Agricultural Development Programmes and Reduction of Rice Importation In Nigeria: An Evaluation of the Contribution of Anchor Borrowers' Programme in Katsina State

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C I T A T I O N

A B S T R A C T

This study is conducted to evaluate the impact of Anchor Borrowers' Programme on rice production in Katsina State. Specifically, it is aimed at evaluating the impact of the Programme on reducing the importation of rice in Katsina State. The study uses survey design where multi-sampling techniques are used in selecting 351 beneficiaries of the programme from both dry and wet season rice farmers in the State. Using Spearman's Rank ordered correlation as statistical tests, the study's findings indicates that the programme's contributions towards reducing the importation of rice are not worthy of notice, which resulted in not having much impact on addressing the high level of rice importation into the country in general and the State in particular. it is based on this that the study recommended among others that the policy-makers should conduct a thorough study on the previous agricultural policies to know the problems and challenges faced by them in order to come up with a programme with very minimal challenges that is capable of achieving what the previous ones failed to achieve, and that government should ensure that budget for agricultural programmes is increased to ensure that more farmers are included in the programmes for the desired results of reducing the importation of food items, especially rice that is regarded by many Nigerians as staple food, be achieved.

INTRODUCTION

Among the most vital sectors of economies in the less developed nations is agriculture; the development of which is, nevertheless, not in agreement with its strategic function in the economies of many countries (Ambali & Marana, 2017). Nigeria, for instance, that has a population which is estimated to be 211,400,708 million people in 2021 (Macrotrends, 2021) has an agricultural sector as basis of its economy with no fewer than 70% of the populace engage in agriculture providing survival for not less than two-third of the population (Sanusi, Ebukiba, & Peter, 2020). However, the majority of the citizenry, particularly rural dwellers who engage themselves in agriculture, are poor due to inappropriate governmental policies to modernize the process. Despite all the agricultural projects and programmes introduced by the governments in the country as well as the large amount of money spent in reducing the rate of poverty, the country is far behind with regard to the influence of government intervention (Sanusi, Ebukiba, & Peter, 2020). Thus, according to Daneji (2011), if significant and sustainable programmes are to be appropriately implemented, agriculture will immensely help in rising of Gross Domestic Product (GDP), reducing the level of poverty, and food importation in Nigeria.

The dominant role of agriculture in Nigeria before the 1960s was taken for granted as only very little support from government was given to the sector. However, it was able

to grow at a desired rate and made provision for sufficient food for the increasing population. Signs of problems in Nigerian agriculture began to appear during the first decade after independence (Agricultural Policy for Nigeria, 2015). From then on, various agricultural programmes have been executed by the successive government in Nigeria with the aim of enhancing the rate of agricultural produce, which will create self-sufficiency in food production and avoid food importation. Among the executed programmes were the National Accelerated Food Production Programme (NAFPP), which was executed by both the Federal and Regional governments in the early 1960s to improve the production of grains such as rice, wheat, maize, cassava and cowpeas (Daneji, 2011). Operation Feed the Nation (OFN) of 1975, Green Revolution Programme (GR) of 1979, National Agricultural Land Development Authority (NALDA), River Basin Development Authority (RBDA), Agricultural Development Programmes (ADPs) that started in 1972 in the northern part of Nigeria, and the Directorate of Food, Road and Rural Infrastructure (DFRRI) form part of the agricultural programmes initiated by different governments in Nigeria (Daneji, 2011). According to Eze, Lemchi, Ugochukwu, Eze, Awulonu and Okon (2010), despite all the governmental effort in coming up with suitable agricultural policies, programmes and institutions, the governments, most at times, fail in following up these good initiatives with sufficient budgetary allocation and financing. Therefore, lack of funding and the increased bane of corruption contribute immensely to the failure of the programmes.

