EFFECT OF ANCHOR BORROWER PROGRAMME ON FARM PRODUCE OF BENEFICIARIES IN LAPAI LOCAL GOVERNMENT AREA, NIGER STATE, NIGERIA 2016-2021

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ABSTRACT
The effect of the Anchor Borrower Programme on the agricultural output of its beneficiaries is of utmost importance. The program has significantly improved the productivity of beneficiaries in Nigeria through the provision of credit facilities and extension services. This research specifically examined the effect of the Anchor Borrower Programme on the farm produce of beneficiaries in agrarian communities in the Lapai Local Government Area of Niger State from 2016 to 2021. The research employed a descriptive survey research design with a population of 5,800. The sample size of 377 was randomly selected using Slovin's formula, and Information was gathered using a formalized questionnaire. The study used descriptive statistics, including simple percentage, frequency count, mean, and standard deviation, to address the research questions. Regression analysis was employed to test null hypothesis 1 with an alpha level of 0.05 significance using SPSS20, while chi-square was utilized for null hypothesis 2. The outcomes of the research hypotheses revealed a significant impact of the Anchor Borrower Programme on the farm produce of farmers in the study area. Consequently, based on these findings, the research concludes that the Anchor Borrower Programme has a notable effect on the farm produce of farmers in agrarian communities in the Lapai Local Government Area of Niger State. The program has played a crucial role in substantially increasing the agricultural output of its beneficiaries in the specified area. As a recommendation, it is suggested that the Anchor Borrower Programme should be expanded to encompass more farmers, aiming to further enhance farming output in agrarian communities within the Lapai Local Government Area of Niger State.

Introduction

Over the preceding decades, the Nigerian economy prospered primarily through the agricultural sector, which was widely recognized as the principal catalyst in the early 1960s, with the aim of fostering economic growth and development. After the identification of oil resources in the 1970s, marked by a subsequent oil boom, there was a notable reduction in the share of the agricultural sector's contribution to the Gross Domestic Product (GDP). This decline stemmed from a pronounced shift away from agriculture towards oil. However, this shift led to a range of economic challenges, including but not limited to food insecurity, a reliance on imports, insufficient provision of raw materials for industries, heightened levels of borrowing, a deficit in the balance of payments, elevated rates of unemployment and inflation, rural-urban migration, and depreciation of the exchange rate, among other consequences (Olughu, Umar & Ajayi, 2018).

To address the challenges faced by the agricultural sector and revitalize its importance, previous administrations introduced agricultural and rural development programs, albeit encountering several obstacles. In an effort to enhance agricultural development, elevate the livelihoods, and increase productivity among Smallholder Farmers in Nigeria, the Federal Government, Anchor Borrowers Programme (ABP) was initiated in 2015 in collaboration with the Central Bank of Nigeria (CBN). (Olughu et al., 2018).

The primary objectives of the program include supplying smallholder Farmers with both in-kind and cash farm inputs, with the objective of enhancing production, elevate their livelihoods, and ensure a stable supply by providing inputs to agro-processors through establishing robust linkages among Anchor Companies engaged in processing and Smallholder Farmers. The commencement of the scheme is in accordance with the developmental role of the Central Bank of Nigeria, aiming to stimulate increased agricultural output and mitigate the adverse impacts of food importation on the nation's foreign reserves (Wijaya et al., 2020).

The program was initially rolled out in 14 states, including Kebbi, Sokoto, Niger, Kaduna, Katsina, Jigawa, Kano, Zamfara, Adamawa, Plateau, Lagos, Ogun, Cross-River, and Ebonyi, under the Anchor Borrowers Programme. The Anchor Borrowers Programme (ABP) specifically targeted farmers engaged in cultivating a diverse range of crops, including cereals (such as rice, maize, wheat), cotton, roots and tubers (comprising cassava, potatoes, yam, ginger), tree crops (including oil palm, cocoa, rubber), legumes (such as soybean, sesame seed, cowpea), vegetables (particularly tomatoes), sugarcane, and livestock (encompassing fish, poultry, ruminants) according to the Central Bank of Nigeria in 2016. This initiative, launched by the Federal Government of Nigeria in collaboration with the Central Bank of Nigeria, aims to establish economic linkages between Smallholder Farmers (SHE) and reputable large-scale processors. The overarching objectives include increasing productivity, enhancing the livelihoods of smallholder farmers, and optimizing the capacity utilization of the processors (Olughu et al. 2018).

