



AN EVALUATION OF THE EFFECTS OF THE ANCHOR BORROWERS' PROGRAMME ON THE PRODUCTIVITY AND INCOME OF SMALL HOLDER MAIZE FARMERS IN KANO STATE, NIGERIA

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Abstract

This study evaluated the effects of the Anchor Borrowers' Programme (ABP) on the productivity and income of smallholder maize farmers in Kano State, Nigeria. The programme was introduced to improve agricultural productivity through enhanced access to loans, farm inputs, extension services, and structured markets. Two specific objectives were set to guide the study. A descriptive survey research design was used, with a population that consisted of 11,353 smallholder maize farmer beneficiaries. A multistage sampling technique was used to select 246 respondents as the sample size. A structured questionnaire was used as an instrument for data collection with a standardized reliability coefficient of 0.826. Data collected were analysed using descriptive statistics and the hypotheses were tested using linear regression. The findings revealed that participation in the ABP had a positive and statistically significant effect on both maize productivity and farmers' income. The programme's loans and farm inputs were available and accessible to smallholder maize farmers ($P=0.000$). Beneficiary farmers recorded higher yields and income levels compared to non-beneficiaries. The study concluded that while the ABP improved productivity and income among maize farmers in Kano State, its impact was limited by implementation inefficiencies. The study recommended strengthened inputs delivery systems, improved monitoring, and enhanced extension support to maximise programme outcomes.

Keywords: ABP, productivity, income, maize farmers, Kano State, Nigeria

Introduction

Agriculture has remained a key sector in Nigeria's economy, contributing significantly to employment, food security, and rural livelihoods. The sector is dominated by smallholder farmers who account for a large proportion of domestic food production. Maize (*Zea mays* L.) is one of the most important staple crops due to its role in human consumption, livestock feed, and industrial use. However, maize production in Nigeria has remained constrained by low productivity arising from limited access to loans, poor farm inputs supply, inadequate

extension services, and weak market systems (Akoh et al., 2025). In response, the Federal Government through the Central Bank of Nigeria (CBN) introduced the Anchor Borrowers' Programme (ABP), during the regime of the former President, Late Muhammadu Buhari (GCFR) in Birnin-Kebbi, Kebbi State on Tuesday, November 17, 2015. The programme was designed to enhance agricultural productivity by providing loans facilities, improved farm inputs, and technical support, while linking farmers to agro-processors. Despite its objectives, empirical evidence on its effectiveness remains mixed. In Kano State, where maize farming is a major agricultural activity, there is limited empirical evidence on the extent to which the ABP has improved farmers' productivity and income. This study therefore evaluated its effects on smallholder maize farmers in the state.

Statement of the Problem

The ABP was launched to make loans and farm inputs available and accessible to smallholder farmers who produce the highest percentage of the total farm output in Nigeria. This is particularly in order to curb the high cost incurred by the government on the importation of food crops and other agricultural products that can be produced within the country. Pursuance of the objective of ABP, smallholder maize farmers were grouped into cooperatives of between 5 and 20 members for ease of administration. In 2021 the Federal Government of Nigeria through the Central Bank of Nigeria disclosed that 3.8 million smallholder farmers including maize farmers in Kano State benefited from the ABP where N554.61 billion was disbursed to the beneficiaries as cash loans. The programme further provided farm inputs in form of subsidised seeds, fertilizers and agrochemicals, among others, through the associations. Although the ABP was designed to improve farmers' productivity and income, many smallholder maize farmers in Kano State continue to experience low yields and unstable income levels. It remains unclear whether: the programme has significantly improved maize productivity? Farmers' income has increased as expected? The benefits are evenly distributed among participants? This creates a research gap that the study addressed.

Objective of the Study

The broad objective of the study is to assess the effects of the ABP on socio-economic characteristics, availability and accessibility of smallholder maize farmers in Kano State, Nigeria. Specifically, this study intends to:

- i determine the effects of the ABP on smallholder maize farmers' productivity in Kano State, Nigeria
- ii determine the effects of the ABP on smallholder maize farmers' income in Kano State, Nigeria.

Research Questions

The following research questions guide the study:

- i What are the effects of the ABP on smallholder maize farmers' productivity in Kano State, Nigeria?
- ii What are the effects of the ABP on smallholder maize farmers' income in Kano State, Nigeria?

