Innovations

Evaluating the Efficacy of the Use of Development Finance Intervention by Central Bank in Agri-Business Financing

[1]Prof. Kenneth Amechi, Ife; [2]Prof. Sergius Nwannebuike., Udeh; [3]Odo, John Onyemaechi; [4]Ugwu, James Ike

[1]Visiting Professor, Godfrey Okoye University, Enugu, Nigeria

[2,3, & 4]Department of Accounting and Finance, Godfrey Okoye University, Enugu, Nigeria

Abstract: *This paper aims to evaluate the efficacy of the Central Bank's development finance interventions in the Nigerian economy. Its primary objectives scrutinized the accomplishments achieved through these intervention programs, pinpointed the hurdles they encounter and also highlighted the key components and methodologies used in the CBN's model for intervening in the agricultural sector. To achieve this, we adopt a dynamic and recursive model that considers two distinct sectors within the Nigerian economy. In our analysis, we specifically incorporated the effects of the CBN's interventions in the agricultural sector by considering them as expansions in the agricultural capital stock. This methodological approach allowed us to develop a deeper comprehension of the scale and implications of these interventions on the agricultural sector as a whole. The study concluded that the Central Bank of Nigeria (CBN) has been actively involved in development financing since 1964 and has steadily expanded and improved its capabilities in this field.it therefore Recommended further development by promoting collaboration with relevant actors, enhancing monitoring, evaluation and strengthening, the effectiveness of Development Finance Institutions (DFIs). The concept of Public-Private Partnerships (PPP) is also encouraged to foster greater economic growth in the agricultural sector.*

Keywords: *Evaluation, Development, Finance, Interventions, Agriculture*

Introduction

The Central Bank of Nigeria (CBN) has been utilizing different strategies to adequately manage inflation and prevent the excessive devaluation of the exchange rate in recent times. However, persistent structural problems, such as limited access to finance for real sector investments, export revenue diversification challenges, inadequate infrastructure, financial exclusion, and high unemployment, require the enactment of robust policies. These policies should be tailored to specific key sectors and value chains with significant impacts on the nation's economic growth and development.

Mbutor et al. (2013) argue in their contribution that finance plays a crucial role in commercializing agricultural innovations. They propose that finance serves as the foundation for modernizing agricultural practices, encompassing various aspects such as acquiring machinery, providing training for its operation, facilitating equipment transportation, and supporting the marketing of agricultural products. Hence, it is logical to anticipate a positive relationship between agricultural finance and the actual output of agricultural production. The authors suggest that the level of agricultural production is theoretically associated with the availability of finance, and this positive correlation further extends to ensuring food security.

Given the aforementioned points, it is essential to uphold consistent governmental support for Nigeria's agricultural sector. This is imperative due to the sector's underinvestment relative to its substantial potential in job creation, wealth generation, and poverty alleviation, as highlighted by Olomola et al. in 2014. Nigeria's agriculture benefits from fertile soil, ample water resources, verdant forests, and expansive grasslands. Additionally, with a significant and active population of approximately 182 million in 2016, accounting for about 2.35 percent of the global populace, there exists a considerable demand for agricultural goods. Efficient utilization of these abundant resources can lead to achieving self-sufficiency in food production, providing raw materials for industries, and offering substantial employment opportunities to a sizable portion of the population, with nearly half currently involved in agricultural pursuits.

To promote investments and productivity in the agricultural sector, governments have instituted diverse growth enhancement initiatives. These initiatives primarily aim to enhance farmers' access to financing and crucial agricultural resources such as fertilizers and seeds, along with implementing protective policies such as tariffs and taxes to bolster prices. Both government bodies and international development partners have actively participated in these interventions at various levels. An example of such a government entity is CBN, which has played a pivotal role in offering financial support to farmers, often with favorable interest rates.

However, a comprehensive economic assessment of the CBN's interventions in the agricultural sector, taking into account their broader impacts on the entire economy, has not been conducted. This lack of analysis has posed challenges in understanding the sector-specific contributions of the CBN to overall economic growth.

Objectives of the Study

The study's primary goal is to investigate different methods employed by the Central Bank to promote agricultural development. The specific objectives are as follows:

1. Discuss the framework, strategies, and policies implemented by the CBN to support agricultural development.
2. Explain the various programs, loans, grants, and initiatives initiated by the CBN to foster agricultural growth.

