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Anchor Borrowers' Programme and Food Security in North-Central Nigeria

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Abstract

This study titled Anchor Borrowers' Programme (ABP) and food security in North-Central Nigeria evaluates the effect of the implementation of the Anchor Borrowers Programme in enhancing food security in North-Central Nigeria. The study adopts Endogenous Growth Theory (EGT) as its theoretical guideline. The research examines the effectiveness and efficiency of the programme in improving food availability, accessibility and affordability within the period under review. Using a mixed-methods approach, the research analysed primary and secondary data to assess the effect of the programme on smallholder farmers across three states (Kogi, Nasarawa and Benue) and its implications for food security in the region. Through qualitative review of policy documents, academic literature and reports, the research identifies critical gaps in policy implementation, including lack of awareness of the programme, inadequate access to credit facility, ramshackle rural infrastructure and climate related issues. Findings from the study reveals that increased credit access through ABP is inadequately insufficient in enhancing food security outcomes due to ineffective awareness campaign and inadequate government policies in tackling the challenges of food security in the region. The study therefore underscores the need for inclusive reforms and enhanced climate-resilient infrastructure to empower smallholder farmers. While existing studies widely address different implementation challenges in Nigeria, there is little attention to the inadequate level of awareness and unique socio-economic, political and ecological dynamics of the North-Central Region.

Keywords: ABP, Endogenous, Food, Growth, Security

Introduction

Food insecurity remains one of the most devastating challenges confronting developing nations across the globe. Successive governments in the world had adopted various strategies to salvage their countries from the challenges to food security. There is decrease in the global food environment with 29.6 percent representing 2.4 billion people across the globe facing moderate food insecurity in 2022 (FAO, 2023). This falling off is attributed to numerous issues such as unstable economic system including the Covid-19 pandemic, the Russian-Ukraine war and United States/Israeli war of aggression on Iran which have collectively slowed down growth. In Nigeria however, the economy of the country has been negatively affected which has prompted the government to declare a state of emergency on food security recently. The challenges to food security in Nigeria has made the government to establish various policy frameworks like the Anchor Borrowers' Programme (ABP) for improved food production.

The Anchor Borrowers' Programme is a CBN intervention programme. It is saddled with the responsibility of improving crop production in order to relatively attain food availability, accessibility and affordability. The core objective of the programme is to boost agricultural production by providing financial inclusion, reducing dependency on food import, empowering smallholder farmers, poverty reduction, and job creation among others. Before the establishment of the programme, government at different levels in Nigeria have launched policies targeting smallholder farmers such as Growth Enhancement Support Scheme (GESS), the National Rice Development Strategy (NRDS), the National Food Security Council (NFSC) among numerous others. The main objective of these programmes is to enhance agricultural development and to attain self-sufficiency in food production in Nigeria. The importance of the programme lies not only in its ability to improve agricultural production but also in its target demographic—smallholder farmers, who constitute a large portion of the agricultural workforce in Nigeria. By facilitating access to affordable credit facility, the Anchor Borrowers' Programme aims to fulfill its core objectives of empowering farmers, reducing the level of poverty and consequently contributing to food security.

Problem Statement/Justification

Food security is an important issue of global concern that has necessitated the development of various policies by international organizations and governmental bodies. In Nigeria however, particularly in agricultural regions like North-Central, which is reliant on subsistence farming and susceptible to economic fluctuations and climatic changes. A lot of policies have been formulated and implemented to address the problem of sustainable food security in Nigeria through sufficient agricultural financing programmes. One such interventions, the Anchor Borrowers' Programme (ABP), initiated by the Central Bank of Nigeria, aims to provide monetary support and facility to smallholder farmers. While the Anchor Borrowers' Programme is considered as an essential means to enhance agricultural production and improve food security, there exist inadequate empirical evidence regarding its impact on food security outcomes in North-Central Nigeria.

