



REVIEW OF GOVERNMENT AGRICULTURAL POLICIES AND THE IDENTIFICATION OF POLICY GAPS FOR BETTER EFFICIENCY

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Abstract

Agricultural subsidy policies play a central role in strengthening food security in developing countries, particularly where smallholder farmers dominate production systems. In Northern Nigeria, several subsidy programmes such as the Growth Enhancement Support Scheme (GESS) and the Anchor Borrowers' Programme (ABP) were introduced to improve farmers' access to inputs, enhance productivity, and reduce hunger. However, persistent food insecurity in the region raises concerns about the effectiveness and targeting efficiency of these policies. This study critically reviews government agricultural subsidy policies in Northern Nigeria with the objective of identifying policy gaps and assessing their implications for food security. A qualitative research design was adopted, using secondary data from policy documents, government reports, and academic publications. Findings reveal that although subsidies have improved access to fertilizers and seeds, their overall effectiveness is undermined by corruption, poor targeting, inadequate funding, weak infrastructure, insecurity, and political interference. The study recommends restructuring subsidy frameworks to prioritize transparency, decentralization, digital tracking, and inclusive targeting of smallholder farmers to enhance policy efficiency and promote sustainable food security.

Keywords: Agricultural subsidies, anchor borrower programme, smallholder farmers, sustainable development and development.

Introduction

Agriculture continues to be a crucial foundation for economic growth in many developing nations, offering jobs, income, and food stability for a large part of the population (FAO, 2021). In Sub-Saharan Africa, the agricultural industry is particularly essential for maintaining rural livelihoods, lowering poverty levels, and fostering national economic advancement (World Bank, 2020). Nigeria, being one of the largest economies in the area, relies significantly on agriculture to secure food, stabilize rural communities, and shift its economy away from dependence on oil (Nwafor & Eboh, 2020). In Nigeria, Northern Nigeria is recognized as the nation's agricultural backbone. This region has vast arable land, favorable weather, and a substantial number of smallholder farmers who play a crucial role in national food supply (FMARD, 2019). Nevertheless, agricultural output in this area has long been hindered by limited credit access, insufficient farm inputs, weak mechanization, inadequate extension services, and frequent economic and environmental challenges (Yusuf & Gwandi, 2021). These obstacles have not only restrained productivity but have also perpetuated ongoing food insecurity despite the region's natural resources.



In response to these obstacles, the Federal Government of Nigeria has rolled out various agricultural support and subsidy policies to strengthen smallholder farming systems and enhance food production. Among these measures, the Anchor Borrowers' Programme (ABP) initiated in 2015 by the Central Bank of Nigeria has become one of the most notable efforts designed to improve smallholder farmers' access to subsidized credit, better inputs, and assured markets (CBN, 2016; Tanko & Ibrahim, 2022). The programme aims to connect farmers with agro-processors (anchors), decrease reliance on imports, and boost domestic production of essential staple crops.

Nonetheless, despite its thoughtful design and initial successes, the effectiveness of the ABP in Northern Nigeria has been restricted by various policy and execution flaws. Problems such as poor institutional coordination, inconsistent beneficiary selection, misallocation of inputs, low loan repayment rates, inadequate monitoring, and political involvement have diminished the programme's impact and obstructed its ability to achieve its goals (Adewuyi & Adepoju, 2021; Olanrewaju, 2022). Additional barriers including insufficient rural infrastructure, limited extension services, and increasing insecurity in the area further weaken the programme's performance and limit farmers' opportunities to fully take advantage of the initiative (IFPRI, 2020; International Crisis Group, 2021). These interconnected hurdles highlight substantial policy weaknesses in the formation and execution of the Anchor Borrowers' Programme, especially regarding its ability to tackle longstanding structural issues affecting agriculture in Northern Nigeria. Therefore, this study intends to thoroughly evaluate the Anchor Borrowers' Programme as a significant governmental agricultural policy, pinpoint existing policy weaknesses, and examine its overall effectiveness in enhancing agricultural productivity and food security in Northern Nigeria.