3. Highlight the key components and methodologies used in the CBN's model for intervening in the agricultural sector.

Overview of Nigeria's Agricultural Sector

The majority of the sector is under the control of small-scale peasant farmers, constituting approximately 90% of all farming activities in the nation. The actors largely rely on out-of-date farming practices and mainly cultivate crops for their own consumption. The government's initiatives are aimed at providing these smallholder farmers with access to crucial resources and support to improve their productivity and transition to modern, mechanized farming techniques. In contrast, commercial farm operators receive government assistance in the form of credit opportunities, subsidies for agricultural inputs, skill enhancement programs, and incentives for exporting their agricultural products.

Table 1: Selected Agricultural Based Indicators (2000-2016)

S/No	Agricultural Indicators	2000-2005	2006-2010	2011-2016	2016-2022
1	GDP Growth (%)	15.9	6.5	4.1	14.9
2	value added (% of GDP)	36.3	31.7	21.3	23.36
3	raw materials exports (% of merchandise exports)	0.1	1.0	4.3	-
4	raw materials imports (% of merchandise imports	1.3	0.9	2.1	-
5	Employment in agriculture (% of total employment)	44.6	48.6	36.68	35.21
6	Cereal yield (kg per hectare)	1293.9	1513.0	1392.3	1612.3

Source: World Bank

Nature of Government Intervention in Agriculture

Following the country's independence, the discovery of crude oil led to a significant shift away from agriculture as the primary source of export revenue. In order to revive the agricultural sector and achieve stable food security, a variety of agricultural policies were introduced. These policies were incorporated into different national development plans covering the period from 1960 to 1985, the Structural Adjustment Programme from 1986 to 1988, the National Economic Empowerment and Development Strategy from 2004 to 2007, the Agricultural Transformation Action Plan (ATAP) from 2011 to 2015, and various transformation initiatives implemented by different governments. More recent initiatives include the Agriculture Promotion Policy (APP), Nigeria–Africa Trade and Investment Promotion Programme, Presidential Economic Diversification Initiative, Economic and Export Promotion Incentives, and the Zero Reject Initiative. These efforts primarily concentrated on four key areas within the agricultural value chain. enhancing Land Accessibility, boosting the cultivation of particular crops, providing input assistance through actions such as import exemptions and export incentives specified in government fiscal measures, extending loans to farmers at low, single-digit interest rates. These programs were created to strengthen the agricultural sector and decrease its dependency on crude oil as the main revenue source.

In the realm of enhancing land availability, which plays a pivotal role in agricultural production, certain state governments made noteworthy strides to encourage private sector involvement in commercial agriculture within their respective regions. For example, both Kwara and Cross River states launched cooperative programs that brought together the public and private sectors to establish commercial farms.

In the case of Kwara State, this initiative was launched in 2004 and attracted Zimbabwean farmers who engaged in the cultivation of various crops. To assist these farmers, the state government supplied vital infrastructure like feeder roads, security measures, telecommunications equipment, and irrigation facilities. The marketing approach in use streamlined the sale of produce to potential bulk purchasers, including flour and feed mills.

Likewise, the Cross River State Government took steps to facilitate land access for commercial agricultural purposes. They leased 22 farms, totaling about 71,809 hectares, to private farmers and ensured the prompt issuance of legal title documents to them. Additionally, the government created a favorable environment by providing seedlings, fertilizers, technical support, and financial assistance to several privately-owned farm estates. Furthermore, several previously dormant state-owned oil palm, rubber, and cocoa estates were revived, privatized, and often subleased in smaller portions to private farmers.

In reaction to the rising costs associated with rice imports, which reached N96.012 billion in 2002, the government introduced the Presidential Initiative on Increased Rice Production. The primary goal was to fulfill domestic demand by 2006 and subsequently generate surplus rice for export by the conclusion of 2007. This initiative aimed at cultivating 3.0 million hectares of land by 2007 to yield 15 million tons of paddy or 9.0 million tons of milled rice. Additionally, a prohibition on rice imports was scheduled to be implemented in January 2007 as a measure to encourage and bolster local production efforts.

