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I. Preamble

To understand the farmers’ perspective on the topic, we need to examine and define some terms and raise questions that will form the basis of our presentation. These include: Who is a farmer? What is food security? What are the current Federal Government support policies and programmes? How have these policies and programmes supported farmers to enhance farm performance, progress and growth based on the desired, expected or projected objectives and outcomes? What are those Federal Government support policies on food security that require review? What other non-governmental policy programmes on food security that affect the farmers performance, progress and growth that require review?

To properly address the above topic and in line with the above questions, we need to examine how the farming community evolved over the years in Nigeria. We equally need to understand the impact of the support policies and programmes of the Federal Government, analyse them, identify which aspects of these policies and programmes require review, and then offer a way forward.


Nigeria’s efforts at achieving meaningful development had been hampered by high population growth rate, poverty and hunger, unemployment, illiteracy, decaying and dilapidated infrastructure, as well as excessive debt burden. Others include: corruption; policy inconsistency and reversal; and lack of commitment towards implementation.

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From the foregoing, there was no clear agricultural development strategy at the Federal Government level. Agriculture in the first 10 years after independence was in the exclusive list of the regional/state administration. The shortcomings coupled with the arrival of the military in Nigeria politics put agricultural activities in the concurrent list of the Federal and State Governments. Despite the switching roles and responsibilities of the Federal and State government in the constitution for its sharing in the 25 years between 1962 and 1985, the Federal Government gradually exerted its might and influence on agricultural development over the State Government and produced a number of developmental agricultural programmes nationwide such as:

1. National Accelerated Production Programme (NAFPP);
2. Operation Feed Nation (OFN);
3. Green Revolution Programme (GRP); and
4. Agricultural Development Project (ADP).

Under the democratic government, development policymaking entered a period that gradually saw the transformation of farmers, from agrarian peasantry and subsistent farming to commercial agriculture, albeit, with very limited entrepreneurship.

In the history of Nigeria, farmers' travails have been longstanding although it had evolved substantially and undergone tremendous metamorphosis in terms of income generation. Pre-independence, during the colonial era, and post-independence where the famous pyramids were witnessed in northern Nigeria and other areas, we were prime producers of groundnut, cotton, cocoa, hides and skin, oil palm fruit bunches, etc.

During those periods all the above commodities were exported to European countries to feed their factories, where they are processed and the value-added products returned to the various African countries, including Nigeria and marketed for consumption. This system ensured perpetual employment for the European citizens and gradual unemployment for the citizenries of African countries.

II. Food Security

All the above policy programmes and strategic plans are aimed at improving farmers productivity, income and wellbeing of the citizens through access to affordable quality food. The question now is, what is food security? According to the United Nations Committee on World Food Security, it ensures when all people at all times, have physical, social and economic access to sufficient, safe and nutritious food that meet their food preferences and dietary needs for an active and healthy life.
Components of Food Security

i. Availability of food  
ii. Access to food  
iii. Utilisation of food  
iv. Stability  
v. Malnutrition.

Elements of Food Security

(i) Availability of food  
(ii) Access to food  
(iii) Utilisation of food  
(iv) Stability

Policy Establishment for Food Security

i. Cooperatives in 1935 to date with law promulgated in 1974.  
   i. Cocoa marketing board – 1947;  
   ii. Palm produce marketing board – 1949;  
   iii. Groundnut marketing board – 1949;  
   iv. Cotton marketing board – 1949;  
   and  
   v. Regional marketing board as buyers of last resort – 1954.  
   • Weakness – inability to pay farmers the right commodity prices.  