The Anchor Borrower programme (ABP) was a 2015 initiative of the Central Bank of Nigeria (CBN) along the lines of its development function (Evbuomwan & Okoye, 2017). According to them, this was purposely done to reduce the increasing cost being taken care of by the government in importing the agricultural products, especially food crops which the country is capable of producing. Umeh and Adejo (2019) maintained that the allotment of foreign exchange to aid goods importation has recurrently relied upon the foreign reserves that have been steadily declining. The effort makes by the Nigerian Central Bank in facilitating local production of the goods is mainly as a result of the unfavorable effect of their importation to Nigeria's foreign reserves.   The CBN, under the intervention, had reserved the sum of ₦20 billion from ₦220 billion micro, small & medium enterprises development fund (MSMEDF) for farmers at a one digits interest rate of 9% per annum (Umeh & Adejo, 2019). The programme tries to pursue some objectives which include reduction of food imports, and creation of jobs (Umeh & Adejo, 2019). The programme also aimed at establishing linkages among over 600,000 small holder farmers known as out-growers and large scale processors known as off-takers in order to increase agricultural production and significantly

enhancing capacity uses of integrated Mills (Okeke, Mbanasor, & Nto, 2019). According to them, the programme provides farm inputs both in cash and in kind to farmers who farm at small scale level in order to improve the producing of some targeted products. During the harvest, the farmers bring what they produce to the Anchor (Agro- processor) who pays them in cash. In fact, the main aim of establishing the ABP is to establish connections between the companies referred to as anchor that are involved in the procession and farmers operating as small scale level of the needed essentials of the Agricultural commodities. However, most of those who applied and benefitted from the programme so far are rice producers (Okeke, Mbanasor, & Nto, 2019).

Statement of the Problem
Nigeria is said to be the largest rice producer in the entire West African sub-Region; however, it is the second largest importer of the commodity in the entire world which account for 25% rice continent's import (Umeh & Adejo, 2019). Local cultivation of rice is conducted on a vast expanse of 2.8 million hectares of cultivable land, as reported by the Nigerian Central Bank in the year 2015. Nigeria, on an annual basis, produces 2.55 million metric tons of rice out of the estimated 6.1 million metric tons it consumes. Based on projections, the consumption of rice in Nigeria is estimated to surge to 35m metric tons by the year 2050, exhibiting a growth rate of 7% per annum, owing to the anticipated population expansion. The increased demand for rice in Nigeria has been in continuous rise and has often fallen short of demand domestically which led to high shares of imports. It was estimated that in 2014, 5.4 million Metric ton of milled rice was being demanded in the country while only 3.8 million Metric ton was locally produced; a situation that led to the demand-supply shortage of 1.6 million Metric ton to be complemented by rice importation. It is in response to this that the Federal Government of Nigeria according to Sambe, Korna and Yaga (2020) initiated programmes with the sole aim of reducing the country's over reliance on imported rice through local production of it. Considering the rapid growth of population in the country, it is required to match the population increases with an increase food production; therefore, increase in the production of rice is one of means of realizing this dream (Umeh & Adejo, 2019). Despite the fact that various agricultural programmes have been initiated and executed by both past and present governments with the aim of improving rice production that would make the country self-sufficient in food production; yet, the country relies on the importation of staple food such as rice to take care of the population growing needs of food. Researchers, such as Hussaini (2014), believe that the increased rate of hunger that is the consequence of poor agricultural productivity is because of corruption on the part of the programmes'

implementers; while many others including Adeola and Oluwafemi (2014) believe that the failure of most agricultural programmes in the country could be associated with lack of budgetary allocation. It is based on this that this study is aimed at evaluating the role of the Anchor Borrower's Programme (ABP) in not only improving the production of rice in Katsina State but also its contribution towards reducing the importation of the commodity the period of 2015 and 2024.

Objectives of the Study
This research is designed to evaluate the impact Anchor Borrowers' Programme has in promoting productivity of the agricultural sector in Katsina State of Nigeria, and specifically aimed at achieving the following objective:
To assess the extent at which Anchor Borrower's programme reduces the level of rice importation in Katsina State.