Value of Rice Produced, Imported and Exported in Nigeria (2010-2020)

Year	Production (tonnes)	Total Import (tonnes)	Total export (tonnes)
2010	2,983,171	1,882,759	94
2011	3,076,614	2,187,419	166
2012	3,623,764	2,455,202	0
2013	3,217,161	2,187,370	144
2014	4,003,888	1,637,755	680
2015	4,172,904	831,817	429
2016	5,045,221	845,000	131
2017	5,325,311	1,017,235	143

2018	5,511,285	864,000	525
2019	5,832,170	965,000	431
2020	6,071,212	1,1,221,000	510

The cassava production and export initiative had the goal of increasing cassava production to 150 million metric tons per year by the end of 2010, with an expected annual income of $5.0 billion from exporting 37.6 million tons of cassava-derived products. These products included starch, cassava chips, pharmaceuticals, adhesives, and other value-added items.

Aligned with the Agricultural Transformation Agenda (ATA), the Growth Enhancement Scheme was established by the government to register small-scale farmers and provide targeted subsidies for inputs like fertilizers and seeds. Between 2011 and 2014, approximately 14 million farmers benefited from these subsidies. Furthermore, in July 2021, the Nigerian government announced a 12.3 billion naira (USD 30 million) agricultural subsidy for over 2 million Nigerian farmers.

Similarly, the government aimed to achieve self-sufficiency in vegetable oil production within a maximum of three years through the Presidential Initiative on the development of vegetable oil and tree crops. This program focused on promoting eleven designated oilseed crops, including oil palm, groundnut, soybeans, beni seed, cotton, sunflower, cashew, coconut, and cocoa. Production targets were set for each crop, such as 1 million hectares for oil palm capable of producing 15 million fresh fruit bunches, 15 million tons annually for groundnut, 670,000 to 1 million tons annually for soybeans, and 1 million tons over the planning period for seed cotton.

Literature Review

The 2020 study conducted by Adamgbe et al. delved into the effects of the Central Bank of Nigeria's Agricultural Intervention Funds on the economy, particularly focusing on their influence on the agricultural sector within a broader general equilibrium framework. Using a dynamic, two-sector general equilibrium model, the study aimed to assess the impact of these interventions on various economic parameters.

The study's key findings indicated a moderately positive effect on the Gross Domestic Product (GDP) during the periods of intervention. Additionally, the interventions were noted to have a slight reduction in government expenditures, which was coupled with an improvement in government revenues.

Based on these observations, the study concluded by recommending significant support directed towards impoverished farmers. The aim of this recommendation was to enhance the competitiveness of these farmers and prevent their marginalization by wealthier landholders. This targeted support aimed to bridge the gap between different socio-economic groups within the agricultural sector, ensuring a more equitable distribution of benefits from the intervention funds.

In a distinct study conducted by Abili in 2018, the primary focus was on the financial interventions executed by the Central Bank of Nigeria within the agricultural sector. The research encompassed a review of the Central Bank's development intervention model, aiming to assess the impact of these initiatives on the broader economic landscape.

The study's findings underscored the significant contribution of these agricultural interventions to overall economic growth. As part of its recommendations, the study proposed several strategic measures to further improve the effectiveness of these initiatives. These recommendations included:

Expanded Outreach: Advocating for a broader outreach strategy through structured engagements with stakeholders, which could encompass various entities involved in the agricultural sector. This approach aimed to amplify the scope and impact of the interventions.

Enhanced Monitoring and Evaluation: Emphasizing the need for more robust monitoring and evaluation mechanisms. Strengthening these processes would allow for better tracking of the interventions' progress and impact, providing critical insights for future improvements.

Capacity Development of Development Finance Institutions (DFIs): Suggesting the necessity of enhancing the capabilities and capacities of Development Finance Institutions. Empowering these institutions could enable them to take on a more active and effective role in executing and managing agricultural development initiatives.

Overall, the study highlighted the pivotal role of the Central Bank's interventions in bolstering economic growth and proposed strategic recommendations aimed at further optimizing the impact and effectiveness of these interventions within the agricultural sector.

Theoretical framework

The theoretical framework for central banking delineates two primary approaches: the neo-liberal approach and the developmental approach.

The neo-liberal approach, predominantly championed by institutions like the International Monetary Fund (IMF) and the Bank for International Settlements (BIS), is characterized by several defining features. Central to this approach is the advocacy for central bank independence, emphasizing the insulation of central banks from undue political influence. Additionally, it places a strong focus on combating inflation as a paramount goal, often through the implementation of formal 'inflation targeting' policies. These policies prioritize the containment of inflation as the central objective of monetary policy.