This study is prompted by the necessity to evaluate the impact of the Anchor Borrowers Programme on the agricultural output of farmers in agrarian communities situated in Lapai Local Government Area of Niger State.

Statement of the Problem

The impact of the Anchor Borrowers Programme on the productivity of farmers in Nigeria is substantial and has been a focal point in numerous studies assessing its efficacy. A study conducted by Akinbile and Akingbade (2023) delved into the contributions of the Anchor Borrowers Programme to the productivity of rice farmers in Ekiti State. Their research revealed a discernible increase in rice farmer productivity associated with the ABP's participation or intervention in the state. Likewise, Ayinde, Fatigun, Ogunbiyi Ayinde, and Ambali (2018) conducted a study evaluating the Central Bank's intervention in rice production in Kwara State, Nigeria, specifically focusing on the Anchor Borrowers Programme. The study highlighted a positive impact on the income of beneficiaries, attributed to an increase in yield. The observed increase reached 3.94 metric tons per hectare of rice farm, indicating a significant improvement in productivity resulting from the ABP intervention.

These studies collectively underscore the positive influence of the Anchor Borrowers Programme on farmers' productivity, particularly in rice cultivation, and emphasize its role in enhancing agricultural output and the economic well-being of beneficiaries in Nigeria.

However, there is a scarcity of empirical studies on the effect of ABP in improving farm produce among farmers in Niger State, especially in the specific study area. It is against this backdrop that this study investigates the effect of the Anchor Borrowers Programme on farm produce in agrarian communities in Lapai Local Government Area, Niger State, Nigeria, spanning the period from 2016 to 2021.

Research Questions

I. What is the effect of Anchor Borrowers Programme on farm produce of farmers in agrarian communities in Lapai Local Government Area Niger State, Nigeria from 2016-2021?

II. What are the implementation challenges of Anchor Borrowers Programme in agrarian communities in Lapai Local Government Area Niger State, Nigeria from 2016-2021?

Research Hypotheses

H_{O1}: Anchor Borrowers Programme has no significant effect on farm produce of farmers in agrarian communities in Lapai Local Government Area Niger State, Nigeria from 2016-2021.

H_{O2}: There is no significant challenges in the implementation of Anchor Borrowers Programme in agrarian communities in Lapai Local Government Area Niger State, Nigeria from 2016-2021.

Concept of Anchor Borrowers Programme

The Anchor Borrowers Programme (ABP) stands as a pivotal intervention initiative launched by the Central Bank of Nigeria (CBN) to address the challenges encountered by farmers by supplying essential agricultural inputs. These inputs encompass a variety of items such as farm equipment, fertilizer, water pumping machines, seedlings, cash, and extension services. Operating on a financial model, the program involves anchor firms collaborating with CBN, NIRSAL (Nigeria Incentive-Based Risk Sharing System for Agricultural Lending), and State Governments to organize out-growers and ensure their adherence to contractual terms, thereby preventing side-selling. Various stakeholders, including government agencies, farmers' associations, the Bank of Agriculture, and individual farmers, actively participate in this collaborative initiative, with CBN serving as the central coordinating entity and financial intermediary (Nkwede, 2014).

In line with its developmental functions outlined in Section 31 of the CBN Act 2007, the Central Bank of Nigeria established the Anchor Borrowers Programme (ABP) to create economic linkages between smallholder farmers (SHFs) and reputable companies (anchors) involved in the production and processing of key agricultural commodities. At the core of the program is the provision of loans, both in kind and cash, to smallholder farmers. This strategic approach aims to bolster agricultural production, generate employment opportunities, and curtail the nation's food import bill, thereby contributing to the conservation of foreign reserves (CBN, 2021)

Objectives of Anchor Borrowers Programme (ABP)