Research Hypotheses
H_0 There was no relationship between the ABP and the reduction of rice importation in Katsina State.
H_1 There was a significant relationship between the ABP and the reduction of rice importation in Katsina State.

The Political Economy of Rice Importation in Nigeria
It was recently understood that Nigeria has spent around ₦356 billion on the importation of rice every year. Of the sum, it is calculated that about ₦1 billion is spent per day (Ayinde, Fatigun, Ogunbiyi, Ayinde, & Ambali, 2018). Nigeria is described as one of the net importers of rice that is regarded as being among the most commonly used food by the citizenry. This greatly affects the local production of the commodity because of the involvement of some cabals in its importation. The country is running a wasteful consumption of rice imported from countries such as India and Thailand while the country has fertile land that can support the entire citizens and even export it to other countries. Nigeria did not give any attention to rice production during the pre-colonial period; the focus of the country was on crops meant to be exported such as groundnut, cocoa, rubber and palm produce supported via marketing and pricing board policies. Therefore, the development of the food crops including rice was left in the hands of the peasant farmers without any form of incentives (Akpokodje, Lancon, & Olaf, 2001). In attaining modest phases in the production of rice, various actions were taken by some stakeholders in collaboration with both national and international organizations including the following:
Federal Rice Research Station (FRRS) was established in 1970 in Nigeria with the main aim of conducting research into the growth and development of improved varieties of grains. The major objectives of establishing this research station were realized through the introduction as well as

adaptation by the rice farmers. In 1972, the National Accelerated Food Production Programme (NAFPP) was established and charged with the responsibility of effectively and efficiently designing, testing and transferring technology packages for the purpose of rice production as well as the production various other grains including wheat, millet, maize, and sorghum. The National Cereals Research Institute (NCRI) was founded in 1974 to conduct research on how to get high-yielding varieties of rice for farmers, seed multiplication, on-farm adaptive research, and training of extension staff. The Agricultural Development Project (ADP) was launched in 1987 as the main link between research and farmers. It has been a channel through which governmental policies on the production of rice were executed. Other national programmes and agencies include the Nigerian Agricultural and Cooperative Bank (NACB) of 1988, and the Presidential Rice Initiative of 1999 (Emodi & Madukwe, 2008). According to Ayinde, Fatigun, Ogunbiyi, Ayinde and Ambali (2018), there were also international programmes and agencies which include but are not limited to West Africa Rice Development (WARDA) of 1971, International Network for the Genetic Evaluation of Rice (INGER-Africa) of 1985, Green River Project of 1986, Germplasm Collection and Conservation of 1988, PropCom of 1998, Shell Petroleum Development Company (SPDC) of 2000, Multinational New Rice for Africa (NERICA) Rice Dissemination Project (MNRDP) of 2000, the Ibom Rice Project of 2001 as well as the Anchor Borrower's Programme (ABP) of 2015.

From a historical point of view, governmental policies on rice production in Nigeria are categorized into three periods – the pre-ban period from 1971 to 1985; the ban period from 1986 to 1995; and the post-ban period from 1995 to 2015 (Ayinde, Fatigun, Ogunbiyi, Ayinde, & Ambali, 2018). The pre-ban period is categorized into pre-crises and crisis periods. The pre-crisis of 1971 – 1980 was mainly characterized by policies that were liberal in nature such as agricultural policies, programmes, institutions and projects on the importation of rice. Ad-hoc policies got underway during the times of interim shortages. It was at that time that various projects and programmers targeted at the development of rice production were initiated. During the crisis period of 1981 – 1985, more strict policies including the Agricultural Input Subsidy Policy, Distribution Policy and Input Supply, Agricultural Cooperatives Policy, and Water Resources and Irrigation Policy were launched, and governmental policies reduced the domestic fertilizer and rice prices artificially compared to the global price level, through huge rice importation giving birth to the reduced price of rice produced locally. Thus, the government was actively engaged in the acquisition, allocation, and promotion of rice, without transferring the genuine expenses to the purchasers of the product. This unequivocally implies that there was

safeguarding of privileged consumers, without taking into consideration the welfare of the agriculturalists, which resulted in a decline in the prices of rice at the point of production. This undermined the competition of domestically produced rice and acted as a primary hindrance to farmers who cultivate rice. (Emodi & Madukwe, 2008).