Within the neo-liberal paradigm, monetary policy implementation primarily relies on indirect tools such as managing short-term interest rates. This stands in contrast to more direct tools of monetary policy, as discussed by Bernanke et al. in 1996, which are not as prominently employed within the neo-liberal approach.

On the other hand, the developmental approach advocates for a more involved and proactive role of central banks in fostering economic growth across multiple sectors. This approach visualizes central banks assuming a broader and more hands-on role that directly influences structural transformation within the economy. It revolves around the use of "direct methods" of intervention, which can encompass various strategies such as credit allocation, regulating interest rates, and extending direct lending to priority sectors. This perspective, as articulated by Epstein in 2005, emphasizes a more active involvement of central banks in steering economic development.

The choice between adopting a neo-liberal or developmental approach by a central bank is typically influenced by the prevailing economic conditions and the developmental priorities of the country in question. The economic context, along with the specific developmental goals and strategies of a nation, often determines the preferred approach taken by its central bank.

Selected Developmental Central Banks

The developmental role has gained prominence in the practices of central banks as they have taken on additional functions, such as promoting financial inclusion and aligning the financial system with sustainable and environmentally responsible practices, as highlighted by Dafe and Volz in 2015.

In certain countries like Argentina and Bangladesh, there exists legislation that explicitly mandates their central banks to actively promote several key economic aspects such as high levels of economic output, growth, employment, real income, and financial stability. These mandates not only emphasize these economic goals but also encourage the utilization of a broader spectrum of tools and measures to facilitate credit allocation. The aim is to support productive investments and foster job creation, as highlighted in discussions by Epstein in 2015. This legislative framework underscores a more involved role for central banks in directly influencing economic factors and actively participating in the country's economic development initiatives.

Historical records in the United States and Europe indicate that both early and recent periods of central banking have involved the significant use of 'direct methods' for intervening and supporting various economic sectors. These interventions have been regarded as essential and, in numerous cases, fundamental to the role and functioning of central banks. Epstein's work in 2015 highlights how these interventions have not only played a critical role in the establishment of central banks but have also remained integral to their operations throughout history.

Framework for CBNs Development Financing

The approach involves reviewing various CBN interventions and their impact on the economy. The data used are primarily from secondary sources, mainly derived from CBN publications, including annual reports, statistical bulletins, keynote addresses, and press releases from different years.

Intermediate Outcomes: The 4A's there are four intermediate outcomes of the development financing interventions:
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Intermediate Outcomes: The 4A's there are four intermediate outcomes of the development financing interventions:

- **Availability:** Enhancing the accessibility of tailored financial products and services, for example, through the financial inclusion strategy, collateral registry, and non-interest financial products.
- **Affordability:** Lowering the cost of capital by providing financing at affordable, single-digit interest rates ranging from 5% to 9%. This should lead to reduced production costs for the benefiting enterprises.
- **Adequacy of Facility:** The size of the facility in some interventions is determined by the economics of production for eligible enterprises, while in others, it may be based on a predetermined threshold. In some cases, it can be as high as 70% of the total project cost, such as in the Power and Airline Intervention Fund (PAIF).
- **Appropriateness of Term:** Long-term financing is available to align with investment requirements under most interventions, and short-term working capital is also provided. Moratorium periods are optional but typically generous in both short- and long-term financing.

Anchor Borrowers' Programme (ABP)

The Anchor Borrowers' Programme (ABP) was established to facilitate a connection between processing companies, known as anchors, and smallholder farmers engaged in cultivating essential agricultural commodities. Its primary goals include amplifying the production of these commodities, ensuring a consistent supply of inputs to agro-processors, and tackling the food trade deficit. This program is slated to operate until 2025.
Initiated by the Central Bank of Nigeria (CBN), the ABP was officially inaugurated by President Muhammadu Buhari on November 17, 2015. Its fundamental objective is to bridge the gap between anchor companies involved in processing and smallholder farmers responsible for growing crucial agricultural products. The program primarily involves providing agricultural inputs, both in-kind and cash (for labor), to smallholder farmers to enhance the production of targeted commodities. Consequently, this aids in stabilizing input supplies for agro-processors and addresses Nigeria's unfavorable trade balance in food.
Upon harvest, smallholder farmers deliver their produce to the agro-processor (the anchor), who compensates them with the equivalent cash value deposited directly into the farmers' accounts. This mechanism fosters a symbiotic relationship between the farmers and agro-processors, bolstering agricultural production and facilitating economic gains for smallholder farmers.