The commodity board was scrapped as a result of Structural Adjustment Programme (SAP).

iii. Agricultural Research Institutions (1964 to date) to improve cultivations of key commodities like cocoa, oil palm, rubber and trypanosomiensis. In 1975, the Agricultural Research Institute was established to conduct research on various crops, livestock and fisheries. However, it was not adequately funded, e.g. Ibadan for Rice & Maize, Zaria for Sorghum, Millet & Wheat and Umudike for Cassava.

iv. National Accelerated Food Production Programme (NAFPP) in the1970s.  
vi. Agricultural Development Projects ADPs, 1975 to date. It started in 1974 with the establishment of Gombe, Funtua and Gusau ADPs as World Bank funded projects. Counterpart funding declined due to decline in oil prices as from 1982.  
vii. The River Basin Development Authorities (RBDAs) 1977 to date. This was intended to be the major instrument of water resource and irrigation, to support irrigation, fishing and other purposes.
viii. Operation Feed the Nation (OFN) established in the period 1976–1979, was Obasanjo’s military administration’s reaction to the first food crisis.

ix. Green revolution 1979–1983, which was established during the Shehu Shagari’s regime.


xi. National Agricultural Land Development Authority (NALDA) established in the period (1991–1999), to provide strategic public support for land development, and for increased income and employment opportunities for rural people.

xii. Presidential Initiative on cocoa, cassava, rice, livestock, fisheries vegetables (1999–2007) and aimed at improving food production in line with vision 2020. The initiative was introduced to attract attention at the highest political level for special intervention in the commodity sector.

III. The Challenges on Food Security

Notwithstanding the above successive administrations’ efforts, the following are the key development challenges facing the agricultural sector, food security and indeed the farmers today.

i. Inconsistent agricultural policies and poor coordination.

ii. Dearth of reliable planning statistics.

iii. Ageing and unorganised farmers.

iv. Poor uptake of research outcomes.

v. Decaying and inadequate infrastructure for research.

vi. Seed stock – poor yield potential.

vii. Rain fed production, low irrigation facilities – only 220,000 ha + against 3.1m ha.

viii. Subsistence level production (90 per cent).

ix. Agriculture land – ownership, no collateral value, uncertain soil fertility.

x. Fertilizer & Agro chemicals – supply problem, poor quality.

xi. Low mechanisation, inappropriate technology.

xii. Extension – poorly resourced, low staff morale and inadequacy.

xiii. Poor credit – access and management.

xiv. Poor rural infrastructures – power, roads, and water supply e.t.c.


xvi. Livestock – grazing reserves, gazette but undeveloped due to share political issues from some states. The” RUGA” issue still lingers.

xvii. Fishery – piracy, poor exploitation of tuna stock, etc.

xviii. Weak private sector linkage-need to encourage private sector collaboration.

xix. Storage and preservation – poorly developed.
xx. Processing – very weak and largely traditional, until recently (for some commodities).
xxi. Marketing structure – weak and inefficient.
xxii. Entrepreneurship – poorly developed and ignored until recently.
xxiii. The effects of lockdown on farmers’ Agricultural value chain activities due to COVID 19 pandemic.
xxiv. Issue relating to Anchor Borrowers Programmes.

IV. The Anchor Borrowers Programme

The Anchor Borrowers Programme (ABP) was launched by President Buhari in November 2015, with the following stakeholders:
1. Federal Ministry of Agriculture and Rural Development
2. State Governors
3. Millers of agricultural produce
4. Smallholders farmers

The Anchor involves
i. Private large-scale integrated processors who have entered into agreement with Small Holder Farmers (SHFs) to off-take the harvested produce at the agreed prices or as may be reviewed by Programme Monitoring Team (PMT).
ii. State government may act as Anchor upon meeting the prescribed conditions.

Eligible Participating Financial Institutions (PFIs)
The loan to be disbursed through any of the PFIs
a) Deposit money banks
b) Development finance institutions
c) Microfinance banks

Identified agro-commodities of comparative advantage to the States include, but not limited to the following:
- Cereals (rice, maize, wheat, etc.)
- Cotton
- Roots and tubers (cassava, potatoes, yam, ginger, etc.)
- Sugarcane
- Tree crops (oil palm, cocoa, rubber, etc.)
- Legumes (soya beans, sesame seeds, cowpea, etc.)
- Tomato
- Livestock (fish, poultry, ruminants, etc.)
Any other commodity that will be introduced by the CBN from time to time. The ABP can still continue but with modification on logistics and delivery to the farmers being simplified. So far 3.8 million farmers have benefitted under the programme. It is commendable. However, we expect high percentage recovery of the loans soon, especially from cotton, rice and maize farmers.

