ASSESSING THE PARADOX OF PUBLIC POLICY IMPLEMENTATION ON POVERTY ERADICATION PROGRAMMES IN ADAMAWA STATE

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ABSTRACT
Public policy is the process of articulating, formulating and implementing government developmental initiatives or programs for the benefits of its citizens. It is assembly for government to address a public issue by instituting laws, regulations, decisions or pertinent to the problem at hand with a view to enhancing standard of living of the people. This study therefore, focused on assessing the implementation of the Anchor Borrowers Programme (ABP) as a policy thrust of government with a particular reference to Adamawa state in northeastern Nigeria. The study adopted a survey research design in assessing the success or otherwise of the policy in addressing eradicating in our society. Data was collected from 400 farmers in six local government areas cutting across the three senatorial zones in the state. The study found that about 85% of the farmers interviewed have benefited from the ABP. This means implementation of the programme has been effective especially in terms of coverage. However, majority of the beneficiaries are men and can only cultivate between half to one hectare and mostly during rainy season. Government should therefore re-strategize the implementation process of the programme in order to increase access to women especially in the rural areas. This would boost rice production as majority of the rice farmers are women but could not afford to cultivate large farmland. Government should also encourage dry season farming by giving incentives to those embarking on it. Majority of the farmers prefer wet season farming despite its high risk because it does not require huge amount of money.

Keywords: Public policy, Anchor borrowers programme, Policy implementation
Background
In Nigeria, despite the lofty public policies initiated by different administration to promote development efforts, success in most cases has been elusive due to low degree of implementation. It is living fact that Nigeria is recently swimming in the ocean of abject poverty, enhance of basic social amenities and excruciating underdevelopment, not because, there are no good public policies to ameliorate the situation, but simply because policy implementations in most cases remain a paradox (Fideli, 2011). An history excursion into the annuals of public policy formulation in the country reveals that, if all the policies articulated and formulated over the years were implemented accordingly.
Nigeria, no doubt would have been on a fast lane developing economy. However, also of these policies only exist on paper and are never implemented to actualize the objectives of such lofty policies. The culture of non-implementation of public policies is therefore, a matter of great source in that affects virtually all levels of government For instance, it is pitiful to note that some projects conceived in the old first Nations Development Plan (1962-1968) are yet to be realized This non implementation of public policy has since became norm or a recurrent decimal in our national life. Public policies are thus debased to mere rhetoric with no sincere commitment. Another example can be discovered in the provisions of our constitutions. Government policy makers decide what to do in order to respond to people's need for political and developmental progress of the state. These policies air indeed critical in the management of government affairs as no good policy cornea from the government without focusing on the citizens. However, in Nigeria like many other developing economics only a small minority (elites or opportunist) of the ruling class benefit more from the government formulated policies. In effect succeeding regimes put up policies that satisfy selfish interest far and above the notion of common good. And by 'common good', it refers to what a person cannot obiamby himself as an individual but receive Through state authority which is established within a society to serve the common good, characterized by justice, peace and security (Minnerjih, 2005).
It is against this background that the research is focused to evaluate the implementation of the Anchor borrowers programme in Adamawa State with a view to understanding problems associated unit non-implementation
of policies in our country and the necessary measures to be taken to address the paradox.

The report of the complied research work is intended to address poor-implementation of public policies affecting 11 level of government in Nigeria. In addition, the report can be used as assumed Land for academician and bureaucrats in understanding the efficacy of poor-implementation of public policies on nation’s development parado. The study is built to cover the implementation of ABP as s poverty eradication programme in the 21 local government areas of Adamawa State, Nigeria.

The broad aim and objective of this research is to critically evaluate the major factors that militate against the effective and efficient implementation of public policies in Nigeria with particular reference to the implementation of Anchor Borrowers programme in Adamawa State. Specifically, the research is aimed at determining the level of implementation of ABP and explore the demographic characteristics of the beneficiaries of ABP in Adamawa State.

LITERATURE REVIEW

The Meaning of Public Policy

The work, the term policy, public policy, and government policy simple mean the same and will be used interchangeably. Dror (1977) state that public policy refers to important, actions of government, D'c (1976) defined public policy as whatever government chooses to do-or not to do, Difce (1989) defined public policy as government programmes complained either in the nation's or in a public statement by a competent functionary of government Ayo (1986) defined public policy as any "action taken by the government in pursuit of certain aims.