The inception of the Anchor Borrowers' Programme (ABP) was the result of extensive consultations with key stakeholders, including the Federal Ministry of Agriculture & Rural Development, State Governors, agricultural produce millers, and smallholder farmers. These consultations aimed to stimulate agricultural production and bolster non-oil exports in response to the volatility of crude oil prices and its impact on Nigeria's revenue.

The primary objective of the ABP is to establish economic linkages between smallholder farmers and established large-scale processors, ultimately leading to amplified agricultural output and improved utilization of processing capacity. Additionally, the program aims to achieve several other objectives, including:

Elevating financial support from banks to the agricultural sector

Reducing reliance on imported agricultural commodities to conserve foreign reserves

Enhancing the operational capacity of agricultural firms

Cultivating a new generation of farmers and entrepreneurs

Generating employment opportunities in the agricultural sector

Advancing the implementation of the cashless policy and promoting financial inclusion.

Alleviating poverty levels among smallholder farmers

Facilitating the transition of rural smallholder farmers from subsistence farming to commercial production

These multifaceted objectives collectively aim to drive economic growth, enhance food security, promote financial inclusion, and empower smallholder farmers to become more productive and self-sufficient.

Targeted Beneficiaries

These funding initiatives have specific target beneficiaries and sectors. Here are the details of these initiatives:

- **Smallholder Farmers:** These loans are intended for smallholder farmers engaged in the production of identified commodities across Nigeria. The farmers are typically organized in groups or cooperatives consisting of 5 to 20 individuals to facilitate efficient administration.
- **Agribusiness/ Small and Medium Enterprises Investment Scheme (AGSMEIS):** This program focuses on providing access to finance for small and medium enterprises (SMEs) and aims to develop the agricultural value chain by leveraging the equity contributions of commercial banks. AGSMEIS is scheduled to continue until 2027.
- **National Food Security Programme (NFSP):** NFSP provides financing to off-taker companies to support the Federal Government's Strategic Grain Reserves. The funding is used for the procurement of grains, such as soya, corn/maize, sorghum, and millet, and to support commercial farming and processing. The program is expected to conclude in 2025.
- **Nigeria Incentive-based Risk Sharing System for Agricultural Lending (NIRSAL):** NIRSAL's primary goal is to de-risk the agricultural value chain and encourage banks to confidently lend to the agricultural sector by offering incentives and technical assistance.

- **Accelerated Agricultural Development Scheme (AADS):** AADS is designed to engage a minimum of 10,000 youths per state and the Federal Capital Territory (FCT) in agricultural production over the next three years. The focus is on crops where states have a comparative advantage.
- **Paddy Aggregation Scheme (PAS):** PAS is a short-term working capital facility under the Commercial Agriculture Credit Scheme. Its purpose is to enhance the capacity of integrated rice millers to purchase paddy during the harvest period, making local rice more affordable and competitive against imported brands. The program aims to conclude in 2025.
- **Manufacturing/Export Finance Interventions:** These interventions include schemes like the Small and Medium Enterprises Credit Guarantee Scheme (SMECGS), Small and Medium Enterprises Refinancing and Restructuring Facility (SMERRF), and the Micro, Small and Medium Enterprises Development Fund (MSMEDF), all aimed at supporting the manufacturing sector. The MSMEDF is set to conclude in 2025.
- **Real Sector Support Facility (RSSF):** The RSSF supports start-ups and expansion financing needs of large enterprises in manufacturing, agricultural value chain, and selected service sub-sectors with high growth potential. The program is scheduled to continue until 2025.
- **Presidential Fertilizer Initiative (PFI):** The PFI aims to facilitate local fertilizer production to meet the demand for the 2018 wet season and dry season farming. The program is expected to conclude in 2025.
- **Non-oil Export Stimulation Facility (NESF):** NESF is a financing scheme to improve exporters' access to concessional finance to expand and diversify the non-oil export basket. The program is set to conclude in 2026.
- **Textile Sector Intervention Facility (TSIF):** TSIF is targeted at reviving the cotton, textile, and garment industry by facilitating the takeover of existing debts and providing long-term loans and working capital to existing companies. The program is set to conclude in 2025.
- **Infrastructure Finance Interventions:** These include the Power and Airline Intervention Fund (PAIF), aimed at motivating private sector involvement in the power and airline sectors, and the Nigeria Electricity Market Stabilization Fund (NEMSF) to provide liquidity to the electricity sector.