Research Hypothesis

For this study, the following null hypotheses were formulated and tested at a 0.05 level of significance

1. ABP has no significant effect on smallholder maize farmers' productivity in Kano State, Nigeria.
2. ABP has no significant effect on smallholder maize farmers' income in Kano State, Nigeria.

Significance of the Study

The findings of this study will be significant to maize farmers, government and non-governmental agencies, researchers and research institutes, policymakers, and prospective investors in evaluating the effects of the ABP on the productivity and income of smallholder maize farmers in Kano State. Following publication in national and international journals, as well as dissemination through various media platforms, the study will provide valuable information to these stakeholders. The findings will also be accessible through libraries, seminars, symposia, and other academic and professional platforms, thereby serving as a useful reference for researchers and stakeholders interested in smallholder maize production and agricultural intervention programmes.

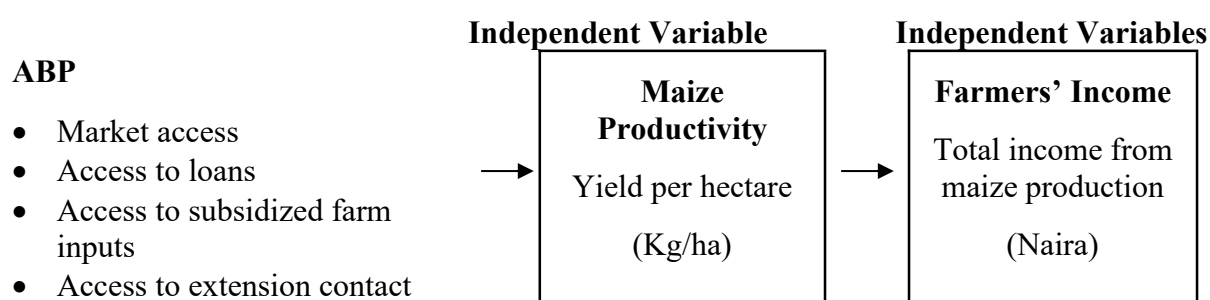
Theoretical Framework

The study was anchored on the systems theory known as the economic theory of adoption, originally established by the Scottish philosopher and economic theorist Adam Smith (1776). The theory posited that smallholder maize farmers would adopt a given programme (technology) if the utility derived from the new technology exceeded that of the previously used one. Adoption implied that smallholder maize farmers undertook practices different from those previously employed, such as purchasing or utilising a new product, or acquiring and performing new behaviours. The central premise of adoption was that smallholder maize farmers had to perceive the idea, behaviour, or product as new or innovative. The theory of adoption was therefore regarded as a theory of utility maximisation and was used to explain the responses of smallholder maize farmers to newly introduced programmes (Hoang & Tran, 2023; Zhang et al., 2024). The theory assumed that smallholder maize farmers, or potential adopters, made decisions based on the satisfaction they expected to derive from a

given programme. These farmers were also assumed to make choices aimed at maximising expected utility, subject to constraints such as prices, policies, personal characteristics, and natural resource endowments (Amankwah, 2023; Geng et al., 2024). The study was conducted to evaluate the effects of the ABP on the productivity and income of smallholder maize farmers in Kano State, Nigeria, as supported by recent evidence on agricultural technology adoption productivity and income among smallholder farmers (Fidelugwuowo & Omekwu, 2023; Yuan & Sun, 2024).

Conceptual Framework

A conceptual framework is the simplest way through which a researcher presents proposed solutions to a defined research problem (Brydges & Batt, 2023). It serves as an analytical tool with diverse applications and contexts and can be applied across different fields of study where a comprehensive understanding of relationships among variables is required. Conceptual frameworks are used to make conceptual distinctions and organise ideas systematically. Effective conceptual frameworks capture real-world phenomena and present them in a manner that is easy to understand and apply (Wang et al., 2023). A conceptual framework further illustrates the anticipated relationships among study variables. It identifies the relevant objectives for your research process and demonstrates how these variables interact to generate coherent conclusions (Swaen & George, 2024). It also represents the relationships expected to exist among the variables, characteristics, or properties under study (Swaen & George, 2024). In the present study, it is expected that the effects of the Anchor Borrowers' Programme (ABP) will influence the productivity and income of smallholder maize farmers in Kano State, Nigeria. The framework shows that the ABP, as the independent variable, influences maize productivity, which subsequently affects farmers' income as the dependent variable. However, this relationship may also be influenced by selected socio-economic characteristics, including age, sex, farm size, educational attainment, and household size. The programme provides access to loans and subsidised agricultural farm inputs, which are expected to enhance maize productivity and consequently improve farmers' income. The conceptual model presented in Figure 1 shows the relationship between the independent variable and the dependent variables in evaluating the effects of the ABP on the productivity and income of smallholder maize farmers in Kano State, Nigeria.