A public policy is mostly reviewed by policy professionals as government programme of action or anything government chooses to do or not to do for its citizens While other scholars beneficial policy is what government does and not what government intends to do or what government any it is going to do. Therefore, public policy can be viewed as an action rather than mere intention. Public policy is widely defined as a course setting involving decisions of the widest ramification and longest time perspective in the life of an organization.

Public Policy Implementation

Implementation of public policy is referred to the act and process of converting a polity into reality. It refers to the actions taken to accomplish
the intents, objectives and desired of a policy, According to (Meter & Sharkansku, 1975) the implementation process consists of the implementing organisation, the socio-political and economic environment, the policy, target group policy objectives, the enumerated methods of implementation and the policy resources, According to (Pressman Wildavsky, 1984) "by concentrating on the implementation of program, as well as the initiation, we should be able, to increase the probability that policy promises will be realized. Pressman & Wildavsky, (1984) argued that implementation is in many ways a slippery subject. This according to them is stemmed from the fad that vague and contradictory policies are difficult to implement. They expressed fairs that: People now appear to work that implementation should be easy if they are upset events do not occur or turn out badly. We would consider our effort a success if people began with the understanding that implementation, under tint circumstances is difficult they would therefore, be passingly surprised when a few good things really

The Concept of Poverty
Policy has no precise definition but, in the simplest form, it refers to the inability of an individual to attain the minimum standard of living. It can also be defined as a social condition characterized by inadequate access to basic human needs (food and non-food) to the sustenance of socially acceptable minimum standard of living in a given society. Some of these basic determinants of wellbeing include adequate food, shelter, portable water, Healthcare, education and employment opportunities (Akintola & Yusuf, 2001). Ajakaiye & Adeyeye (2000) conceptualize poverty as a function of education health, child mortality and other demographic variables. Poverty to them is the availability or otherwise of the above parameters. In a nut shell poverty can be seen as a situation in, which an individual is unable because of economic, social, political and psycho logical to provide himself and his family the barest basic necessities of life.

The Anchor Borrowers' Programme
Anchor Borrowers Programme (ABP) is in initiative of the federal government through the central bank of Nigeria (CBN). The programme was launched in 2015 with the aim of creating a linkage between companies involved in the processing and the small holder fanners of the required key agricultural commodities starting with rice and wheat, two of the four products that dominate the country’s foods import bill (Chioma, 2016). Among the major objectives of the programme as contained in CBN, (2016)
guidelines includes creating a new generation of entrepreneurs and employment, reduction of the level of poverty among small holder farmers and assisting the farmers to grow from subsistence to commercial production level.

Emefide. (2015), pointed out that the programme was conceived to complement the Growth Enhancement Support (GES) Scheme, implemented under the Agricultural information Agenda and advance the status of many subsistence GES small-holder farmers to commercial or large contract growers, with attendant increase in agricultural productivity and farm income. The programme cost is put at N20 billion, sourced from N200 billion (lie Micro, Small and Medium Enterprises Development Fund (MSMEDF), disbursed to participating farmer at single digit rate of nine per cent per annum. The programme commenced with a pilot phase in Kebbi State and based on the successes recorded, it initially covered 13 states and was later expanded to 29 states, with 13 participating institutions, covering 233,000 hectares and commodities. The programme is expected to link over 200,000 rice and wheat farmers with reputable millers for off-lake of every grain of paddy produced. It will further connect over 61,000 smallholder farmers, comprising 100,000 beneficiaries each in the rice, wheat, oil find fish value cleans and 200,000 in the cotton value chain within 5 years. It will create at least and indirect jobs in the processing segment of the chains of selected commodities (comprising rice 100,000, oil 200,000, wheat- 100,000, cotton-3 00,000 and fish - 200,000) in the next five years.