The ban put on the rice importation during the ban period between 1986 and 1995 was toughened by the introduction of the Structural Adjustment Programme (SAP) during Babangida's led administration in 1986. It was under this programme that many trade policies such as import restrictions, tariffs, and outright bans on rice imports at different times were launched. According to Ayinde, Fatigun, Ogunbiyi, Ayinde and Ambali (2018), it was considered illegal during that period to import rice into Nigeria; even though the importation was still going on through the country's leaky borders. However, during the post-ban period of 1995 to 2015, the restriction of importing rice into the country was lifted from that year (1995) up to 2015 with more policies of liberal nature put in place. Emodi and Madukwe (2008) argued that the reduction in the production of rice in Nigeria cannot entirely be blamed on the increase in its importation; the policies made by the country on rice have been inconsistent and at the same time have fluctuated between import restrictions such as outright ban, and import tariffs. According to them, many reasons led to the lifting of the ban on the importation of rice in the country which include the extended pressure from international financial organizations such as the WTO, IBRD, and IMF who together argued that the ban was contrary to the government liberalization position. Another reason was that, domestically, the government failed in the execution of the ban on the commodity. This was clearly evidenced as major markets in the country were full of imported rice in spite of the restrictions. There was also a great deal of pressure from those who had an interest in the importation of the commodity from the government, as well as from the urban elite who were more interested in consuming imported rice.

In 2015 under President Buhari's administration, the policy of banning the importation of rice was also reinstated. With a limited supply of rice due to the ban on its importation, it was possible for excess demand for the commodity which may lead to a rise in its price. This may consequently give birth to high prices of food items which generally affect the poor whose major parts of their income is spent on food items. With regard to this as well as to further the previous government's efforts of fighting unemployment and inflation, the government introduced the Anchor Borrower's Programme (ABP) in 2015 with the major aim of collaborating with anchor companies involved in the production and processing of the most important agricultural commodities in the country. It was

targeted at helping local farmers increase the production and supply of feedstock to the processors, conserve Nigeria's external reserve, and reduce the importation of food items, particularly rice (Saheed, Alexander, Isa, & Adeneye, 2018).

The rice production in Nigeria, despite its gradual improvement, has fallen short in meeting domestic demands and has not made any significant progress in terms of exportation (Tarwase & Madu, 2014). The introduction of the Structural Adjustment Programme (SAP) in 1986 marked a turning point for the agricultural sector in Nigeria. This programme eliminated subsidies for agricultural sector and various other key economic sectors, and shifted the government's focus away from supporting and enhancing farmers (Terwase & Madu, 2014). Scholars argue that Nigeria's policy regarding rice has been inconsistent over the years, with fluctuations between import tariffs and import restrictions. For instance, Emodi and Madueke (2008) illustrate this situation by stating that "in the era of the SAP in 1986, a ban on the importation of rice was implemented. Although it was illegal to bring in rice from other countries into Nigeria, the porosity of Nigerian borders rendered it ineffective. From 1995 to 2015, these official restrictions on rice importation were lifted, and more liberal policies were implemented. However, the Nigerian government in 2013 announced a ban on rice importation, effective from 2015. It was stated by the Minister of Agriculture and Rural Development that, 'we aim to discourage rice importation by traders and instead encourage individuals to become commercial farmers, produce rice domestically, purchase local paddy rice, and engage in milling'." The government is considering a tariff policy to deter rice importers, while also discouraging individuals from venturing into rice production, milling and processing locally (Uche, 2011).