- Cooperative membership



Figure 1: Conceptual framework showing the evaluation of the effects of the ABP on the productivity and income of smallholder maize farmers in Kano State, Nigeria

ABP and Smallholder Maize Farmers

ABP was developed to complement the growth enhancement support (GES) scheme, implemented under the agricultural transformation agenda, and advance the status of many subsistence growth enhancement supports of smallholder maize farmers to commercial or large contract growers, with an increase in agricultural productivity and income. The economy is predominantly agricultural, with over 70% of the population engaged in farming and related rural enterprises, on which their income and well-being depend (Federal Ministry of Agriculture & Rural Development (FMARD), 2021). The ABP has helped smallholder maize farmers improve their productivity and income. For maize, they are improving from four (4) tonnes to (ten) 10 tonnes per hectare in 2021 (Yusuf, 2021). As indicated by Kanayo and Shenggen, (2021) support to smallholder maize farmers such as what is currently being done under the ABP can contribute to achieving numerous sustainable development goals (SDGs). For instance, the increased productivity and higher agricultural growth provided by the ABP model will help achieve the sustainable development goals of eradicating poverty. Similarly, the consequent increased availability, affordability, acceptability, and quality of nutritious foods, will improve food security and nutrition, thus, achieving the sustainable development goals of Zero Hunger in Nigeria.

In 2019, over 37,000 smallholder maize farmers received funds, while in 2020, the number of smallholder maize farmers rose to over 70,000. With agriculture contributing over 26% to Nigeria's gross domestic product (GDP) and employing about 50% of Nigeria's working population in rural areas, the Unity Bank will continue to make strategic investments in the sector. Investments are in line with the Federal Government's quest to attain food sufficiency, diversify the economy away from oil, create job opportunities for the youth, and reduce poverty (Somefun, 2021). Smallholder maize farmers several times 120,000 received Central Bank of Nigeria loans for the 2021 maize farming season through the ABP. This was revealed by Unity Bank's Chief Executive Officer (CEO), Mrs Somefun in a statement on 06 May 2021 in Lagos. She stated that the Central Bank of Nigeria's funding during the wet season was part of the administration's promise to smallholder maize farmers adding that the Bank had been funding smallholder maize farmers through the programme since 2019 (Somefun, 2021). Somefun (2021) stated that the Bank is fully committed to its partnership with the Maize Association of Nigeria (MAAN) and this commitment will ensure the attainment of the Federal Government of Nigeria through the Central Bank of Nigeria target of meeting self-sufficiency in maize production through the association. The Central Bank of

Nigeria vows to reject the continuous importation of maize in the country especially where smallholder farmers are fully engaging in farming activities. The Central Bank of Nigeria revealed that 3.8 million farmers have so far benefited from its ABP since 2015, adding that N554.61 billion has so far been disbursed to the beneficiaries through the programme since its commencement in 2015 (Central Bank of Nigeria (CBN), 2021).