The Anchor Borrowers Programme (ABP) is guided by a comprehensive objective that centres on creating economic linkages between smallholder farmers and processors, with the ultimate aim of enhancing agricultural output and ensuring stability in food prices (CBN, 2021). The specific objectives further expound on this overarching goal:

i. **Increase banks' financing for improved agricultural productivity:** The ABP seeks to enhance the level of financial support provided by banks, fostering an ecosystem that encourages value chain financing. This approach is intended to stimulate increased agricultural productivity.

ii. **Reduce the nation's food import bill:** The program strives to diminish dependence on imported food items by employing strategies such as import substitution and enhanced domestic value addition. This approach aims to play a pivotal role in reducing the nation's overall food import bill.

iii. **Create a new generation of farmers:** The ABP aims to support innovative financing mechanisms that facilitate smart agriculture. By doing so, it endeavours to encourage and nurture a new generation

of farmers equipped with modern and efficient agricultural practices.

iv. **Deepen financial inclusion and promote commercial farming:** The program aspires to expand financial inclusion by transitioning smallholder farmers from subsistence farming to commercial agriculture. This involves providing them with the necessary support and resources to engage in farming as a viable business, thereby contributing to the overall economic development of the agricultural sector (CBN, 2021).

Effect of Anchor Borrower Programme on Agricultural Development in Nigeria

The impact of the Anchor Borrowers Programme (ABP) on agricultural development in Nigeria has undergone extensive scrutiny through various studies. Despite facing criticisms, a substantial body of evidence supports the program's positive outcomes, particularly in the adoption of improved rice varieties by farmers and the subsequent increase in the income of beneficiaries, signifying the program's successful realization of its objectives (Umar et al., 2019; Ayinde et al., 2018).

Researchers like Evbuomwan and Okoye (2017) have commended the ABP for its role in enhancing the success, popularity, and consumption of locally grown rice. This positive trend manifested in a collaborative effort between the Lagos and Kebbi State Governments, resulting in the branding of "Lake rice." The success of the ABP in rice production has spurred the Central Bank of Nigeria (CBN) to broaden the program's coverage, extending its scope to encompass other crops and livestock. This expansion underscores the program's adaptability and success in contributing to various facets of agricultural development in the country.

Okeke's study (2019) offers valuable insights into the impact of the Anchor Borrowers' Programme (ABP) on rice farmers in the study area. The research revealed that the ABP played a role in enhancing the income and farm output of rice farmers, with access to the ABP significantly influenced by the socio-economic characteristics of rice farmers. While there were no significant differences in farm income between beneficiary and non-beneficiary rice farmers compared to a random sample, differences emerged in the acquisition of productive assets. Beneficiary rice farmers acquired fewer productive assets than what a random rice farmer from the sample would have earned, while non-beneficiary rice farmers acquired more, indicating variations in the distribution of productive assets.

Balogun et al.'s study (2021) further supports the positive impact of the ABP, revealing profitable outcomes for both ABP beneficiaries and non-ABP beneficiaries, with ABP beneficiaries making more profit. This underscores the suggestion that expanding the ABP to encompass all categories of farmers in Nigeria could serve as an effective intervention to boost profit and income across the agricultural sector.

Implementation Challenges of Anchor Borrowers Programme

Despite the notable accomplishments of the Anchor Borrowers Programme, akin to several other agricultural interventions in Nigeria, the initiative grapples with challenges. Many farmers' express dissatisfaction, citing hurdles in accessing loans and discrepancies in the allocated amounts under the programme (Balogun et al., 2021). Despite the Central Bank of Nigeria (CBN) disbursing N43.92 billion through 13 participating institutions, some of these entities impede farmers' access to the facility. Certain institutions prove unwelcoming to farmers due to intricate transaction procedures and a lack of consideration for crop gestation periods. Additionally, some banks contend that the CBN has not provided specific guidelines on loan disbursement. Agro-input distribution also exhibits inconsistencies, with variations in farmers receiving fertilizers, while others are denied this crucial support (Coker et al., 2018).

