam L.G.A from 2015-2023.

Rating Scale	Number of Respondents	Percentage of Respondents
Strongly Agree	121	35.1%
Agree	128	37.1%
Undecided	27	7.8%
Disagree	17	4.9%
Strongly Disagree	52	15.1%
Total	345	100%

Survey: Field Survey, 2023.

Table 4.4 described how participants of ABP explain the increased in their total volume of rice production than non-participants in the study area. The result indicate that 121 respondent of about 35.1% of the benefiting rice farmers strongly agreed that participant of ABP increased their total volume of rice production than non-participants in Garun-Mallam LGA, while 128 respondents of about 37.1% of the farmers agreed that participants of ABP increased their total volume of rice production than non-participant in the study, 27 respondent comprising 7.8% of the benefiting rice farmers were undecided that ABP participants increased their total volume of rice production than non-participant in the study, 52 respondent comprising 15.1% of the benefiting rice farmers are strongly disagree that participant of ABP increased their total volume of rice production than non-participant in the study. Only 17 respondents comprising 4.9% of the benefiting rice farmers were disagreed that participants of ABP increased their total volume of rice production than non-participant in the study,

Analysis in this table shows majority of the respondents agreed that there was increased on volume of rice production between participants and non-participants in Garun-Mallam LGA from 2015 and 2023. This is in line with provision of interview conducted with

Buhari Suleiman Abdullahi (Ass. Manager two Bank of agriculture Kano state) The interview took place at Farm Center, a ward in Tarauni local government area Kano state at 1:40pm on 19th Nov. 2023.

The interviewed explaining that government has tried a lot in improving agricultural production , this has to do with creation jobs opportunity and providing food to the nation all as a result of creation of anchor barrower programme, he further said that by the coming of this programme it helped the farmers to increase the size of farming, additionally the farmers benefit from the program has able to produce more compared to the non-beneficiaries rice farmers and beneficiaries farmers become very rich.

This shows that majority of the respondents together with interview responder agreed that the introduction of Anchor borrower programme show a significant difference between beneficiaries' farmers and non-beneficiaries farmers in the increase of rice production in Garun-Mallam LGA between 2015 and 2023.

Table 4.5: ABP has a substantial impact in increasing the size of hectares used by the farmers in Garun Mallam L.G.A from 2015-2023?

A substantial impact on increasing the size of hectares used by farmers refers to a significant and meaningful expansion in the amount of land utilized for farming or agricultural purposes (Bouman et al., 2018).

Rating Scale	Respondents	Percentage
Strongly Agree	153	44.3%
Agree	168	48.7%
Undecided	17	4.9%
Disagree	1	0.3%
Strongly Disagree	6	1.7%
Total	345	100%

Table 4.5 illustrates the substantial impact of the Anchor Borrower Programme (ABP) on increasing the size of hectares used by farmers in Garun Mallam Local Government Area (LGA) from 2015 to 2023. The results indicate that 153 respondents (44.3%) strongly agreed and 168 respondents (48.7%) agreed that the ABP has increased the size of hectares used by farmers in Garun Mallam LGA during this period. Additionally, 17 respondents (4.9%) were undecided about the programme's impact on land expansion. On the other hand, 1 respondent (0.3%) disagreed and 6 respondents (1.7%) strongly disagreed that the ABP has increased the size of hectares used by farmers in the area.

The findings reveal that the majority of responding farmers agreed that the ABP has significantly increased the size of hectares used for farming in Garun Mallam LGA from 2015 to 2023. This aligns with insights gathered from interviews conducted with stakeholders, further validating the programme's positive impact on land utilization.



Aliyu Sadiq (Deputy Director agricultural services ministry of agriculture Kano state) Interview took place at post office road, a ward in Nassarawa local government area Kano state at 3:42pm on 14th Nov. 2023.

He stated that as you can see on your way coming from Ciromawa, Kadawa Dorawar Sallau you will see a lot of rice farms, anchor borrower programme as it is introduced by the federal government under President Muhammadu Buhari administration is a buster to farmers and it increase their production which really impact on rice production. This programme helped a lot on providing ways to farmers by introducing programme which helped to build their economy and providing social amenities. Anchor borrower programme enhance farmers to improve the size of production capacity where most of the farmers are able to increase the sized hectara they are farming and do their farming in two season which is raining season and dry season which enable them due to the material provided by anchor borrower programme.

This demonstrates that the majority of respondents, along with insights from interviews, agreed that the introduction of the **Anchor Borrower Programme (ABP)** led to an increase in rice production in Garun Mallam Local Government Area (LGA) between 2015 and 2023.