Statement of Research Problem

Even with its extensive reach and the distribution of billions of naira, the Anchor Borrowers' Programme has not consistently resulted in lasting productivity increases or improvements in food security. A number of legitimate smallholder farmers are still left out, and issues like input misallocation, repayment challenges, and insufficient monitoring continue to jeopardize the sustainability of the programme. These shortcomings raise doubts about the efficiency, transparency, and future viability of the ABP. Therefore, a comprehensive review is required to pinpoint the programme's failures and discover ways to enhance its execution.

Research Questions

- (I.) To what degree has the Anchor Borrowers' Programme fulfilled its goals of aiding smallholder farmers?
- (ii) What critical policy gaps hinder the efficiency of the ABP?
- (iii) What changes are essential to boost the programme's effectiveness and sustainability?

Objectives of the Study

- i. To explore how well the Anchor Borrowers' Programme supports smallholder farmers.
- ii. To pinpoint the significant policy gaps influencing the efficiency of the ABP.
- iii. To suggest approaches for reinforcing the programme to achieve better results.

Research Propositions

- i. The ABP has notably improved access to subsidized loans for smallholder farmers.
- ii. Policy deficiencies, such as ineffective targeting and insufficient monitoring, adversely impact ABP efficiency.
- iii. Establishing stronger transparency and accountability measures will improve ABP results.



Literature Review

Conceptual Review

Government Agricultural Policy

Government agricultural policy involves state-led initiatives designed to boost farm output, ensure stable food supply, and aid rural communities (Smith, 2020; Makinde, 2021). These policies typically feature subsidies, credit programs, extension services, and price control strategies (Davis, 2018). According to FAO (2019) government agricultural policy includes intentional strategies, programs, and rules adopted by the state to foster sustainable agricultural development, food security, and rural growth. Nwankwo (2020) describes it as a collection of policy actions and guidelines created by the government to improve farmers' welfare, stimulate agricultural investment, and guarantee national food independence. Olawale & Adeyemi (2021) characterize agricultural policy as organized government actions aimed at overseeing production, directing agricultural markets, and assisting farmers through credit, supplies, and technical help.

Agricultural Subsidies

Agricultural subsidies are government-funded financial or resource support intended to lower production expenses and enhance farmers' efficiency (Anderson, 2019; Martins & Bello, 2022). Subsidies can encompass loans, fertilizers, seeds, or support for mechanization. In the words of OECD (2020) agricultural subsidies are public fund transfers aimed at decreasing agricultural production costs, boosting competitiveness, and stabilizing farmers' incomes. Onwuka & Chukwu (2019) describe subsidies as government actions providing financial benefits or resource support to farmers to improve production effectiveness and keep food products affordable. Adegboye (2021) asserts that agricultural subsidies as tools through which governments lessen risks for farmers, encourage sustainable farming methods, and promote agricultural investment.

Anchor Borrowers' Programme (ABP)

The ABP is a focused agricultural subsidy and loan initiative that connects smallholder farmers with processors through financial support, resources, and ensured markets (CBN, 2017). It seeks to boost productivity, minimize imports, and enhance value chains. AgriBank Nigeria (2018) defines the Anchor Borrowers' Programme as a government effort that provides smallholder farmers with access to financing, resources, and markets to encourage agricultural growth and lessen reliance on food imports. Eze & Nnadi (2020) explain ABP as a strategic policy effort that links farmers to processing firms, offering low-interest loans, better seeds, and technical guidance to improve productivity and value chain integration. Okoro & Igbokwe (2021) portray the program as a credit-focused agricultural development initiative targeting small-scale farmers, providing resources, credit access, and market guarantees to boost agricultural yield.

Empirical Review

The Anchor Borrowers' Programme (ABP) has been extensively examined in Nigeria, revealing varied results across states, crops, and situations. Ayanwale (2021) discovered that ABP participants achieved better yields but faced difficulties in repaying loans, showcasing financial management issues among small-scale farmers. Likewise, Olaoye and Lawal (2022) indicated that input misuse and political meddling were prevalent, diminishing the programme's intended advantages. IFPRI (2020) pointed out that poor monitoring further decreased programme effectiveness, while Adeyemi (2023) noted that while ABP boosted rice production, it did not greatly alleviate food insecurity. Further studies offer deeper understandings of the programme's effects. Ojo (2024), in Ekiti State, utilizing an Endogenous Switching Regression model, revealed that ABP involvement raised yield per hectare by 33.3% and gross margin by