Previous studies have shown the achievement of the programme in attaining the financial obligations of small holder farmers. These studies also postulated the major challenges that undermined the programme's main objective of boosting domestic food production to include inadequate access to credit facilities, poor rural infrastructural, corruption and lack of market access. Other studies have shown that access to finance is a determinant factor for agricultural productivity (Afolabi, *et al.*, 2021; Ojo, 2023). However, the departure of this study from others is that no study has sufficiently address the issue of lack of awareness as the major challenge to the effectiveness of the Anchor Borrowers Programme in mitigating the financial challenges facing smallholder farmers in North-Central Nigeria. This highlight the fact that no matter how noble a programme stands if the level of awareness is low, it can easily fail to achieve its objective. Therefore, mobilization, sensitization and enlightenment are so critical for programme success and Anchor Borrowers' Programme inclusive. The theme of the study is therefore justified on the ground that given the scale of public funds committed to the ABP (₦1.12 trillion as of 2024) and the ongoing legislative scrutiny of the programme. Rigorous, region-specific empirical evidence is urgently required to inform reform.

Objectives of the Study

i. To assess how effective is the awareness of Anchor Borrowers' Programme (ABP) in enhancing food production and improving food security in North-Central Nigeria.

ii. To evaluate the challenges faced in the implementation of the Anchor Borrowers' Programme (ABP) for food security in North-Central Nigeria.

Research questions

i. How effective is the awareness of Anchor Borrowers' Programme (ABP) in enhancing food production and improving food security in North-Central Nigeria?

ii. What are the challenges faced in the implementation of the Anchor Borrowers' Programme (ABP) for food security in North-Central Nigeria?

Empirical Review of Related Literature

Effectiveness of the Awareness of the ABP in Enhancing Food Production and Improving Food Security in Nigeria

Awareness is fundamentally the first step in the adoption and effectiveness of any government programme. A critical precursor to the success of any intervention is the awareness and understanding of its potential beneficiaries. For the ABP, which heavily relies on farmers accessing and utilizing credit and other financial supports, the level of farmers' awareness is a fundamental determinant of its effectiveness. This review synthesizes findings from recent studies that specifically focus on awareness of ABP's financial offerings among farmers and its subsequent link to productivity and food security outcomes. A recurring finding across the secondary literature is that awareness of the ABP among smallholder farmers including in North-Central states is incomplete, and that awareness is itself a statistically significant determinant of programme participation.

Okon, *et al.*, (2022) in their work "Awareness and Participation in Anchor Borrowers' Programme and its Effect on Rice Farmers' Productivity in Cross River State". This study directly tackles the relationship between awareness, participation, and productivity. Conducted in Cross River State, it employed a multi-stage sampling procedure to select 120 rice farmers. The study used descriptive statistics to analyze awareness levels and a logistic regression model to identify factors influencing participation. The study found that while a high percentage (over 85%) of farmers were generally aware of the existence of the ABP, their knowledge of specific financial components was low. Many farmers knew the programme offered "loans" but were unclear on the interest rates, repayment schedules, collateral requirements, and the in-kind nature of the financing (inputs versus cash). The primary sources of information were other farmers (peer communication) and radio broadcasts, highlighting the importance of informal networks and local media. Formal sources like extension agents played a lesser role. The regression analysis confirmed that the level of awareness was a statistically significant factor influencing a farmer's decision to participate in the ABP.

Ojo (2023) in his work titled "Effect of the Anchor Borrowers' Programme on the food security of smallholder rice farming households in Kwara state" delves deeper into the quality of awareness by examining the sources of information and the subsequent utilization of ABP credit. Using a survey of 150 rice farmers in Ogun State, the study employed a structured questionnaire and utilized descriptive statistics and a logit model. The study reported a "medium" aggregate level of awareness (mean awareness score of 63.4%) among respondents regarding the ABP's financial provisions. It found that farmers who received information from cooperative societies and extension agents had a significantly higher and more accurate understanding of the loan terms compared to those who relied on mass media alone. This underscores the importance of interactive, face-to-face channels for complex financial information. A key finding was that the level of awareness strongly correlated with the proper utilization of the credit.