No matter what the policy decision might be, it is crucial to acknowledge that rice remains a vital and unavoidable component of the diet for consumption domestically in Nigeria, as well as being one of the globally significant food commodities (Terwase & Madu, 2014). According to Tarwase & Madu (2014), rice has the potential to impact the political and economic development of Nigeria in various ways. Firstly, it plays a very vital role in making sure that food is secure. By increasing rice production to meet domestic needs and even considering exports, Nigeria can effectively address the food crisis that has plagued the country. Secondly, mass production of rice not only enhances the security of food but also generates opportunities for employment. The excessive importation of milled rice products in Nigeria leads to unemployment among local farmers while creating job opportunities for exporting countries such as the USA, Thailand, and India. Thirdly, Tarwase & Madu (2014) highlight the importance of foreign exchange earnings. If Nigeria fully harnesses its agricultural potential and significantly increases rice

production for both domestic consumption and export, it can greatly benefit from the export of such commodities and thereby develop its economy. Lastly, the impact rice has on the economic and political development of Nigeria encompasses overall progress. Tarwase & Madu (2014) emphasize that mass rice production not only ensures food security, provides employment, and boosts foreign earnings but also contributes to the general development of the nation. The revenue generated can be invested in the economy to facilitate desired transformations and development in other key sectors.

RESEARCH METHODOLOGY
Study Area
The study area, Katsina State, was established on the 23rd of September, 1987, emerging from the defunct Kaduna State. Similar to the former Katsina Province of Old Northern Nigeria, the State consists of Katsina and Daura Emirates. It shares borders with Kaduna State to the south, Jigawa and Kano States to the east, Zamfara State to the west, and the Republic of Niger to the north. Occupying a land area of approximately 24,192 square kilometers, the State is home to an estimated population of about 5.8 million individuals according to the 2006 projection. Katsina State predominantly comprises the Hausa/Fulani

ethnic group, and the people primarily speak one language. The establishment of Katsina State in 1987 led to the customary growth in economic and social activities that typically accompany the formation of a new state. The state's significant cash crops include millet, guinea corn, groundnut, cotton, maize, beans, rice, and wheat. Katsina State holds the position of Nigeria's largest cotton producer, while livestock production is also a major occupation of the state's inhabitants. The state's agricultural products serve as a valuable raw material resource for various industries, including oil and flour milling, textiles, and dairy products (Mani, 2023).

Population of the Study
The population of this study constituted the entirety of the rice farmers in Katsina State who benefited by the Anchor Borrowers Programme (both wet and dry seasons farmers). Thus, the population of the study is 11,272 which are made up of wet season farmers (5,416) and dry season farmers (5,856). However, only the rice farmers who benefited by the programme from the selected nine local governments across the State – three from each senatorial zone – are used as the target population. This is shown in the following table:

Table 1: Target Population of the Study

Senatorial Zone	Local Government	Wet Season Rice Farmers	Dry Season Rice Farmers
	Malumfashi	239	214
Katsina South	Matazu	361	162
	Kankara	166	204
	Daura	119	636
Katsina North	Bindawa	316	240
	Kankia	450	49
	Dutsin-ma	280	198
Katsina Central	Safana	103	125
	Kurfi	130	18
Total		**2,164**	**1,846**

Source: Bank of Agriculture (2020)

Different sampling techniques are employed at different stages. First, simple random sampling method is employed in choosing the nine local governments – three from each of the three Senatorial Zones in the State. However, in selecting samples from the above chosen local governments, a systematic sampling technique is employed. In deciding the sample size meant for the study, Krejcie and Morgan formula is adopted which states that a population of 4,000 or thereabout requires a sample of 351, which is distributed among the selected local governments based on their number of beneficiaries. Copies of questionnaire are administered to the beneficiaries, while four persons are interviewed from the Ministry of Agricultural and Natural Resources Katsina State. The quantitative data collected via questionnaires was presented in a form of diagram containing the

questions and responses. In testing the formulated hypotheses, Spearman's Coefficient of Correlation is used, and the test is made by making use of Statistical Package for Social Sciences (SPSS) IBM SPSS Statistics 23.