Smallholder Maize Farmers' Productivity and Income

ABP gives more orientation towards regional economic growth supported by the use of facilities either in cash or kind which will accelerate, encourage and increase productivity in the maize farming activities developed in the country (Surya, 2021). Productivity is a measure of economic performance that compares the amount of goods and services produced (output) with the amount of inputs used to produce those goods and services. Measurements of productivity are often expressed as a ratio of an aggregate output to a single input or an aggregate input used in a production process, i.e. output per unit of input, typically over a specific period. The most common example is the labour productivity measure (aggregate), e.g., such as growth in domestic product per worker. Productivity is the ratio of a volume measure of output to a volume measure of input use (USDA, 2026). Productivity is a crucial factor in the production performance of firms and nations. Increasing national productivity can raise living standards because more real income improves people's ability to purchase goods and services, enjoy leisure, improve housing and education and contribute to social and environmental programmes. Productivity growth can also help businesses to be more profitable (World Bank, 2024). There are many different definitions of productivity including those that are not defined, as ratios of output to input and the choice among them depends on the purpose of the productivity measurement and/or data availability. The key source of difference between various productivity measures is also usually related to how the outputs and the inputs are aggregated into scalars to obtain such a ratio-type measure of productivity (World Bank, 2024). The productivity of maize present in the Kano State is beyond the traditional consumption levels. Increased maize production has been prompted by the rapid development of the poultry industries and an increase in population. Productivity is commonly defined as a ratio between the output volume and the volume of inputs. In other words, it is loosely defined as more unit outputs using the same or fewer inputs (Rampling, 2023). While, agricultural productivity is an important component of food security (Adeyemo & Adeagbo, 2024; Wudil et al., 2023).

Income refers to the monetary value, or its equivalent, that smallholder maize farmers receive from the sale of maize produced through their farming activities. In the context of agricultural intervention programmes such as the Anchor Borrowers' Programme (ABP), income is a key outcome indicator used to assess improvements in rural livelihoods. Empirical evidence shows that maize prices are typically lowest during the harvest season and increase during the lean season when supply becomes scarce, resulting in seasonal price volatility in agricultural

markets (Cardell & Michelson, 2023; Ayanwale, et al., 2023). This pattern encourages smallholder farmers to store their produce and sell it later at higher prices, thereby enhancing income generation. In Kano State, Nigeria, the ABP was introduced to improve access to credit inputs, enhance productivity, and strengthen the income capacity of smallholder maize farmers. However, the extent to which farmers benefit from improved income depends not only on output levels but also on market conditions, storage capacity, and post-harvest losses. Studies further show that storage decisions and income realisation are influenced by liquidity constraints, infrastructural limitations, and market risks faced by smallholder farmers in Sub-Saharan Africa (Chuma et al., 2020; Tibaingana et al., 2024). Therefore, income remains a central variable for evaluating the effectiveness of the Anchor Borrowers' Programme, particularly in relation to poverty reduction, welfare improvement, and agricultural transformation in rural economies. Income is the money that people and businesses receive in exchange for work, product, service, or investing capital. Smallholder maize farmers derived their income from maize farming and government programmes such as anchor borrowers. Likewise, smallholder maize farmers earn income from selling their goods or services for a price that exceeds their cost of production (Johnson, 2021).

Methodology

The design adopted for this study was survey research design. The survey research involves asking questions of individuals in order to collect data on their attitudes, behaviours, and opinions, with the aim of generating findings that can be generalised to a larger population (Goodfellow, 2023). The population of this study comprised of 11,353 anchor borrowers' smallholder maize farmers in the 44 Local Government Areas (LGAs) of Kano State, Nigeria. Kano State Agricultural and Rural Development Authority (KNARDA) had registered the smallholder maize farmer beneficiaries in three agricultural zones, which constructed the simple frame. The sample size of 246 was drawn from the three agricultural zones of the Kano State through a random sampling technique. The sample size was determined scientifically using the method proven to be valid and authentic based on the Central Limit Theorem concerning the sample size and normally distributed populations. The instrument for data collection was a structured questionnaire divided into two sections; Section 'A', and 'B'. Section 'A' was used to determine the effects of the ABP on smallholder maize farmers' productivity. Section 'B' focuses on the effects of the ABP on smallholder maize farmers' income. The questionnaire was written in English and translated into Hausa by linguistics being the major language of the area and for easy interpretation to the respondents. The instrument was given to two experts at the Agricultural Education section in the Department of Vocational and Technical Education, and the National Agricultural Extension and Research Liaison Service (NAERLS), Ahmadu Bello University, for validation. The adequacy and relevancy of the test items were judged by experts through suggestions, observations, and corrections from which the reliability of the instrument was established at 0.826. According to Alexandria, Ninger and Jennifer (2022) stated that a reliability

Coefficient of 0.732 and above was considered reliable for any social and educational research.