Table 4.6: How would you rate the change in the quantity of rice produced by farmers since the implementation of ABP among the small holder rice farmers in Garun Mallam L.G.A. from 2015 and 2023?

Calculating the percentage change in rice production over a specific period involves determining the increase or decrease in rice production from one period to another, expressed as a percentage.

Rating Scale	Respondents	Percentage
Very High	128	37.1%
High	173	50.1%
No Change	29	8.4%
Low	15	4.3%
Total	345	100%

Survey: Field Survey, 2023.

Table 4.6 illustrates the rate of change in the quality of rice production following the implementation of the Anchor Borrower Programme (ABP) among smallholder rice farmers in Garun Mallam Local Government Area (LGA) from 2015 to 2023. The results indicate that 128 respondents (37.1% of the beneficiaries) believed there was a very high change in rice production after the introduction of the ABP in Garun Mallam LGA. Additionally, 173 respondents (50.1% of the beneficiaries) believed there was a high change in rice production. On the other hand, 29 respondents (8.4%) believed there was no change in rice production, while 15 respondents (4.3%) believed there was a low change in rice production after the introduction of the ABP in the study area.



The analysis in this table demonstrates that there was a significant change in rice production following the introduction of the ABP in Garun Mallam LGA between 2015 and 2023. This finding aligns with insights gathered from interviews conducted with stakeholders, further validating the programme's positive impact on rice production.

Babangida Kabiru (Dakasoye ward Rifan leader) interview took place at Dakasoye ward in Garun Mallam local government area Kano State Interview started at 12:13pm on 15th Nov. 2023.

The interviewed stated that by the coming of this programme it help the farmers to produce large quantity of rice, in which he said before the coming of ABP he only produced fifteen (15) backs of rice but with introduction of ABP produced up to fifty three (53) where the increment of rice production is as a result of coming ABP. Where most of the farmers are farming only in one season which is raining season but with coming anchor borrower programme it given them equipment to farm during dry season.

This demonstrates that the majority of respondents, along with insights from interviews, agreed that the introduction of the Anchor Borrower Programme (ABP) brought about a significant increase in the quantity of rice production in Garun Mallam Local Government Area (LGA) between 2015 and 2023.

5. Conclusions and Recommendations

The study concludes that the establishment of the Anchor Borrower Programme (ABP) has contributed significantly to the provision of agricultural inputs and the improvement of food production among beneficiary farmers in Garun Mallam Local Government Area between 2015 and 2023. The findings on the volume of rice production indicate that increases in the provision of seeds, farm size, fertilizers, and agro-chemicals have encouraged farmers to boost and increase rice production. Furthermore, 70% of smallholder rice farmers believe that the introduction of the ABP has played a significant role in improving food production in Garun Mallam Local Government Area, while 30% hold the view that the programme has not contributed to food production. This finding underscores the critical role of the government in both policy formulation and implementation to ensure the success of such programmes.

However, challenges such as the late delivery of agricultural inputs, provision of substandard inputs, delays in loan approval, and extra charges imposed on farmers were identified as major factors responsible for the poor performance of agricultural production in Garun Mallam Local Government Area. To address these issues, the study highlights the importance of providing standard inputs, approving loans in a timely manner, and ensuring the timely delivery of inputs as effective strategies for enhancing food production in the area. Based on the findings, the study recommends the following:

- a. **Adequate Supply of Agricultural Inputs:** Agricultural inputs such as seeds, fertilizers, and agro-chemicals should be made available to smallholder farmers at affordable prices to enhance production in the study area.
- b. **Monitoring of Administrative Charges:** The Central Bank of Nigeria (CBN), as the chief supervisor of farmers' groups and the disbursing officer of outputs, should regularly monitor how inputs are administered to beneficiary farmers to address issues such as excessive administrative charges.



- c. **Quality Control of Inputs:** The CBN should ensure that anchors, such as the Rice Farmers Association of Nigeria (RIFAN) and the Bank of Agriculture, provide high-quality inputs to beneficiary farmers. This can be achieved by monitoring the sourcing and distribution of inputs to enhance rice production in the study area.
- d. **Assessment of Other Crops:** Further assessments should be conducted on the impact of the ABP on other crops, such as maize, to evaluate its effectiveness and significance in improving agricultural production.
- e. **Streamlined Loan Approval Process:** To address delays in loan approval, microfinance banks should establish an independent department with development officers dedicated to fast-tracking the approval process for agricultural interventions.
- f. **Inter-Zone Assessment:** Additional studies should be conducted to assess the impact of the ABP across multiple zones, such as Kura, Madobi, and Garun Mallam, to provide a broader understanding of its effectiveness.

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