Data Presentation and Analysis
Data collected from the sampled respondents which were contained in the copies of questionnaire distributed to 351 rice farmers who benefited from the Anchor Borrowers' Programme in 9 randomly selected local government areas in Katsina State is presented and analyzed in this section. As for the qualitative data that is collected through an interview method, it is presented in the discussion of findings section and served as complement to the quantitative one.

Table 2: Distributed and Retrieved Copies of Questionnaire

Local Gov't	Wet Season	Retrieved	Dry Season	Retrieved	Total Retrieved	Percentage (%)
Malumfashi	19	15	20	18	33	11
Matazu	29	22	15	10	32	11
Kankara	13	12	19	16	28	09
Daura	10	10	61	53	63	21
Bindawa	26	17	23	22	39	13
Kankia	36	31	5	5	36	12
Dutsin-ma	23	22	19	17	39	13
Safana	8	7	12	10	17	06
Kurfi	11	9	2	2	11	04
Total	**175**	**145**	**176**	**153**	**298**	**100**

Source: Fieldwork (2024)

Table 2 above revealed that of the 351 copies of questionnaire distributed to same number of respondents in the 9 local governments selected, the researcher is able to retrieved 298 – equivalent to 85%. Since the percentage is enough to represent the entire sampled respondents, the presentation and analysis of this data is done based on it.

Table 3: Demographic Data of the Respondents

	Frequency	Percentage (%)
Gender		
Male	274	92
Female	24	08
Age		
18 to 25	37	12
26 to 35	87	29
36 to 45	62	21
46 to 55	49	17
56 and above	63	21
Educational Level		
No formal education	74	25
Primary education	131	44
Secondary education	53	18
Tertiary	40	13
Farming Experience		
Less than 1 year	42	14
1 to 5 years	22	07
6 to 10 years	47	16
11 and above years	187	63
Total	**298**	**100**

Source: Fieldwork (2024)

Data regarding the distribution of the sampled respondents by gender as indicated in Table 3 shows that out of the 298 farmers who returned the questionnaires administered to them, 274 equivalents to 92% are males. This shows that most farmers in the selected areas are male while the female dwellers in the areas are either subsidiary to males or do not know how to take part in any agricultural scheme through which they can access loans as well as all other benefits derivable form the programmes. The Table also indicates that farmers who benefited by the programme are of different categories in terms of age. Cumulatively, however, those below 45 years are much more than those that are above which means that most of the beneficiaries are able-bodied. This will make it possible for the programme to yield the desired result as it involved those who are capable to doing what is expected of them. Although, as seen in the Table, a considerable number of the respondents have only primary certificates as their highest qualification, it can clearly be comprehended that over 70% of them can at least be able to read and write in their mother tongue and to some extent in English which is an advantage to the programmes implementers. Regarding the number of years the respondents have been in the business, it is a

clear indication that the programme's objectives can easily be achieved in the study area as almost 80% of the beneficiaries as seen in the Table have over 5 years farming