The researcher made the first visit to the study area for all the necessary arrangements ahead of data collection. However, a gap of seven weeks was given to the respondents between the distribution and collection of the questionnaires, with the help of two research assistants. The researcher administered copies of the questionnaire to the respondents. The data collected were used for analysis. Descriptive statistics in the form of frequency, percentage, mean and standard deviations were used to described the productivity and income of the respondents ABP services, while regression analysis was used to test the null hypotheses at the 0.05 level of significance.

Results and Discussion

Research Question 1: What are the effects of the ABP on smallholder maize farmers' productivity in Kano State, Nigeria

Table 1: Distribution of Smallholder Anchor Borrowers Maize Farmer's Yield in Kano State, Nigeria

Effect of anchor borrowers' yield		Frequency	Percentage	Mean	Mean dif
Maize yield (kg) before participation	≤200000	27	11.00	X=	119,211.56kg
	210000–300000	198	80.50	664,79.23kg	
	>300000	21	8.50	SD: 125,451.51	
Maize yield (kg) after participation	≤200000	86	35.00	X=	
	210000–500000	124	50.40	185,690.79kg	
	>500000	36	14.60	SD: 445,677.19	

Findings in Table 1 show that availability and accessibility to loans and farm inputs from ABP by smallholder maize farmers had increased their maize yield from 66,479.23kg to 185,690.79kg with mean yield increase of 119,211.56kg.

Research Question 2: What are the effects of ABP on smallholder maize farmers' income in Kano State, Nigeria?

Table 2: Distribution of Smallholder Anchor Borrowers Maize Farmer's Income in Kano State, Nigeria

Effect of anchor borrowers' income		Frequency	Percentage	Mean	Mean diff.
Income from	≤N20000	27	11.00	X=	

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maize before participation	N21000–50000	198	80.50	N347,219.65	
	>N50000	21	8.50	SD: 211,451.51	N629,104.78
Income from maize after participation	≤N20000	15	6.20	X=	
	N210000–500000	47	19.10	N976,324.43	
	>N500000	184	74.70	SD: 325,678.16	

Findings in Table 2 show that participation in ABP by smallholder maize farmers had increased their income generated from maize increased from N347,219.65 to N976,324.43 with mean difference of N629, 104.78.

Test of Null Hypothesis

Ho1: ABP has no significant effect on smallholder maize farmers' productivity in Kano State, Nigeria.

Table 3: Regression Analysis showing Effects of ABP on Productivity of Smallholder Maize Farmer's Productivity in Kano State, Nigeria

Variable	B	S.E.	t.	R ²	Adj.R ²	Sign
Constant	30.221	9.360	3.228	60.13	58.06	0.000
Loan (X ₁)	3.021	1.316	2.296			0.001
Farm inputs (X ₂)	1.302	0.684	1.904			0.002

The regression result in Table 3 presents findings on the effect of ABP on smallholder maize farmers' yield. The findings show the effects of ABP participation on yield as 3.021 and 1.302 for loans and farm inputs accessibility respectively. The finding implies that one unit increase in ABP accessibility to loan will increase maize farmer's productivity (yield) by 302%. Also, a unit increase in farm inputs will increase the yield by 130%. The p-values (0.001 and 0.002) for the two variables were lower than the set significant value of 0.05. Similarly, the coefficient of determination (R²) was 60.13 and the adj. R² (58.06) had explained the variation of model where the variation in the independent variables to the dependent variables was explained at 58%. Consequently, the hypothesis is hereby rejected, showing effect of ABP in Kano State, Nigeria.

Ho2: ABP has no significant effect on smallholder maize farmers' income in Kano State, Nigeria.

Table 4: Regression Analysis showing Effects of ABP on Income of Smallholder Maize Farmer's Income in Kano State, Nigeria

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Variable	B	S.E.	t.	R ²	Adj.R ²	Sign
Constant	40.242	8.760	4.594	40.97	38.51	0.000
Loan (X ₁)	4.659	1.762	2.644			0.000
Farm inputs (X ₂)	2.631	0.890	2.956			0.000

The regression result in Table 4 presents findings on the effect of ABP on smallholder maize farmers' income. The findings show the ABP's (availability and accessibility to loan) effects on yield as 4.659 units and to farm inputs, 2.631 units. The findings imply that one unit increase in availability and accessibility to loan will increase maize farmer's income by 466%, while one unit increase in farm inputs will increase income by 263%. The p-values (0.000) for the two variables were lower than the set significant value of 0.05. Yet, the coefficient of determination (R²) was 40.97 and the adj. R² (38.51) had explained the variation of model where the variation in the independent variables to the dependent variables was explained at 39%. Consequently, the hypothesis is hereby rejected, showing effect of ABP in Kano State, Nigeria.