Challenges

Over the years, development finance in Nigeria has faced persistent challenges, characterized by a fragmented, uncoordinated, and largely ineffective approach. Many credit and loan schemes have suffered from issues of affordability, accessibility, availability, reliability, and fairness, particularly when it comes to supporting productive sectors. For instance, the agricultural sector, which primarily consists of small and medium rural farmers, received just 1% of the total loans provided by commercial banks.

Financial institutions have shown reluctance to finance Small and Medium-sized Enterprises (SMEs) and smallholder farmers, often due to bureaucratic processes that hinder easy access to funds. Moreover, many of these credit schemes have been misappropriated or misdirected, favoring the elite and politicians rather than their intended beneficiaries. These challenges pose significant obstacles to achieving development finance goals and stimulating the Nigerian economy.

The Central Bank of Nigeria's various credit schemes aimed at development finance encounter several challenges that hinder their effectiveness in the Agri-Business Sector:

- **Loan Defaults and Misappropriation**: High incidence of beneficiaries defaulting on loans and misusing funds, making it challenging for financial institutions to recover the funds.
- **Interest Rate Discrepancies**: Some commercial banks charge high interest rates, conflicting with the Central Bank's directives which impacts the accessibility and affordability of loans.
- **Low State-Level Commitment**: Inadequate commitment from state-level stakeholders affects funding allocation and loan accessibility.
- **Inadequate Loan Size**: Loans provided are often insufficient for beneficiaries seeking substantial investments, hampering the potential impact on agricultural activities.
- **Lack of Effective Monitoring**: Credit schemes lack robust monitoring mechanisms to track their operations and performance accurately.
- **Unclear Regulatory Framework**: Absence of clear, written rules and regulations governing credit scheme activities, despite sufficient borrower information and publicity.
- **Delayed Fund Disbursement**: Participating Financial Institutions' delayed disbursement of funds causes hardship for farmers awaiting approved funds, affecting agricultural input.
- **Insufficient Access to Finance**: Overall, inadequate access to finance and capital remains a fundamental problem hindering sectoral growth and development.

These challenges contribute to various economic issues in Nigeria, including poverty, unemployment, inequality, insecurity, and economic crises. They result in declining productivity, output, exports, foreign trade, foreign direct investment, GDP, and foreign exchange earnings, significantly impacting the Nigerian economy. Addressing these challenges is crucial to improve the efficacy of development finance interventions in the country's agricultural sector and broader economy.

Conclusion

The Central Bank of Nigeria (CBN) has been actively involved in development financing since 1964 and has steadily expanded and improved its capabilities in this field. This is evident in its continuous development of programs, policies, and the introduction of initiatives, including non-interest financial products designed to address the socio-cultural concerns of diverse Nigerian populations. Moreover, these interventions are designed with exit strategies, typically falling into one of three broad categories: review, transfer to other entities, or gradual phase-out. Ongoing efforts are in place to conduct periodic impact assessments of these interventions, enabling a thorough evaluation of their effectiveness. It's essential to recognize that the agricultural sector holds significant potential to contribute to distributive trade and commerce by providing raw materials for various industries.

Recommendations

Here are the recommendations to address the challenges in the agricultural sector:

Addressing unemployment in the struggling agricultural sector requires improving access to credit by encouraging banks to provide loans through government incentives and promoting Public-Private Partnerships for funding entrepreneurship and skill acquisition programs.

Extending outreach through well-structured engagement with a range of stakeholders, including commodity/producer associations, organized private sector (OPS), business member organizations, and the general public, is crucial.

It is advisable to engage with Participating Financial Institutions (PFIs) at the highest levels, such as the Bankers' Committee and other apex organizations, to advocate for more effective participation. Additionally, there should be enhanced monitoring and evaluation of these interventions. Ministries, departments, and agencies (MDAs) responsible for overseeing the target sectors must take ownership and demonstrate increased commitment to the success of these interventions.

To boost the efficacy of development finance, there should be a focus on building the capacity of Development Finance Institutions (DFIs) to play a more active role.

Both the public and private sectors should invest in human capital development to leverage the potential offered by the abundant and cost-effective labor force in the agriculture sector.

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