experience. This means that majority of them do not require much training before they can produce desired result.
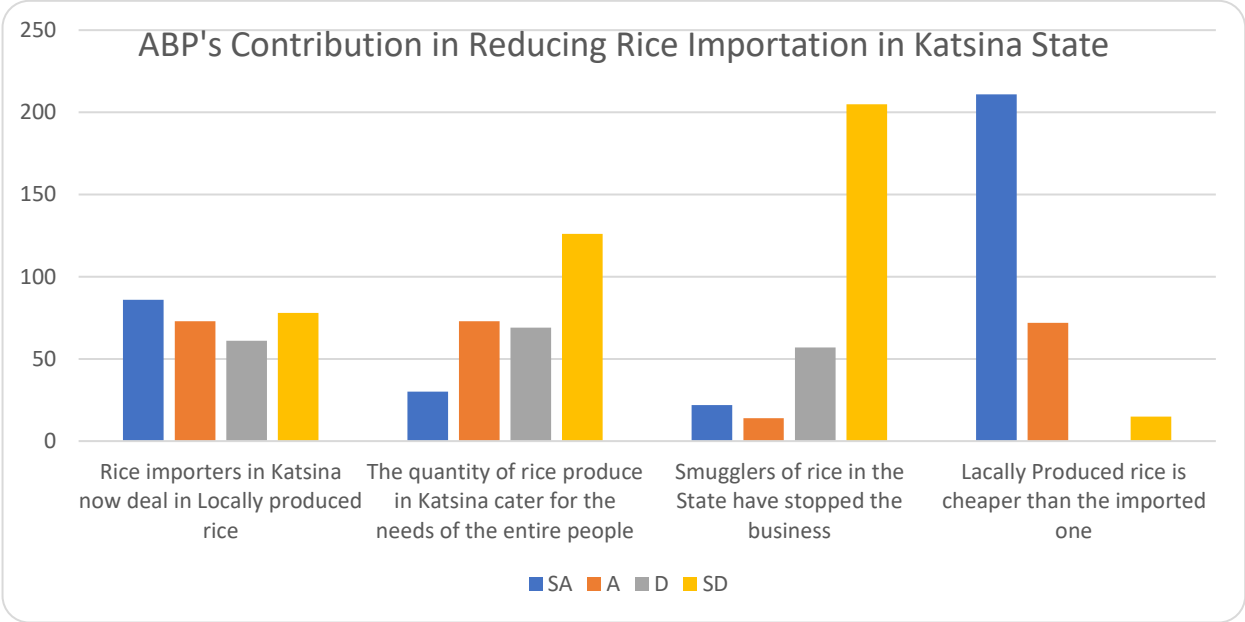

Figure 1: ABP's Contribution in Reducing Rice Importation in Katsina State

As one of the major objectives of ABP is improving the quantity of rice produce in the State to be sufficient cater for the needs of its dwellers, reducing the rate at which rice is imported into the State, if not end it, remained a priority. Data generated from the respondents as shown in the above figure reveals that majority of the respondents agree that the major importers of rice into the State are now turned to dealing in the locally produced rice due to ABP. Nonetheless, the result of the interview indicates that the stoppage of the importation may not necessarily be due to the programme alone, but due to other factors such as the imposed government policy of banning the importation such product in the country. To confirm to this, most of the respondents agree that the quantity of the commodity produced in the state is not sufficient for the consumption needs of the entire dwellers of the State. Thus, people are contented with the locally produced rice not because it satisfies their need but because they have no alternative. Regarding the assertion that the smugglers of rice in the State have willingly decided to stop the business and turn

to the locally produce rice, almost all the respondents did not agree. They believe that the stoppage is due to the government policy of banning the importation of rice in the Country in general and the State in particular. To confirm to this, one of the interviewees has stated that many smugglers are still doing it through unidentified routes. Despite all the problems regarding the inadequacy of the locally produced rice coupled with the importation challenges on the part of the importers of the commodity into the State, respondents confirmed as seen in the figure that locally produced rice is cheaper than the foreign one. This means that the quantity produce is high – as it is said, the higher the quantity produced, the lower the price

Test of Hypothesis

H_0 There was no relationship between the ABP and the reduction of rice importation in Katsina State.

H_1 There was a significant relationship between the ABP and the reduction of rice importation in Katsina State.