Discussion of Findings

Anchor borrowers' availability and accessibility to loans and farm inputs by smallholder maize farmers in Kano State had increased their maize yield. This is in line with Ritchie (2021) states that increasing the productivity of smallholder farming is a crucial step in countries transitioning particularly Nigeria from poverty to middle-income. Raising the output and incomes of smallholder maize farmers should be an important focus, even if they produce very little of the world's food. This is because most of the world's farmers are smallholders, and they are some of the poorest people in the world. The anchor borrowers' availability and accessibility to loans and farm inputs by smallholder maize farmers had increased their maize income. For maize, they are improving from four (4) tonnes to (ten) 10 tonnes per hectare in 2021 (Yusuf, 2021). As indicated by Kanayo and Shenggen, (2021) support to smallholder maize farmers such as what is currently being done under the ABP can contribute to achieving numerous sustainable development goals (SDGs). For instance, the increased productivity and higher agricultural growth provided by the ABP model will help achieve the sustainable development goals of eradicating poverty. ABP gives more orientation towards regional economic growth supported by the use of facilities either in cash or kind which will accelerate, encourage and increase productivity in the maize farming activities developed in the country (Surya, 2021). Productivity is the ratio of a volume measure of output to a volume measure of input use (USDA, 2026).

The finding is consistent with the study of Yusuf, Danwanka and Bose (2024), who reported that the ABP improved the income and output of maize farmer beneficiaries. The authors

further observed that access to the programme was influenced by farmers' socioeconomic characteristics, including farm size, marital status, and land tenure system. Similarly, Inah and Egbedi (2025) found that participation in the ABP significantly enhanced maize productivity and farmers' profitability when compared with non-beneficiaries. In the same vein, Attamah, Bosompem, and Abubakari (2025) concluded that the programme had a positive influence on the livelihoods of smallholder farmers through improved agricultural productivity and increased income generation. Therefore, it is recommended that the programme should be expanded and strengthened across more states in Nigeria in order to improve farmers' welfare and agricultural productivity. Furthermore, agricultural policies should be tailored towards increasing the inclusion of more smallholder farmers in the ABP intervention.

Conclusion

The research concluded that proper use of ABP directives improves the levels of productivity, and income generation among the smallholder maize farmer beneficiaries in Kano State, Nigeria. Therefore, proper adhering the ABP guidelines enhance the agricultural farmers production and income generation easily. The implication is that neglecting the directives from the ABP's professionals would destroy the smallholder maize farmer beneficiaries in the area of low productivity of maize, as well as low level of income generation.

Recommendations and Policy Implications

Based on the findings of this study, the following recommendations were made:

1. The ABP should be increased for smallholder maize farmer beneficiaries, with additional facilities for loans and farm inputs, to improve the capacity of farmers. Given the positive effects of the programme on farmers' productivity and income, this recommendation implies that policymakers, particularly the Federal Government, the Central Bank of Nigeria, and relevant agricultural development agencies, should strengthen funding mechanisms, improve access to affordable credit, and ensure the timely provision of quality farm inputs. Such policy actions would enhance the productive capacity of smallholder maize farmers and sustain the gains achieved through the programme.
2. Smallholder maize farmer beneficiaries should be extended to more communities and farmer groups to increase production, not only in Kano State but in Nigeria at large. This implies that policymakers should adopt strategies aimed at expanding the coverage and inclusiveness of the programme to reach more eligible smallholder farmers. Expanding participation in the ABP would contribute to increased maize production, higher farm incomes, improved food security, and broader rural economic development across Nigeria.