The programme is structured into three components, namely out-grower support, training fine risk mitigation. Anchor Borrowers Programme initiative on agricultural development is not limited to Nigeria. In Malawi for instant the Bill Clinton Initiative supported an Anchor Farm Project which is working with over 56,000 smallholder farmers. The project farming with smallholder formers and links them to agro-inputs, agronomic knowledge and markets. The commercial farm on its part process access To affordable and quality inputs to serve SS.QQG farmers, the Clinton Development Initiative, which is (he donor, provides technical assistance in the usage of agro-inputs, implanting climate smart Agriculture and investing in agro-input while demonstrating advanced agronomic technique (Clinton Development Initiative, 2016).

**ABP Implementation Approach**
The ABP implementation approach is hinged on three pronged support; comprising the government scheme, which will direct support to the participating farmers, covering issues on farmer and group identification, cluster groupings, linkage to off-takers, farmer registration and Bank Verification Number (BVN) with Bank of Industry and other financial institutions, signing of Memorandum of Undemanding (MoU), credit support (kind and financial), monitoring, etc. The second component consist of capacity building of stakeholders, including the extension agents, agro-input service providers, financial institutions, anchor companies and the farmers. Triangle mitigation component covers, but is not be limited to issues arising from poor farming techniques, miscalled credit officers, weat management, challenges on The part of fanners, poor quality agro-inputs, market challenges price volatility, loss of harvests, diversion of output, etc.

**Status of Programme Implementation**

Following a successful pilot phase in Kebbi State, progress of implementation varied across the current 29 implementing states, with most states still grappling with farmer identification and registration. As at the Lima of this article, a total of 70,000 fanners were participating in Kebbi State with aitargetents made for off takes to buy off the output of out. National Youth Service Cops (BYSC) members were also recruited to assist in the documentation of the farmers and their farms. Equally, unemployed graduates were deployed for Train the Trainers (TOT) programme under this initiative, mobile 105 extension workers were mobilized to assist farmers with loan disbursement arrangement through the BOA, In Kogi Slate, 5,000 farmers were registered lo participate. In Sokoto State, 6,265 opened accounts which signify interest. In Kaduna State, about 60,000 fanners were screened and registered, including those who cultivated ginger, soybean., sorghum, maize, nee, with extension service workers trained, Adamawa State registered 120,000 fanners, while Gross River State had commenced firmer training.

**Issues arising from ABP Implementations**

A general review of tie ABP- implementation stages up numerous is particularly fit the loan disbursement stage. According to the National Treasurer of the pantic is Association of Nigeria (RIFAN, Sadiq Daware (WorldStage, 2018Jr, many farmers complained of not being able to access
loan while others were not given the right amount proposed under the programme. Fie further noted that even though CBN disbursed 43.92 billion to farmers through 13 participating institutions, some of these institutions frustrated the efforts of the farmers in accessing the facility while some were not farmer friendly due to complicated transaction procedures and consideration of gestation periods of crop growing. Some Banks further insisted that CBN was yet to give specific guidelines on how to disburse the loans. In a related development, micro-input distribution was observed to be. Some farmers were given fertilizers while others were denied. Some of the criteria for participation under the programme may exclude the core poor and vulnerable given up including the women, given like liability to meet up with the farm no drug requirement of between 1 and 5 hectares, as a result of their being disadvantaged in asset.

Ownership, Several institutions and researchers (World Bank 2012; African Development Bank (AfDB) 014; Coker el al, 2016) have affirmed the female gender's low access to land, acquisition and holdings compared to their male counterpart. Participation in the programme requires stages of farmer registration, which is not without its cost. Aside this, linkage to the Growth Enhancement Support database under the Agricultural Transformation Agenda (ATA), may have been partial, given that fresh farmer registration were being contemplated in some states. Initiating a fresh database amounts to colossal waste of public resources and thus confirms the existence of government inconsistency in the agriculture sector. Also, going by the implantation action with some stakeholders, focus seems to have been more on funds disbursement and recovery, with little attention on the revolving nature of loan after recovery.

This is programme sustainability element of the programme which should be early stage of implementation in order to avoid failed expectations. According to the Chief Executive of the BOA, Professor Danbala Danju, commercial banks opted out of the programme, because it was not considered profitable. Without preconception to the risk component of the programme, basing availability on sustained credit source and market may not be proper, sufficient, without sound financial and economic analysis. Expectations are that proper financial and economic analysis of the programme should have been undertaken' at the commencement of the programme, rather than letting political consideration becloud sound economic assessment. Gitdnger, (3034) established that the capacity to
prepare and analyse projects lags in many developing countries. He averred that administrators, even those in important planning positions, continually underestimate the time and effort needed to prepare suitable projects and that so, much attention is paid to policy formulation and planning, that specific projects on which to spend available money and on which much development depends are overlooked.