Sallawu *et al.,* (2024) interrogated 'Awareness of Financing Options under the Anchor Borrowers' Programme and its Impact on Food Security of Smallholder Rice Farmers in Niger State, Nigeria'. This 2024 study provides a contemporary look at how awareness of financial options under the ABP directly impacts food security indicators. The research was conducted in Niger State, a key rice-producing area, with data collected from 180 farmers. The study used a Food Security Index and a Tobit regression model to analyze the relationship. The study identified a significant gap in awareness, particularly regarding the procedural aspects of accessing the funds and the flexibility of repayment after sales to the "Anchor." This gap was more pronounced among women and less-educated farmers. The research found that farmers with high awareness levels were better equipped to navigate the programme's known challenges (e.g., delays in input delivery, bureaucratic hurdles).

Challenges in the implementation of the ABP for Food Security in North-Central Nigeria

The Anchor Borrowers' Programme (ABP) is a cornerstone of Nigeria's agricultural policy, designed to boost domestic production and achieve food security. However, its implementation has been fraught with difficulties. Different studies provide empirical and analytical insights into the specific bottlenecks that have hindered the programme's effectiveness, moving beyond its theoretical promise to the complex realities on the ground.

In a study carried out by Yusuf, *et al.,* (2025) titled "Challenges of Implementing Rice Anchor Borrower Programme for Food Security in Kogi State, Nigeria" which employs a qualitative review of policy documents and academic literature, framed by the Diffusion of Innovation Theory, to examine the interplay between agricultural policies like the ABP and the obstacles confronting smallholder rice farmers in Kogi State. The research identifies critical gaps in policy implementation, particularly dilapidated rural infrastructure and climate vulnerabilities, which undermine the programme's effectiveness. It concludes that government policies have been largely inefficient in tackling food security challenges in the state.

For Akoh, and Acheneje, (2025) in their "Impact of Anchor Borrowers' Programme on Household Dietary Diversity of Smallholder Maize Farmers in Ekiti State, Nigeria". The study specifically assessed the ABP's impact on household dietary diversity which is a direct measure of food security. Using Propensity Score Matching (PSM), it compared 172 ABP participants with 192 non-participants. Key findings shows that while participants had better access to extension services (67.44%) and showed some advantages in consuming specific food groups, the PSM analysis revealed a statistically significant negative impact of ABP participation on overall household dietary diversity. Kernel Matching indicated participants had, on average, a 3.90-unit lower Household Dietary Diversity Score (HDDS) than comparable non-participants ($p<0.01$). This study provides a finding. That is, production gains do not automatically translate into improved food security.

Abdulmumini, *et al.,* (2025) in their work titled "Assessment of Anchor Borrower Programme among rice farmers in Birnin-gwari Local Government area of Kaduna State, Nigeria" provides a localized assessment of the ABP's impact on rice farmers in Kaduna State. Using a multi-stage sampling procedure, primary data was collected from 127 rice farmers. Findings revealed that ABP participation increased rice yields by 1.2 tons (41%) and income by ₦220,000 (48%). Key benefits included input supply (77%), farm equipment (60%), and agricultural training (43%). However, major constraints included inadequate land (81%), untimely input delivery (80%), and high costs (78% for labour, 74% for inputs). The work provides a unique, on-the-ground perspective. It shows that while the ABP can deliver substantial yield and income gains, its effectiveness is severely hampered by operational challenges like late loan distribution and input delivery.

Sallawu, *et al.* (2023) in their work "Implementation Challenges of the Anchor Borrowers' Programme on Rice Production in Niger State, Nigeria" conducts a detailed empirical investigation in Niger State, a major rice-producing area in Nigeria. Through a survey of 180 participant and non-participant farmers, the researchers identified the most critical operational challenges plaguing the programme. Key findings on implementation challenges include; late and inadequate input delivery: The most severe challenge identified was the untimely distribution of inputs. Farmers often received fertilizers, seeds, and pesticides weeks after the optimal planting season, drastically reducing their efficacy and potential yield. The study concludes that these logistical and administrative challenges directly undermine the availability pillar of food security.