20.6% for rice farmers versus non-beneficiaries. Salisu, Adebayo, Jirgi, and Ojo (2022) discovered that ABP financial support had a statistically significant positive influence on rice productivity in Kebbi State. Similarly, Onwuaroh, Sabe, Tata, and Daniel (2024), applying a difference-in-difference method in Gombe State, found that ABP greatly enhanced rice production among beneficiaries. In Kaduna State, Sunday, Yusuf, Isah, Danladi, and Hussaini (2024) employed a stochastic frontier model and reported higher technical, allocative, and economic efficiency scores for ABP participants (mean technical efficiency 0.91) than non-participants (0.81), signifying improved resource use and input efficiency. Conversely, Gwadabe, Saddiq, Yusuf, and Oladimeji (2024) in Kano State, using propensity score matching, noted that while ABP beneficiaries amassed more assets (N60,348) than non-beneficiaries, the rise in income and yield was statistically insignificant, highlighting context-specific challenges.

Theoretical Framework

The paper is based on Public Choice Theory, initially introduced by Buchanan and Tullock (1962). This theory suggests that individuals in the public sector such as politicians, bureaucrats, and other government officials are influenced not just by a commitment to serve the public but also by personal incentives, self-interest, and the quest for power or wealth. Unlike traditional economic theories that assume public officials only act to enhance social welfare, Public Choice Theory acknowledges that decision-makers may focus more on private advantages, political survival, or the desires of powerful groups rather than the overall good (Niskanen, 1971; Mueller, 2003). When looking at Nigeria's Anchor Borrowers' Programme (ABP), this theoretical perspective is particularly insightful. The ABP, created to offer subsidized inputs, credit, and assistance to smallholder farmers, aims to boost agricultural productivity, reduce reliance on food imports, and encourage rural development. However, real-world evidence indicates that the results of the programme are frequently influenced by political and bureaucratic factors (Olomola, 2017; Akinola, 2019). Public Choice Theory implies that these inefficiencies are expected: political leaders may sway beneficiary selection to benefit loyal supporters; bureaucrats might take advantage of procedural gaps for personal gain; and resources from the programme can be redirected along partisan or ethnic lines. Additionally, the theory emphasizes how institutional frameworks and incentive systems impact the actions of individuals involved in public programmes. In the ABP, the distribution of loans, inputs, and extension services can be skewed to favor personal or group agendas instead of the targeted smallholder farmers. This theoretical perspective enables researchers to thoroughly examine the influence of self-interest, political meddling, and rent-seeking activities in executing and assessing agricultural subsidy programmes.

Applying Public Choice Theory to the Anchor Borrowers' Programme sheds light on various issues seen in how the programme runs. Political leaders frequently sway who gets selected as beneficiaries, pushing programme officials to favor political loyalty instead of farming ability or real need, which disrupts fair resource sharing. Likewise, bureaucrats involved in farmer assessment, loan issuance, and input provision might partake in rent-seeking actions, ask for informal payments, or show favoritism, echoing the self-serving motives predicted by the theory. Resources like fertilizers, seedlings, and loans are at times given preferentially to areas or groups with political ties rather than distributed according to farming potential or true necessity. Weak loan recovery enforcement raises another issue, as defaulters backed by politics often skip repayment while regular farmers face tougher enforcement, showcasing how personal incentives and political support shape programme results. The overall impact of political meddling and bureaucratic self-interest leads to diminished programme effectiveness, lower productivity improvements, and wastage of public funds, which aligns directly with what Public Choice Theory suggests. By placing the ABP within this theoretical lens, the research can thoroughly analyze how self-serving actions by political and bureaucratic players cause programme inefficiencies and offer ideas for improving transparency, accountability, and fair resource distribution.

Methodology

This study uses a qualitative documentary research approach, which entails an organized review and examination of available documents and literature related to the Anchor Borrowers' Programme (ABP). This method allows for a thorough understanding of the programme's design, implementation, effectiveness, and policy results. Documentary research is fitting for this study as it lets the researcher explore various sources of evidence, such as official reports, scholarly articles, and evaluations, to evaluate programme success, uncover gaps, and emphasize lessons for policy enhancement (Bowen, 2009; Yin, 2018). The study analyzed a variety of documents, including CBN policy papers, government reports, peer-reviewed journal articles, independent evaluations, and materials from NGOs and development partners. To guarantee relevance, a purposive sampling method was used, selecting documents, consisting of government/ CBN reports, journal articles, NGO evaluations, and policy briefs. These documents were chosen for their direct connection to ABP and their capability to shed light on programme results, challenges, and policy shortcomings. The gathered data were examined through thematic content analysis, recognizing common patterns and themes to provide a thorough evaluation of ABP performance.