V. The Effects of COVID-19 Lockdown on Implementation of the Various Support Policies and Programmes on Food Security, the Farmers Experience

The COVID-19 lockdown entailed the total prevention of people’s movement and interactions from one location to another in order to prevent the spread of the virus. This prevented farmers from visiting their farms and halted their engagement in any farming activities during the period.

This presentation also takes into cognizance response from farmers to interviews conducted on issues relating to CBN development financing initiatives like NIRSAL or AGSMEIS loans. The responses from most of the unsuccessful applicants indicated that after been kept hopeful for about 2 years, they unfortunately suffered the disappointment of a refusal. It appeared that their dissatisfaction was fueled by the impassive and colorless tone of the rejection as follows: “dear applicant, kindly note that your loan application has been declined because your request does not meet up with our current risk acceptance criteria, thank you.”

It is important to note that at the point making and submitting the application, the farmer was never advised on those risk acceptance criteria so as to take care of them. In addition, at the time of decline, which usually spans a period of between 1–2 years of the application, the details of the risk acceptance criteria were neither given nor conveyed to respective applicants. To enhance the efficiency of loan applications and strengthen the effectiveness of the CBN development finance initiatives, there is need to provide adequate and timely details to the applicants, while ensuring that the loan processing period is shortened.

Another important fallout of the survey is the appropriateness of beneficiaries. From the response of most of the farmers interviewed, majority wondered and exclaimed how the government could provide money to unskilled, untrained or non-practicing farmers and expect positive impact on the economy.

As part of the Federal Government efforts at addressing some of the food security challenges through establishment of policy thrust, the following palliative windows for farmers and indeed other citizens’ wellbeing towards the Nation’s economic recovery were offered. They include the following:
i. Survival Fund Loan Grant;
ii. FG free Cooperate Affairs Commission (CAC) Business Name Registration 2021/2022;
iii. MSMES Survival Fund Scheme with Pay Roll Support;
iv. BOA SMEDAN fund programme (SMES loans);
v. CBN COVID-19 Loan 2021/2022;
vi. NYIF Loan 2021/2022;
vii. BOI & CBN special intervention loan/fund;
viii. FGN Grant for NYSC, Corp Members, Entrepreneurs and Nigerian Students;
ix. CBN NIRSAL COVID-19 Loan;
x. AGSMEIS FG Agric Loan 2021/2022;
xii. FGN Green imperative Agricultural Mechanisations program 2021/2022;
xii. Nigerian Social Homing Program (NSHP);
xiii. P-AADs Loan for Farmers (₦2billion CBN AADs Loan);
xiv. NALDA (National Young Farmers Scheme) 2020/2021;
xv. NPower NEXIT Loan – NEXIT Regulation Portal;
xvi. FGN GEEP Loan 2021/2022;
xvii. Trader Moni 2021/2022;
xviii. Federal Government NCTO Conditional Cash Transfer Program 2021/2022;
xix. Lagos State LSETF MSME Loan Program 2021/2022; and
xx. Anchor Borrowers Programme.

Given the above submission, the question remains “who is a farmer” in this regard? A farmer is person who runs and works on a farm. Farmers work in some aspects of agriculture, growing vegetables, grains, or fruits, tubers, roots or plantations (cocoa, oil palm), legumes and/or raising animals for milk, eggs or meat. They are the custodians of the agriculture value-chains, with majority living in the rural areas without digital skills to access loans.

What types of skills does a farmer need to be successful? By my reckoning, a farmer requires the following skills:

a. Entrepreneurship skills;
b. Problem solving;
c. Mechanical and repairing;
d. Interpersonal;
e. Time management;
f. Organisational;
g. Management;
h. Adaptability; and
i. Innovative etc.
VI. The Way Forward and Recommendations

The way forward has to do with providing support policies and programmes from the Federal Government in a simple and timely manner to bolster farm output and assist the farmers to successfully achieve a rewarding career in farming.