Moreover, certain criteria for programme participation may inadvertently exclude core poor and vulnerable groups, particularly women, who struggle to meet the farm-holding requirement of 1 to 5 hectares due to disadvantages in asset ownership (Coker et al., 2018; World Bank 2012; African Development Bank 2014). The farmer registration process incurs costs, and concerns arise about the completeness of the linkage to the Growth Enhancement Support database under the Agricultural Transformation Agenda, as some

states consider fresh farmer registrations. Initiating a new database is seen as a significant waste of public resources, highlighting government inconsistency in the agriculture sector. Furthermore, interactions with stakeholders suggest a predominant focus on funds disbursement and recovery, with insufficient attention to the revolving nature of loans post-recovery—an essential sustainability aspect of the programme that requires early consideration to prevent unmet expectations (Coker et al., 2018).

Theoretical Framework

This research is anchored on Max Weber's Modernization Theory, which traces its origins to the ideas of the German sociologist Max Weber (1864–1920). The foundational concepts laid down by Weber were further developed into the modernization paradigm by Harvard sociologist Talcott Parsons (1902–1979). Modernization theory seeks to elucidate the process of modernization within societies, depicting a transition from 'pre-modern' or 'traditional' to 'modern' societies. The theory primarily focuses on internal factors within a country and posits that, with appropriate support, nations considered 'traditional' can undergo development similar to more advanced countries. While modernization theory held a dominant position in the social sciences during the 1950s and 1960s, it later experienced a decline. However, there was a resurgence after 1990, although it remains a controversial model (Knobl, 2003).

The overarching goal of modernization theory is to identify the social variables contributing to social progress and societal development while explaining the process of social evolution. It emphasizes not only the process of change but also the responses to it, taking into account internal dynamics, social and cultural structures, and the assimilation of new technologies. The theory posits that traditional societies will progress as they adopt modern practices. Advocates argue that modern states tend to be wealthier and more powerful, providing their citizens with a higher standard of living. The necessity or preference for modernization is often justified by developments such as advancements in data technology and the need to update traditional methods in transport, communication, and production.

Critiquing modernization theory becomes challenging due to the implied notion that these developments dictate the limits of human interaction, rather than the reverse. The theory suggests that human agency determines the pace and intensity of modernization. Instead of being influenced by tradition, societies undergoing modernization are purported to adopt forms of governance guided by abstract principles. Traditional religious beliefs and cultural traits, according to the theory, diminish in importance as modernization takes root (Henry, 1971).

Methodology

The research was conducted in the agrarian communities of Lapai Local Government area in Niger State, Nigeria, utilizing a descriptive survey research design. The study encompassed a population of 5,800 beneficiaries across ten agrarian communities within Lapai Local Government area. The sample size for the study was determined to be 377, selected randomly using Slovin's formula. The primary tool for data collection was a structured questionnaire titled "Effect of Anchor Borrowers Programme on Farm Produce Questionnaire (EABPFPQ)." To ensure the quality of the instrument, it underwent face and content validity assessments by three experts from the Department of Political Science at Ibrahim Badamasi Babangida University, Lapai. The instrument's reliability was evaluated using Chronbach Alpha statistics, resulting in a coefficient of 0.89, indicating a high level of consistency. Descriptive statistics, including simple percentage, frequency count, mean, and standard deviation, were employed to analyze the data, providing insights into the research questions. Additionally, inferential statistics, specifically regression analysis facilitated by the Statistical Package for the Social Sciences (SPSS), were used to test the null hypotheses at an alpha level of 0.05 significance. This comprehensive methodology aims to uncover the effects of the Anchor Borrowers Programme on farm produce, contributing valuable insights to the research objectives.

Model Specification

$$Y = \alpha + \beta_1 X_1 + \varepsilon$$

Where,

Y = Dependent variables (Increase in Farm inputs/yield of farmers)

α = Interception

X_1 = Independent variable (Anchor Borrower Programme). β_1 = Regression coefficient.

Ɛ = error of the estimate.

Result and Discussion of Findings

Table 1: Demographic Data of Respondents

Gender of Respondents		
Male	321	91
Female	33	9
Total	**354**	**100**
Output per Farmer before APB Intervention		
1-10 bags	302	86
11-20	34	10
21 and above	18	6
Total	**354**	**100**
Output per Farmer during APB Intervention		
20-30 bags	100	28
31-40	152	43
41-60	66	19
61 Above	36	10
Total	**354**	**10**

Source: *Field Survey September, 2023*

Table revealed that 321 representing 91% of the respondents were male farmers, while the remaining 33 representing 9% of the respondents were female farmers. This finding support the finding of Balogun et al., (2021) who reported 52.8% of Male farmers and 47.2% of Female farmers. The table also indicates that 302 representing 86% of the respondents' farm output is between 20 to 30bags, 152 representing 43% of the respondents farm output is between 31 to 40bags, 66 representing 19% of the respondent farm output is between 41 to 60bags, while the remaining 36 representing 10% of the respondents has farm output of between 61bags and above. The analysis above indicates that majority of the farmers (321) are male with minority of (33) female farmers. The analysis further indicated that there is increase in farm output of farmers after ABP intervention.