Identified Policy Gaps

1. **Inadequate Targeting of Beneficiaries:** A notable policy issue in ABP is the insufficient targeting of true smallholder farmers. Numerous non-farmers, including those with political connections, have gained access to programme benefits, sidelining the intended low-income farmers. This misallocation undermines the programme's goal of fairness and reduces its overall efficiency in helping those who depend entirely on agriculture for their livelihoods.
2. **Corruption and Input Diversion:** Corruption continues to be a significant obstacle. Subsidized inputs like fertilizers and improved seeds are frequently diverted and sold for higher prices in the market. These actions limit the availability of inputs for genuine beneficiaries, raise costs, and diminish public confidence in the programme. Input diversion also lessens the expected productivity improvements at the farm level.
3. **Inadequate Monitoring and Evaluation:** Limited on-ground supervision and insufficient data collection have led to weak monitoring and evaluation processes. Without effective oversight, misuse of loans, incorrect reporting, and improper distribution of inputs have continued. This shortfall not only hinders the programme's efficiency but also complicates measuring actual outcomes and impacts accurately.
4. **Loan Default and Poor Repayment:** Repayment rates have dropped considerably, jeopardizing the sustainability of ABP. Many farmers fail to repay loans due to crop failures, lack of planning, or mismanagement, while some misuse loans for nonagricultural purposes. Poor repayment undermines the programme's revolving fund system, making it challenging to support new beneficiaries and scale the programme.
5. **Political Interference:** Political influence has altered beneficiary lists to favor certain communities, groups, or individuals aligned with political interests. Such interference undermines fairness, diminishes the programme's credibility, and restricts its ability to assist the most deserving farmers.
6. **Poor Farmer Profiling:** Numerous beneficiaries do not have proper farm records, land titles, or proof of farming activities. Incomplete profiling creates challenges in ensuring that inputs are utilized efficiently and loans are paid back. Without precise farmer databases, programme execution becomes random, diminishing its overall impact and efficiency.

Discussion of Findings

The examination of the Anchor Borrowers' Programme (ABP) uncovers several key insights about its execution, effectiveness, and influence. First, the program has shown favourable results in crop

production, especially in rice, maize, and wheat, with some small farmers reporting higher yields and better access to inputs (Ayanwale, 2021; Adeyemi, 2023). The provision of subsidized inputs and loans has, in some areas, led to improved productivity and less reliance on imported staples. Nevertheless, significant policy shortcomings limit the program's overall success. The insights reveal that targeting and accessibility continue to be major issues, with smallholder farmers particularly those in remote, conflict-impacted, or underprivileged regions facing difficulties in accessing the program due to bureaucratic hurdles, registration costs, and a lack of awareness (IFPRI, 2020; World Bank, 2021). Larger, well-connected farmers gain advantages, leading to inequality and diminishing the program's intended widespread impact. Corruption and mismanagement have been recognized as widespread problems.

Subsidized inputs and mechanized tools are often misused or redirected to politically linked individuals, undermining program efficiency and eroding trust among legitimate beneficiaries (Transparency International, 2021; Chukwuemeka et al., 2020). Insufficient monitoring and a lack of clear reporting systems worsen these issues. Moreover, contextual vulnerabilities, like climate change, unpredictable rainfall, flooding, and safety concerns, adversely influence program outcomes. Smallholders in areas affected by climate or conflict often struggle to make effective use of inputs, limiting productivity improvements and food security advantages (FAO, 2023; ACLED, 2023). Lastly, restricted use of digital platforms and data-centric management reduces transparency, delays fund distribution, and limits program outreach to smallholders. In summary, while ABP has the potential to drive agricultural development, ongoing targeting inefficiencies, corruption, contextual obstacles, and administrative flaws limit its effectiveness, underscoring the necessity for thorough policy reforms to boost inclusiveness, accountability, and sustainability.