1. Increase in employment generation through increased participation of youth in agriculture value-chain activities;
2. Capacity building for existing farmers and new converts as a result of Nigeria’s border closure through the adoption and practice of new farming techniques (innovations) that will increase yields and reduce post-harvest production loses; the adoption of E-extension such as Rice Advice and other crops yields improvement techniques;
3. The adoption of alternative farming methods on field and off-field (green house) or hydrophonic system with specification that has comparative advantage for internal consumption or export promotion strategies;
4. The increase in breeding techniques for animal husbandry, with merging of local and exotic breeds’ improvement techniques that ensure cost effectiveness in delivery, based on consumer demand or preference;
5. A paradigm shift that ensures promotion of indigenous breeds of livestock for massive production with less dependence on imported drugs or vaccines. For example, in poultry and other livestock, the adoption of the so called “merger” breeds – (a cross breed between local and imported breeds) for massive production will ensure less mortality and increase in poultry meat production. It will improve economic and employment engagement of all strata of the Nigerian citizens – the old, the youth, male and female;
6. The government introduced some Policies and programmes on Food security as a result of the COVID-19 lockdown, etc. to alleviate the economic and farming set back experienced by the Farmers. However, many Farmers could not benefit due largely to the logistics issues of delivery. The existing modus operandi has to be reviewed and we recommend as follows; a simplified means of identification of farmers, as individuals, and or through farmers associations, made much easier through certification from any farming skills training center under National Skill Qualification Framework (NSQF), and testimonial to that effect;
7. Adaptation of new technology on crops and livestock to enhance farmers’ productivity and income;
8. The federal government should promote simple homemade technologies e.g. farming implement and ensure farmers easy access, Research Extension Farmers Input Linkage System (REFILS) should appropriately be revisited;
9. Palliative for victims of flood, drought and climate change on yields or crop output;
10. The government to provide enabling environment unlimited access to output at national and international markets;
11. Provide adequate security to agricultural investments and FARMERS;
12. Promote agricultural output export through but not limited to selection of pilot investors in agricultural production, and processing to be groomed (capacity building or training) on international requirement;
13. Encourage use of green manure and non-industrial fertilizers e.g. cow dung, poultry droppings etc. to improve soil structure and to enhance product acceptance for export;
14. Establishment of Agricultural Business and Entrepreneurship Skills Acquisition Training and incubation center. In order to:
   a. Address the challenges of ageing farmers, innovation and research output dissemination, implementation and practice;
   b. Promotion of export trade through inclusion of export trade training and eventual export desk establishment at the center etc.; and
   c. Provide training for youth (male and female); and civil and public servant preparing for retirement in crops, livestock, fisheries etc. and entrepreneurship skills.
15. The research institution should continue to develop adaptable varieties of crop that will be adaptable to drought, flood and of short duration maturity for upland and lowland ecologies, without losing nutritional values;
16. Timely processing of farmers applications for loan and or delivery of farm input materials to coincide with farming season demands;
17. The process by which the NIRSAL package AGSMIES loan needs to be looked into. A situation whereby a farmer may have to be nominated or recommended by government personnel from high authority to the approving agency before he or she benefits from the loan package seriously calls for review. Majority of practicing farmers who are not literate are being technically excluded from benefiting under this and other schemes due to logistic and delivery issues. Mass mobilisation and awareness campaign need to be embarked upon for the farmers to be assisted through extension officers appropriately;
18. The adoption of committee system of Agricultural consultants, Farmers and community leaders to enhance implementation of FGN policies and programmes on food security, will enhance transparency and farmers’ access and success;
19. The adoption of competency-based training (CBT) to inculcate apprenticeship system of learning for youth both male and female as part of strategies for youth to embrace agriculture in all its value chain activities for self-employment and income generation. It will also serve as the process of replacing ageing farmers that are slow in adopting digital support policies and programmes;
20. The establishment of farm settlement corridor – in various states and or local government areas on comparative advantage bases on crops; livestock etc. is recommended for implementation and practice. We shall provide details; and

21. All farmers, old and young that receive training under the proposed ABESATIC will be issued certificates and be eligible for AGSMEIS loan package or any loan or Grant etc.