Theoretical Framework

This study adopts Endogenous Growth Theory (EGT) as its theoretical framework. The theory emerged in the 1980s as a direct response to the limitations of the Neoclassical Model. The theory was pioneered by economists like Paul Romer and Robert Lucas, EGT sought to explain the sources of long-term economic growth from within the economic system itself, rather than treating technological progress as an unexplained external ("exogenous") factor. In sharp opposition to neoclassical growth theory, endogenous growth theory asserts that technological progress arises from within the economy through investments in research and development, leading to increasing returns to scale and sustained growth (Romer and Lucas, 1986). The key assumption of Endogenous Growth Theory is that technological progress is not a random external shock but a purposeful result of profit-motivated investments in Research and Development (R&D).

The Endogenous Growth Theory provides a powerful framework for understanding what Anchor Borrowers Programme (ABP) needs to achieve sustainable food security like a self-sustaining cycle of innovation, skills development, and productivity gains driven from within the agricultural sector itself. Without these, the endogenous engine of growth will remain stalled, and food security will remain a persistent challenge.

Methodology

In assessing the Anchor Borrowers' Programme and food security in North-Central Nigeria from 2025-2026, this research adopts mixed method design. This methodology provides a framework for evaluating the effectiveness of the programme in enhancing food security in the region. The approach combines both qualitative and quantitative methods to collect and analyse data. The qualitative aspect of the study involves the use of in-depth interviews and focus group discussions to have a deeper understanding of the perceptions of beneficiary and non-beneficiary smallholder farmers and other stakeholders within the region. The interviews were conducted in a private setting, and each interview approximately last 5-8 minutes and questionnaires were administered on the target population. The study also utilized content analysis of some related secondary materials to show a clear understanding of the issue and to discover gaps in literature which this research seeks to fill.

The quantitative aspect of the study deals with the administration of questionnaire to collect data from a sample of ABP beneficiary and non-beneficiary smallholder farmers and other stakeholders. The questionnaire was designed to collect data on the demographic characteristics, academic qualifications, sex, level of awareness of the programme and the programme implementation challenges. This method is considered necessary because of the uniqueness of the study. The target population of this study was drawn from the beneficiaries, non-beneficiaries and other stakeholders of Anchor Borrowers' Programme within the three selected states of (Kogi, Nasarawa and Benue) in the North-Central Nigeria.

Result of the Findings

It is expected that the findings of the study give a new direction to the fight against the challenges in the implementation of the Anchor Borrowers' Programme for enhancing food security in North-Central Nigeria. This section therefore, presents data and discussion of findings obtained on Anchor Borrowers' Programme and Food Security in North-Central Nigeria. The findings were interpreted based on the objectives of the study. Data obtained from the respondents show that, out of Four Hundred (400) questionnaire administered on respondents, Three Hundred and Eighty-Four (384) which represent (96%) response rate were completed and returned while Fourteen (16) which represent (4%) response rate were not returned. However, the three hundred and eighty-four (384) copies of the questionnaire which were filled and retrieved were used to analyse the data**.**

Research Question1: What are the modes of awareness of the Anchor Borrowers' Programme (ABP) in enhancing food production and improving food security in North-Central?

Table 1: The mode of awareness of the Anchor Borrowers' Programme in North-Central.

Mode of Awareness	Frequency	Percentage
Community meetings	69	18
Farmers' associations/cooperatives	153	40
Government announcements	48	12
Media (radio, TV, newspapers)	62	16
Others	52	14
Total	**384**	**100**

Source*: Field Survey, June 2026.*

Table 1 shows responses on the mode of awareness of the Anchor Borrowers Programme in North-Central, Nigeria. The table revealed that one hundred and fifty-three (153) respondents representing forty percent (40%) of the total responses revealed that they got to know about the Anchor Borrowers Programme through Farmers' association and cooperatives. This was followed by the 18% of the respondents who admitted that they became aware of the programme via community meetings. (16%) of the respondents revealed that they became aware through media like radio, television and newspapers. While 14% of the respondents claimed they became aware through none of the stated options but rather through other means. 12% of the respondents admitted that they became aware through government announcements.