Achievements of the Anchor Borrowers' Programme (ABP)

1. **Enhanced Access to Credit:** The ABP has greatly improved smallholder farmers' access to financing, benefiting over 4.5 million farmers throughout Nigeria (CBN, 2022). This availability of low-interest loans has allowed farmers to acquire necessary inputs, such as better seeds, fertilizers, and agrochemicals, which were previously too expensive. The introduction of credit has also motivated many rural farmers to form formal banking connections, bringing them into the broader financial system and promoting a culture of fiscal responsibility.
2. **Boosted Agricultural Production:** The programme has played a key role in increasing the output of staple crops like rice, maize, sesame, and cotton. By offering subsidized inputs and technical guidance, ABP has assisted farmers in adopting enhanced farming methods, raising yields, and improving food security. For instance, rice production in participating regions reportedly surged by 30–40% within the first few years of the programme's launch, indicating a beneficial effect on local food supply.
3. **Strengthened Value Chain Connections** ABP has helped create stronger connections among smallholder farmers, agro-processors, and markets. By coordinating the supply of inputs with assured purchasing agreements, farmers have been able to sell their crops at more stable prices, while processors enjoy a dependable supply of raw materials. This integration within the agricultural value chain has not only improved rural livelihoods but also stimulated the growth of agro-based industries in Nigeria.

Summary of Findings

The Anchor Borrowers' Programme (ABP) has seen significant successes, especially in enhancing credit access for smallholder farmers, allowing them to obtain better seeds, fertilizers, and other vital resources. This access has aided in boosting the production of important crops like rice, maize, sesame, and cotton, and has strengthened connections between farmers and agro-processing markets. However, in spite of these successes, the programme has fallen short of fully achieving its goals due to systemic problems. Key

policy issues such as corruption, misallocation of inputs, inadequate monitoring and evaluation, political meddling, and insufficient farmer profiling have weakened the programme's efficiency and long-term viability. These issues have resulted in unfair distribution of benefits, low loan repayment rates, and limited outreach to true smallholder farmers. As a result, advances in food security are inconsistent across areas, underlining the necessity for targeted reforms to improve the efficiency and effectiveness of the ABP.

Conclusion

The Anchor Borrowers' Programme (ABP) has emerged as a groundbreaking effort in Nigeria's farming industry, granting small-scale farmers access to loans, better resources, and expert guidance. This initiative has led to greater yields of essential crops, boosted rural economies, and promoted the use of modern farming techniques. Nevertheless, even with these achievements, the full benefits of the ABP are greatly limited by ongoing policy issues, such as political interference, poor monitoring and evaluation, bureaucratic hurdles, and ineffective beneficiary targeting. These shortcomings hinder fair access, diminish loan repayment rates, and restrict the programme's overall success in reaching national food security goals. Therefore, tackling these issues is vital. Enhancing transparency, accountability, financial management, and tailored support for farmers will improve the programme's effectiveness, encourage sustainable agricultural growth, and ensure the ABP can fulfill its main aim of ensuring food availability, lessening rural poverty, and promoting longterm economic progress throughout Nigeria.

Recommendations

1. Strengthen Beneficiary Profiling through Biometric Verification. Implement biometric checks to confirm that only real farmers receive support, minimizing fraud and duplication. Proper profiling will also aid in tracking progress and loan repayments.
2. Decentralize Programme Implementation to Reduce Political Interference. Transfer some decision-making authority to local offices to lessen political influence. This enables tailored approaches for specific contexts and boosts accountability.
3. Enforce Strict Monitoring and Evaluation Using Digital Tracking Systems. Leverage digital tools to oversee input distribution and crop development. This allows for quick identification of problems and prevents misallocation of resources.
4. Improve Loan Recovery Mechanisms through Cooperatives and Insurance Systems. Encourage cooperative models and crop insurance to improve repayment rates. This fosters shared accountability and safeguards against crop failures.
5. Increase Transparency by Publishing Beneficiary Lists and Input Allocations. Make beneficiary and allocation data publicly accessible to foster trust, ensure equity, and diminish corruption.
6. Enhance Extension Services to Support Productivity and Compliance. Broaden training and advisory programs to elevate farming techniques, boost productivity, and ensure adherence to programme standards.

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