In all cases entrepreneurial skills will have to be included as priorities along with the crop/livestock training skills all within the agricultural value chain. Upon graduation, the candidate will have to be attached to a mentor or master craft person (MCP) to continue with his/her training and practice based on the field of Agric-business taken and to be held as the main activity thrust for economic and financial self-reliance.

Although most state governments have established skills acquisition centers, where training on various trade skills are being conducted such as:

1. Leather works;
2. Garment making;
3. Electrical installations;
4. Computer electronics skills;
5. Solar installations and satellite repairs;
6. Plumbing; and
7. Carpentry e.t.c.

The government at the States level is not open to apprenticeship system of competency-based training on Agricultural value chain activities which also is to be based on the National Skill Qualification Framework (NSQF). We recommend this system for the government to adopt to take care and support some policies and programmes of the federal government food security.

Qualified Assessors will have to be engaged to establish and confirm through assessment of candidate’s competency for issuance of certificate after the training. As such, the graduates can seek for financial support to be self-employed and also become an employer of labour.

VI.1 The Benefits

1. The agricultural skill training center will enable government and the farmers to have a good symbiotic relationship in terms of quality training and quality product output for internal consumption and for export.
2. It will provide employment to youth, retiring public and civil servant on sustainable basis.
3. To provide opportunity for exporters of agriculture products by boosting their knowledge of the requirement for export.
4. It will guide and support the ageing population of farmers to access input, credit and other innovative ideas towards realisation of the agricultural policy objectives.
5. Constitution of a monitoring and evaluation team comprising government and private sector agencies to ensure the sustainability of the various recommended way forward for food security.
6. The center will collaborate with the trade association platforms to provide capacity building and innovative ideas on farming models and smart systems of agricultural intensification practices.
7. Promote gender sensitivity in agricultural value-chain activities and willingness to participate actively for income generation and self-employment.
8. The Agricultural Center (ABESATIC) will be self-sustaining as candidates will be sponsored by Federal, States, Local Government/Area Councils, private organisation agencies and individuals.
9. It will create awareness and break logistic barriers for the farmers to access funds, quality input and technologies etc. through collaboration with other relevant stakeholders and value chain players at cheaper and competitive price value than what obtains in the open market.

VII. Conclusion

We commend the Federal Government effort on its agricultural policies and programmes which seek input of the various stakeholders in agriculture towards providing new thinking (innovation) on how to move agriculture forward, ensure food security, farmers’ productivity and enhance growth and sustainability of the Nigerian economy. The Nigerian border closure has positively impacted on the increase in food and cash crops production. This policy measure should be sustained for the next 10 years to keep the farmers busy on the farms year-round. Most of the support policies and programmes on food security are still relevant and impact positively on the farmers and should continue but with some adjustments. The farmer being at the center of agriculture value-chain activities receives input from stakeholders and processes these into various outputs for industrialisation. Thus, the farmer is seen as the custodian of the agriculture value-chain and employment promoter that need to be effectively monitored to remain on track of growth and development.
The various challenges being faced by the Nigerian citizens especially the farmers, on food security despite the various government support policies and programmes centre mainly on logistic and delivery issues as mentioned in the presentation and the recommended way forward.

The Central Bank of Nigeria (CBN) leadership is commended for its various quasi-fiscal and monetary policy implementation to ensure turnaround of the economy, especially through agriculture. Our expectation is that the CBN will play a leading role towards the establishment and funding of the Agricultural Business and support to MSMEs. The study notes also the need to revamp the Bank of Agriculture (BOA) and properly position it to handle some of the incentives and palliative packages of the Federal Government support policies and programmes for food security. The BOA should be directly under the CBN supervision. We also recommend the establishment of the Agricultural Business and Entrepreneurship Skills Acquisition Training and Incubation Centre (ABESATIC), in the six geo-political zones FCT, Abuja and later on in all the states of the Federation.