Table 2: Effect of ABP on farm produce of farmer in agrarian communities in Lapai Local Government Area Niger State, Nigeria from 2016-2021?

S/N	Effect	Mean (X)	Std. Dev	Decision
1	I believe that farm output in my community was low before the implementation of ABP	3.12	0.62	Accepted
2	I believe that farm output in my community has increased due to the implementation of ABP	2.66	0.50	Accepted
3	There is a noticeable difference in farm output before and during the implementation of ABP	3.12	0.62	Accepted
4	The productivity of ABP beneficiaries has being improving over the years (2016-2021)	3.12	0.62	Accepted
5	With the help of ABP, beneficiaries are able to embrace mechanized farming which has assisted them in cultivating more hectares of farmland	3.12	0.62	Accepted
6	There is increase in the production of farm produce like rice and cassava as a result of assistance and service rendered by ABP	2.12	0.23	Accepted
7	The Anchor Borrowers Programme has contributed to the overall improvement of agricultural practices in Lapai Local Government Area of Niger State	3.77	0.73	Accepted
8	With ABP assistance beneficiaries are able purchase adequate fertilizer and agro-chemicals that boost the production of their farm produce	3.12	0.62	Accepted
9	I attribute the increase in farm output in my community to the Anchor Borrowers Programme (ABP)."	3.12	0.62	Accepted
10	I believe that the increased farm output due to ABP is sustainable in the long term	3.12	0.62	Accepted
	Grand Mean	**3.98**	**1.19**	

Source: *Field Survey September, 2023*

Result in table 2 revealed that the entire respondent agreed to all the ten items on the table. The table recorded a mean range from 3.12 and 2.66. The table recorded a grand mean of 3.29 and 1.07 standard deviation on the ten items indicating that majority of respondents shared the same opinion that Anchor Borrowers Programme has contributed immensely in improving the productivity of beneficiaries in the agrarian communities in Lapai Local Government Area Niger State from 2016-2021. The analysis above indicates that before the intervention of ABP programme the productivity of farmers or farm yield while practicing subsistence farming was very low as an average farmer produces few bags like 1-20bags. But the productivity ABP beneficiaries has being improving over the years (2016-2021), with the help of ABP, the beneficiaries were able to embrace mechanized farming which has assisted them in cultivating more hectares of farmland they are able to produce 50bags and above, there is increase in the production of farm produce like rice and cassava as a result of assistance and service rendered by ABP, with ABP assistance beneficiaries are able diversify into various forms of farming that makes them to be very productive and that with ABP assistance beneficiaries are able purchase adequate fertilizer and agro-chemicals that boost the production of their farm produce, paid their children school fees, purchase of motorcycle which help them movement to school and hospital and building of additional residential houses.

Table 3: Implementation challenges of Anchor Borrowers Programme in agrarian communities in Lapai Local Government Area Niger State, Nigeria from 2016-2021?

S/N	Challenges	Mean (X)	Std. Dev.	Decision
1	The challenging process of obtaining inputs	2.12	0.23	Accepted
2	Delayed distribution of credit Inadequate credit availability	3.77	0.73	Accepted
3	Inadequate credit availability	3.45	0.86	Accepted
4	Inadequate training on sustainable crop production practices	3.12	0.62	Accepted
5	Poor training on sustainable crop production practices	3.12	0.62	Accepted
6	Delay in release of proceed	2.12	0.23	Accepted
7	High cost of inputs	3.77	0.73	Accepted
8	The loan recovery rate was very poor as result of flood, pest and diseases which damages crops thereby preventing the beneficiaries from paying	3.12	0.62	Accepted
9	Inability of ABP to cover larger percentage of real farmers especially female farmers in agrarian communities in Lapai Local Government Area	3.45	0.86	Accepted
10	Poor processing and storage facilities	2.12	0.23	Accepted
	Grand Mean	**3.87**	**1.34**	