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APPENDIX I

MAIZE ASSOCIATION OF NIGERIA (MAAN)



KANO STATE CHAPTER

Office Address: Gyadi-gyadi Zaria Road Opposite GT Bank, Kano

Phone No: 08030845535, 09092461864, 0703960838, and 07036927810



Date: 22/05/2023

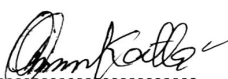
Muhammad Garba (P18EDVE8015),
Department of Vocational and Technical Education
Faculty of Education,
Ahmadu Bello University Zaria

POPULATION OF MAIZE FARMERSS BENEFICIARIES BASED ON THEIR LOCAL GOVERNMENT AREAS IN KANO STATE

Reference to your letter of identification sent to us by the Kano State Agricultural and Rural Development Authority (KNARDA) on 22nd May, 2023, I hereby present the attached population list of the smallholder maize farmers' beneficiaries under the anchor borrowers programme in Kano State.

Thank you,

Yours Sincerely


.....
Chairman

An Evaluation of the Effects of the Anchor Borrowers' Programme ON THE Productivity and Income Of Small Holder Maize Farmers in Kano State, Nigeria

S/N	ABP SHMFs Beneficiaries' LGAs	NO. of the ABP SHMFs beneficiaries in 2018	NO. of the ABP SHMFs beneficiaries in 2019	NO. of the ABP SHMFs beneficiaries in 2020	NO. of the ABP SHMFs beneficiaries in 2021	NO. of the ABP SHMFs beneficiaries in 2022	KSAZs Total /LGAs Total
A ZONE							
01	Ajingi	13	15	49	01	02	80
02	Albasu	**	07	50	01	**	58
03	Bebeji	**	23	41	01	**	65
04	Bunkure	**	39	01	**	**	40
05	Dogowa	116	25	499	01	**	641
06	Garko	65	75	178	01	02	321
07	Gaya	**	67	137	01	**	205
08	Karaye	**	71	49	01	**	121
09	Kibiya	07	25	70	01	**	103
10	Kiru	26	80	186	01	01	294
11	Rano	**	**	30	**	**	30
12	Rogo	**	**	166	01	**	167
13	Sumaila	64	**	24	**	**	88
14	Takai	**	22	128	01	**	151
15	Tudun Wada	**	57	253	18	01	329
16	Wudil	**	**	18	**	**	18
	TOTAL	291	506	1,879	29	06	2,711
B ZONE							
17	Dala	25	132	177	**	**	334
18	Dawakin Kudu	**	24	623	01	01	649
19	Fagge	**	**	14	**	**	14
20	Garun Mallam	**	38	64	**	**	102
21	Gezawa	84	215	548	154	02	1,003
22	Gwale	**	**	39	**	01	40
23	Kano Municipal	**	46	332	**	**	378
24	Kumbotso	**	42	328	01	**	371
25	Kura	**	**	51	02	**	53
26	Madobi	72	118	600	01	01	792
27	Minjibir	65	41	163	01	**	270
28	Nasarawa	**	212	306	02	**	520
29	Tarauni	**	**	168	01	**	169
30	Ungogo	**	**	133	01	**	134
31	Warawa	**	**	**	01	**	01
	TOTAL	246	868	3,546	165	05	4,830
C ZONE							

An Evaluation of the Effects of the Anchor Borrowers' Programme ON THE Productivity and Income Of Small Holder Maize Farmers in Kano State, Nigeria

32	Bagwai	105	93	202	01	**	401
33	Bichi	**	20	393	01	01	415
34	Danbatta	**	**	54	**	**	54
35	Dawakin Tofa	**	36	42	**	01	79
36	Gabasawa	79	109	665	03	01	857
37	Gwarzo	**	20	189	01	01	211
38	Kabo	**	**	95	**	**	95
39	Kunchi	213	46	578	02	**	839
40	Makoda	**	**	**	**	**	**
41	Rimin Gado	08	94	587	01	01	691
42	Shanono	**	**	40	01	**	41
43	Tofa	**	15	50	03	01	69
44	Tsanyawa	**	15	45	**	**	60
	TOTAL	405	448	2,940	13	06	3,812
	GRAND TOTAL	942	1,822	8,365	207	17	11,353

KEYS:

ABP- Anchor Borrowers Programme

SHMFs- Smallholder Maize Farmers

KSAZs- Kano State Agricultural Zones

LGAs- Local Government Areas

****-** No Beneficiaries

ZONE A- Kano South

ZONE B- Kano Central

ZONE C- Kano North


22/05/2023