METHODOLOGY
The study will adopt the descriptive and exploratory techniques to obtain the primary, data for this study. This technique will allow the researchers draw a conclusion base on the sample from the entire population. The target population for this study comprises the 120,000 rice farmers who have benefited from ABP of CBN in the 21 local government areas of Adamawa State. This figure is contained in the (CBN, 2016) report on ABP, However, for the purpose of realistic and thorough research, sample size of 400 was choosing to represent the population. A simple random sampling techniques was adopted to allow every beneficiary equal chance of being selected. The data for this study was collected using structured interview. Data was analysed using cross tabulation, percentages and bar charts.

RESULT AND DISCUSSION
Statistics of respondents
A total of 400 farmers were interviewed to ascertain whether they have benefited from ABP from 2018-2019. The result in table 1 indicate that 336 farmers across 21 local government areas in the state have benefited from the programme. This represents 84% the total farmers interviewed during the period. This means only 64 or 16% of the farmers did not benefit from the programme.

Table 1: Respondents statistics

<table>
<thead>
<tr>
<th>Variable</th>
<th>Frequency</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>Beneficiaries</td>
<td>336</td>
<td>84%</td>
</tr>
<tr>
<td>Non-Beneficiaries</td>
<td>64</td>
<td>16%</td>
</tr>
<tr>
<td>Total</td>
<td>400</td>
<td>100%</td>
</tr>
</tbody>
</table>

Characteristics of Beneficiaries
Table 2: Features of Beneficiaries
Respondents statistics indicates diverse characteristics. Demographics such as gender, age and educational qualifications were recorded and presented. Majority of the respondents as contained in table 2 are male represented by 69% as against female which is 31%. On the age of the respondents, majority are between the ages of 41 to 50 years representing 33%. They are closely followed by those between the ages of 31 to 40 years with 31% while those between the ages of 21 to 30 and 51 years and above shared 18% each. Educational qualification of the respondents showed that 30% hold a diploma or equivalent certificate, 28% hold either school certificate or have no formal education while those with degree or postgraduate qualifications are 11% and 5% respectively.
Figure 1: Bar chart showing percentage of type of farming seasons by farmers.
Results of the analysis in figure 1 shows that majority of the farmers who benefited from Anchor borrowers programme engaged in wet season farming representing 41%. Those who are into dry season farming only are 21% while 38% engaged in both wet seed dry season farming.
The result also gives the percentage breakdown of size of farmland cultivated by the farmers. As shown in figure 2, more than half of the small holder farmers cultivates between half and one hectare represented by 52%. This is closely followed by those who cultivates between two and three hectares, which represents 31%. The result also shows that only 17% of the farmers cultivates above three hectares.

CONCLUSIONS AND RECOMMENDATIONS
The aim of this study is to critically evaluate the major factors that militate against the effective implementation of public policies in Nigeria with particular reference to the implementation of Anchor Borrowers programme. Specifically, the research is aimed at determining the level of implementation of ABP and explore the demographic characteristics of the beneficiaries of ABP in Adamawa State.

The study found that about 85% of the farmers interviewed have benefited from the ABP. This means implementation of the programme has been effective especially in terms of coverage. The remaining 15% who did not benefit may be attributed to their inability to meet the eligibility criteria. The result also showed that approximately 70% of those that benefited from the
programme are men. Only about 30% are women and this could be as a result of leadership of the farmers union which is dominated by men.

In terms of size of farmland, most of the farmers fall within the small holder farmers cultivating between 0-2 hectares during the rainy season. Only a small percentage can cultivate more than three hectares especially during dry season. Government should therefore re-strategize the implementation process of the programme in order to increase access to women especially in the rural areas. This would boost rice production as majority of the rice farmers are women but could not afford to cultivate large farmland. Government should also encourage dry season farming by given incentives to those embarking on it. Majority of the farmers prefer wet season farming despite its high risk because it does not require huge amount of money.

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