Source: *Field Survey September, 2023*

Result in table 3 shows that the entire respondent agreed to all the ten items on the table. The table recorded a mean range from 3.45 and 2.77. The table recorded a grand The mean score of 3.89 and a standard deviation of 1.34 across the ten items suggest a noteworthy consensus among respondents regarding the challenges encountered in the implementation of the Anchor Borrowers Programme in agrarian communities in Lapai Local Government Area, Niger State, Nigeria from 2016-2021. A standard deviation close to zero signifies that data points are closely clustered around the mean. The analysis indicates that the majority of respondents share similar opinions on the challenges faced during the implementation of the Anchor Borrowers Programme in the study area.

The identified challenges include a rigorous process for accessing inputs, delayed distribution of credit, credit insufficiency, inadequate quality of extension staff, insufficient training on sustainable crop production practices, delayed release of proceeds, poor loan recovery rates due to factors like floods and pest infestations damaging crops, the inability of the Anchor Borrowers Programme to cover a larger percentage of real farmers, especially female farmers in agrarian communities in Lapai Local Government Area, and inadequacies in processing and storage facilities. These challenges collectively underscore the complexities and difficulties faced by farmers participating in the Anchor Borrowers Programme in the study area. Addressing these issues is crucial for enhancing the effectiveness and impact of the program in supporting agricultural development and livelihoods in the study area.

H_{O1}: ABP has no significant effect on farm produce of farmers in agrarian communities in Lapai Local Government Area Niger State, Nigeria from 2016-2021.

Table 4 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.544[a]	.544	.143	1.00213

a. Predictors: (Constant), dependent_y

The table 4 above is a summary of the model which shows relationship that exists between the studied variables which is Anchor Borrower Programme and farm produce of farmers. The analysis shows a significant impact as r = 0.544(54%). This shows that Anchor Borrower Programme has significantly improves/increases the farm produce of farmers in the study area.

Table: 5 ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	4.515	1	4.515	.3.234	.035[b]
	Residual	13.231	2	13.231		
	Total	17.746	3			

a. Dependent Variable: (Independent_x)

b. Predictors: (Constant), (dependent_y)

Table 5 indicates that the p-value is 0.039, which is less than the alpha value of 0.05 and is significant at the 1.0% level. This suggests that the model is statistically significant, as evidenced by F=3.234 and p=0.035. Consequently, the Anchor Borrower Programme is considered a good predictor of the increase in farm produce among farmers in the study area. Therefore, the null hypothesis, which posits that the ABP has no significant effect on the farm produce of farmers in agrarian communities in Lapai Local Government Area, Niger State, Nigeria, from 2016-2021, is rejected in favor of the alternative hypothesis. This implies that the Anchor Borrowers Programme has a statistically significant impact on the increase in farm produce for farmers in the specified region during the mentioned timeframe.

H_{O2}: There are no significant challenges in the implementation of Anchor Borrowers Programme in agrarian communities in Lapai Local Government Area Niger State, Nigeria from 2016-2021.

Table 6: Chi-square Computation

O	E	O-E	$(O-E)^2$	$\Sigma \frac{(O-E)^2}{E}$
270	354	-84	7056	19.9
84	354	-270	72900	205
300	354	-54	2916	8.2
54	354	-300	90000	254.2
				X^2 =487.3

$$\text{Chi-square } (X^2) = \sum \frac{(O - E)^2}{E}$$

Where
O = Observed frequency,

E = Expected Frequency

X^2 = Chi-square

In Table 6, the critical value of 394.62, obtained from the chi-square table at an alpha level of 0.05, is compared with the calculated value of 487.3. The calculated value exceeds the critical value of 394.62. Therefore, the researcher rejects the null hypothesis, which posits that there are no significant challenges in the implementation of the Anchor Borrowers Programme in agrarian communities in Lapai Local Government Area, Niger State, Nigeria, from 2016-2021. Instead, the alternative hypothesis, asserting that there are significant challenges in the implementation of the Anchor Borrowers Programme in the specified area during the mentioned timeframe, is accepted. This implies that the challenges identified in the study are statistically significant, highlighting the complexities and obstacles faced in the execution of the Anchor Borrowers Programme in the given region.