Table 4: ABP's Contribution in ABP in Reducing Rice Importation in Katsina State

			ABP	Rice Importation
Spearman's rho	ABP	Correlation Coefficient	1.000	.200
		Sig. (2-tailed)	.	.800
		N	4	4
	Rice Importation	Correlation Coefficient	.200	1.000
		Sig. (2-tailed)	.800	.
		N	4	4

The P value (0.800) was more than 0.5. Thus, there was possibly no significant relationship between the tested variables since the correlation coefficient stood at 0.200. This means that there is very little positive correlation between the introduction of Anchor Borrowers' Programme and the reduction of rice importation in Katsina State.

RESULTS AND DISCUSSION
Considering the fact that food is at the centre of man's development, its production at sustainable rate has to be the pre-occupation of governments of all countries across the globe. It is based on this that successive governments in Nigeria executed various agricultural programmes with the aim of enhancing the rate of agricultural production, which will ensure self-sufficiency in food production. However, despite all the governmental efforts in coming up with suitable agricultural policies, programmes and institutions, the governments, most at times, fail in following up these good initiatives with sufficient budgetary allocation and financing. Therefore, most of the programmes did not achieve their set targets. It was based on this that the study was designed to evaluate the most recent of such agricultural programmes –Anchor Borrowers Programmes (ABP) which was targeted at reducing the quantity of rice imported into the country by giving more emphasis on the locally produced one

The objective of the study was to assess the contribution of Anchor Borrowers' Programme in reducing the level at which rice was imported in Katsina State. The findings of this study which was based on the data generated directly from the beneficiaries of the programme, as seen in Figure 1 above tables indicates that most of the importers of rice in the State now turned to dealing in locally produced rice, which can be said to be a step forward, resulting from the introduction of ABP. However, this shifting did not mean the locally produced rice, which was cheaper, took the place of the imported one; but because the importers had no alternative other than to stop due harsh governmental policy on the business. This clearly meant that the reduction in the importation of rice into the State was not as a result of the introduction of the ABP but due government policy of banning the activity. Moreover, the qualitative data from the interviewees testified to this as they claimed that the stoppage of the importation was mostly by the policy enforced by the government not ABP's impact. They explained that, had it been the programme had been in existence for at least five years before the import banning policy, people would not have been bothered. And by that time the State and the country in general would have been self-sufficient in rice production. In addition, the result of the tested hypothesis on this confirmed this as it showed that, even though this is a very slight correlation coefficient of 0.2, the tendency

that ABP reduced importation of rice in the study area, if at all it did, was very minimal. Thus, the relationship was at its least stage. In a nutshell, the findings of the study showed that ABP's contribution in reducing the importation of rice in the State, if it did, was not very significant.

CONCLUSION
One of the most vital sectors of economies in the less developed nations of the world, particularly Africa, is agriculture; however, the growth of which is not in agreement with its strategic function in the economies of most countries. Many policies have been formulated by various governments of these countries, especially Nigeria, but without much to show in terms of improving the sector. Anchor Borrowers' programme was one of such agricultural programmes meant to increase the quantity of rice produced in Nigeria and market for the commodity at the place of its harvest. Therefore, this study was conducted purposely to evaluate the contribution of this programme in ensuring that the importation rice into the country is reduced. The findings of the study reveals that the introduction of the Anchor Borrowers' Programme (ABP) did not significantly increase the production of rice in Katsina State; thus the programme's contributions towards reducing the importation of rice were not much noticeable.

RECOMMENDATIONS
It is based on the findings of this study that the following recommendations were made;
1. It was recommended that policy-makers should conduct a thorough study on the previous agricultural policies to know the problems and challenges faced by them in order to come up with a programme with very minimal challenges that is capable of achieving what the previous ones failed to achieve.
2. Government should ensure that budget for agricultural programmes is increased to ensure that more farmers are included in the programmes for the desired results of reducing the importation of food items, especially rice that is regarded by many Nigerians as staple food, be achieved.

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