A 2024 study by Muhammad and others in Nasarawa state shows that awareness directly correlates with participation. Farmers receiving ABP training increased yields compared to non-participants. However, in Kogi state, the exclusion from ABP between 2017–2019 due to loan repayment controversies severely limited awareness-building efforts. On this basis, P4 stated his opinion thus:

> Farmer associations serve as the most effective awareness channel for the Anchor Borrowers Programme, directly influencing food security through structured mobilization. In Kogi state, cooperatives and associations facilitated farmer enrollments by translating programme guidelines into local contexts, organizing input distribution, and providing peer-led technical training. This mode fostered collective bargaining power, enabling smallholders to negotiate better terms with anchor companies (January 20th, 2026).

According to Muhammad, *et al* (2024b) in a study conducted in Nasarawa state, Nigeria they found that (78%) of participants learned about the ABP via agricultural extension agents; 28% via farmer cooperatives and that there exists limited awareness through mass media (radio/television). They argued that the Anchor Borrowers' Programme effectively increased accessibility to rice through affordable rates, contributing to food security.

The conversation from the Focus Group Discussion held in Kogi state, North-Central, Nigeria produced the following agreements.

> A participant in the Focus Group Discussion (FGD) argued that government-led awareness through agricultural extension services and state events were more effective in ensuring the creation of sustainable grassroots awareness especially in rural rice producing areas like Ejiba and Bassa in Kogi state. This assertion was sharply criticized by another participant who argued that community meetings and traditional networks are more effective medium of awareness.

Research Question2: How effective is the awareness of Anchor Borrowers' Programme (ABP) in enhancing food production and improving food security in North-Central Nigeria?

Table 2: The effectiveness of the awareness of ABP in enhancing food production and improving food security.

Responses	Frequency	Percentage
Very effective	176	46
Not effective	63	16
Somewhat effective	145	38
Total	**384**	**100**

Source: Field Survey, June 2026

Table 2 is based on the effectiveness of the awareness of ABP in enhancing food production and improving food security in North-Central Nigeria. A significant number of the respondents of one hundred and seventy-six (176) at forty six percent (46%) of the total responses contend that high awareness of the ABP is “very effective” in ensuring enhanced food production and improved food security for both farmers and consumers. This was followed by a high “Somewhat Effective” of one hundred and forty-five respondents (145) at thirty eight percent (38%). This suggests mixed or moderate satisfaction. Though, a large "Somewhat Effective" group may indicate respondents are uncertain or policies have partial success. A wide gap between the two major categories "Very Effective" (46%) vs. "Somewhat Effective" (38%) implies polarization in perceptions. The table also shows that sixty-three (63) respondents representing sixteen percent (16%) of the total responses are of the view that the level of awareness is not effective in ensuring enhanced food production and improved food security.

P5 break down how income and affordability linkages enhance the effectiveness of the programme in enhancing household food access:

> The programme strengthened household food access via income-mediated pathways. Participating farmers reported higher incomes from increased yields and guaranteed market linkages. This enabled diversification into different staples (maize, millet), reducing pre-ABP dietary monotony. In Okunland, however, income inequality persisted: Women received 30% fewer inputs than men, and youth engagement remained low. Unless ABP adopts gender-targeted input schemes and supports non-farm income diversification, its affordability gains will remain uneven.

Research Question3: What are the factors that account for the effectiveness of Anchor Borrowers’ Programme on food security in North-Central, Nigeria?

Table 3: Factors that account for the effectiveness of Anchor Borrowers’ Programme on food security in North-Central, Nigeria.

Factors	Frequency	Percentage
Access to subsidized inputs & training	142	37
Farmers’ awareness and training	121	32
Climate and weather conditions	74	19
Extension services	27	7
Other factors	20	5
Total	**384**	**100**

Source: Field Survey, June 2026

Table 3 shows respondents’ responses on the factors that account for the effectiveness of Anchor Borrowers Programme on food security in North-Central, Nigeria. It was observed that access to subsidized inputs & training have the highest frequency of 142 accounting for 37% of the total responses. This was followed by categories of respondents accounting for 32% who were of the view that farmers' awareness and training is the major factor that account for the effectiveness of the Anchor borrowers' Programme for providing food security in North-Central Nigeria. Climate and weather conditions at 19% formed the third major factors. A small percentage of the respondents at 7% posit that extension services are responsible for the effectiveness of the programme. Twenty (20) respondents constituting 5% specified other factors outside the ones listed.