Discussion of Findings

The analysis above indicates that before the intervention of ABP programme the productivity of farmers or farm yield while practicing subsistence farming was very low as an average farmer produces few bags like 1-20bags. But the productivity ABP beneficiaries has being improving over the years (2016-2021), with the help of ABP, the beneficiaries were able to embrace mechanized farming which has assisted them in cultivating more hectares of farmland they are able to produce 50bags and above, there is increase in the production of farm produce like rice and cassava as a result of assistance and service rendered by ABP, with ABP assistance beneficiaries are able diversify into various forms of farming that makes them to be very productive and that with ABP assistance beneficiaries are able purchase adequate fertilizer and agro-chemicals that boost the production of their farm produce, paid their children school fees, purchase of motorcycle which help them movement to school and hospital and building of additional residential houses.

The analysis above indicates that rigorous process of accessing inputs, late distribution of credit, insufficiency of credit, inadequate quality of extension staff, poor training on sustainable crop production practices, delay in release of proceed, poor loan recovery rate due to flood, pest and diseases which damages crops, inability of ABP to cover larger percentage of real farmers especially female farmers in agrarian communities in Lapai Local Government Area and poor The challenges identified in the implementation of the Anchor Borrowers Programme (ABP) in the study area, particularly

regarding processing and storage facilities, align with similar findings reported by Badejo et al. (2018). Badejo et al. highlighted that despite the perceived benefits of the program, implementation arrangements for the ABP are still unclear due to limited awareness, overlapping roles of stakeholders, issues with updated databases, a lack of credible monitoring and evaluation frameworks, and the potential prevalence of elite capture.

Furthermore, the current study's findings resonate with the research conducted by Okeke et al. (2019), which revealed that beneficiaries of the Anchor Borrowers' Programme experienced significantly higher income and farm output compared to non-beneficiaries. Additionally, the study is consistent with the findings of Olarewaju (2019), who reported that awareness about the ABP has a positive influence on farmers' participation and the yield of rice grown.

These collective findings emphasize the multifaceted nature of challenges in the implementation of agricultural intervention programs such as the ABP. They underscore the importance of addressing issues related to awareness, stakeholder roles, database management, monitoring and evaluation frameworks, and equitable distribution of benefits to ensure the effectiveness and success of such programs in supporting farmers and enhancing agricultural productivity.

Conclusion

Based on the findings, this study concludes that the Anchor Borrowers Programme (ABP) has a significant impact on the agricultural output of farmers residing in agrarian communities within the Lapai Local Government Area of Niger State. The program has played a crucial role in enhancing the productivity of its beneficiaries, evident in improved farm activities, increased output and yield, the broadening of farming activities, and the facilitation of the adoption of mechanized farming systems. The research also affirmed the existence of considerable challenges in the implementation of the Anchor Borrowers Programme within the study area. Notable hurdles include insufficient credit availability, a lack of quality in extension staff, inadequate training in sustainable crop production practices, delays in the release of proceeds, high input costs, and the program's inability to encompass a larger proportion of genuine farmers, particularly female farmers in agrarian communities within the Lapai Local Government Area.

Recommendations

Based on the results, the following suggestions were put forward:

i. Anchor Borrower Programme should increase number of enrolment of farmers and credit facilities in order cover more farmers and increase their productivity,

ii. More female farmers should also be enroll by ABP to bridge the gap between male farmers who benefited from the programme;

iii. Farm inputs and credit facilities must be provided to farmers in a timely manner to ensure prompt preparation for farming activities.

iv. Qualified and experienced extension workers should be employed to provide appropriate training on sustainable crop production practices to beneficiaries,

v. Provision should be made by ABP on how to minimize the effect of flood, pest and diseases which damages crops, to ensure prompt payment of loan by the beneficiaries.

vi. Farm input and seed should also be subsidized or be made affordable by ABP;

vii. Processing and storage facilities should be made available by Lapai Local Government Area in collaboration with ABP to minimize spoilage.

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