Research Question4: How often does smallholder farmers experience climate-related challenges, such as flooding, drought, or pests that affect farming.

Table 4: Opinion on how often smallholder farmers experience climate-related challenges, such as flooding, drought, or pests that affect farming.

Opinion	Frequency	Percentage
Almost always	118	31
Frequently	95	25
Occasionally	80	21
Rarely	55	14
Never	36	9
Total	**384**	**100%**

Source: *Field Survey, June 2026*

Table 4 shows respondents' responses on how often they experience climate-related challenges, such as flooding, drought, or pests that affect farming. The highest category of respondents goes to 'Almost always' which has the highest frequency of one hundred and eighteen (118) representing thirty one percent (31%) and this category dominate the other categories which implies that climate related challenges are a persistent threat to farming in the region despite availability of quality soil for farming. Another significant number of respondents accounting for ninety-five (95) at twenty five percent (25%) are of the view that they frequently experience climate-related challenges, such as flooding, drought, or pests, which affect farming. This was closely followed by (21%) of respondents who asserted that they only faced such challenges occasionally. While (14%) of the respondents conceives that they rarely experience such challenges. A small number of the respondents at (9%) contend that they had never experience such challenges. P 2 stated his view in an interview conducted in Benue thus:

Farmers perceived significant climate changes (e.g., erratic rainfall, rising temperatures), with reporting decreased rainfall and moderate-to-severe barriers to climate adaptation primarily due to drought and flooding. Downstream farmers in the agricultural producing zones in Benue state faced chronic water scarcity during prolonged dry seasons, while upstream farmers reported pest explosions linked to rising temperatures. (January 16th, 2026).

Discussion of Findings

Finding from the study shows that the level of awareness of Anchor Borrowers' Programme (ABP) is highly effective in enhancing food production and improving food security in North-Central Nigeria. Data from the field showed positive but statistically insignificant effects on household food security outcomes in North-Central Nigeria. Forty Six percent (46%) of the total responses contend that high awareness of the ABP is "very effective" in ensuring enhanced food production and improved food security for both farmers and consumers. This implies that financing alone failed to address structural barriers like: High-interest rates deterring smallholder participation, late disbursement of inputs, misaligned with planting seasons and exclusion of vulnerable groups (women, youth) from credit access. A 2024 study by Muhammad and others in Nasarawa state also shows that awareness directly correlates with participation. Farmers receiving ABP training increased yields compared to non-participants.

The other finding also reveals that significant implementation gaps undermine broader food security objective. Despite localized yield increases in the region, the programme is plagued by severe implementation challenges that prevent it from achieving its broader food security objectives. Key issues include climate related challenges and the quality and availability of extension services. Therefore, the study found that the implementation of the programme for food security in north-Central, Nigeria faces numerous challenges such as inadequate awareness of the programme, limited access to credit, inadequate infrastructure, and vulnerability to climate change.

Conclusion

The Anchor Borrowers' Programme has made significant strides in improving agricultural productivity and food security in North-Central Nigeria. However, its full potential is yet to be realized due to inadequate awareness and poor implementation, logistical constraints and insufficient resources. Addressing these challenges through targeted interventions and increased investment in agricultural infrastructure will be crucial for ensuring the programme's long-term success. Ultimately, programmes like the ABP are essential for transforming the agricultural sector, reducing poverty, and achieving food security in Nigeria as a whole.

Recommendations

1. Government should implement a robust awareness campaign of the programme to enhance enlightenment of the effectiveness of the Anchor Borrowers' Programme on food security level in North-Central Nigeria.
2. The official of the state government on food supply should focus on providing comprehensive training and capacity-building programme for beneficiaries of the Anchor Borrowers; Programme.

Limitations of the Study

Limitation of this study was on the method of data collection which is both primary and secondary source. Reaching out to the interviewee was not easy and getting access to some government document was also very difficult and the gross examination of information from the secondary source was quite hectic.

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