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ASSESSMENT OF RURAL AGRIPRENUERSHIP IN SOUTHEAST, NIGERIA

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ABSTRACT

The study assessed rural agriprenuership in southeast Nigeria using 360 respondents selected through multistage sampling procedure. Data for study were collected using structured questionnaire administered in the form of interview schedule and analysed using descriptive statistics and inferential statistics. Results indicated that the agriprenuers were mainly married males (72%) with average age of 41years and household size of 6 persons. Result further showed that agriprenuers were mainly in the five (5) agricultural sector such as livestock production, crop production, agricultural input supply, processing sector and marketing/distribution subsector. The result also showed that economic factors that influence agriprenuership were adequate access to credit and loan (0.952, adequate land tenure system (0.880), income level of agriprenuers (0.836), availability of tax holiday (0.683), and low risk and uncertainties in agriprenuership (0.648). Institutional factors were: financial independence (0.913), high unemployment rate (0.908) and level of profit (0.795) while social factor were level of profit (0.795) and favorable government policy (0.645). The factors that constrained rural agriprenuership activities were poor land tenure system, inadequate infrastructure, high interest rate, high competitive market, and inadequate market information. It was concluded that there are five major areas of rural agriprenuership in Southeast Nigeria which were influenced and hindered by three groups of factors (economic, institutional and social). The study recommended that agriprenuers should be given easier access to bank loans and other forms of financing to enhance agriprenuership activities.

Keywords: Rural, Agriprenuership, Factors, Influencing, Southeast.

INTRODUCTION

Agriculture remains the primary livelihood source for a substantial part of the world's poor and empowering agriprenuers through access to capital, technology, and markets can lead to inclusive economic growth. Agriprenuership involves the application of entrepreneurial principles to the agricultural sector, where individuals develop and manage businesses related to farming, food production, and related industries. It involves using innovative approaches, business acumen, and risk-taking to create profitable and sustainable agricultural ventures. Essentially, it's about transforming traditional farming into a more dynamic, business-oriented, and value-added endeavor. Agriprenuership creates a business opportunity (such as value addition, global marketing, and high tech agriculture) that can be exploited to boost job creation, increase productivity and become a foreign income earner (Ikenwa, 2017). According to Nwibo, Mbam, and Biam (2016), agriprenuership is a profitable fusion of business into agriculture whereby farmers can become determined, creative, innovative, willing to take calculated risks and always looking for opportunities to improve and expand a business. This therefore suggests that sustainable development in agriculture requires the development of agriprenuership and organizational competencies among farmers. The four key areas of agriprenuership services are crop advice, agricultural input sales, market linkages and credit facilitation (Ogunmodede, Ogunsanwo and Manyong, 2020). One close spinoff of agriprenuership is the development of sustainable agriculture, which means

“a holistic, systems-oriented approach to farming that focuses on the interrelationships of social, economic, and environmental processes”. Agriprenuership can be seen in dairy, sericulture, goat rearing, rabbit rearing, floriculture, fisheries, sheep rearing, vegetable cultivation, nursery farming, and also farm forestry.

Southeast Nigeria is dominated by people with high achievement, motivation and naturally endowed with agriprenuership opportunities. Eze (2011) acknowledged the existence of agriprenuership opportunities in all the five States of Southeast, stating that production, processing and marketing of yams, cassava and livestock are the common agricultural activities observed in most of the local government areas.

Existing studies on rural agriprenuership in southeast are not only limited and restrictive but also have focused mostly on general knowledge about agriprenuership development. For instance, Nwankwo *et al.*, (2021) studied agriprenuership development among small scale farmers in Anambra State, Nigeria; Umeh *et al.*, (2020) assessed the socio-economic determinants of agriprenuership choice among youths in Ebonyi State, Nigeria; Nwibo, Mbam and Biam (2016) investigated the determinants of agriprenuership among the rural households in Ishielu local government area of Ebonyi State, while Jimoh and Ogunsanwo (2018) assessed agriprenuership as a prime means for reducing unemployment among Nigerian youth in Yewa South Local Government Area of Ogun State. Despite these

empirical evidences, none seems to have directly researched on the assessment of rural agriprenuership in Southeast Nigeria. It is on the premise of the issues discussed, that this study sought to assess the rural agriprenuership in Southeast Nigeria. To successfully address the problem, this research sought answers to the following research questions: What are socio-economic characteristics of agriprenuers in the study area?; what are the characterization of rural agriprenuership in the study area; what are the factors influencing rural agriprenuership in the study; What are the constraints to rural agriprenuership in the study area?. The broad objective of the study was to assess rural agriprenuership in southeast Nigeria. Specifically, the objectives of this study were to:

- I. describe the socio-economic characteristics of agriprenuers in the study area;
- II. characterize rural agriprenuership in the study area;
- III. analyse the factors influencing investments in rural agriprenuership in the study;
- IV. analyse the constraints to rural agriprenuership in the study area.

METHODOLOGY

Study Area

This study was conducted in Southeast Nigeria. Southeast is one of the six geopolitical zones of Nigeria and it comprised of five states, namely; Abia, Anambra, Ebonyi, Enugu, and Imo States. The region is bordered by Cross River State to the East, Benue State and Kogi State in North, riverine Niger Delta on the South and River Niger on the West. The area has a total population of about 22 million people, around 10% of the total population of the country who are mainly of Igbo extraction (NPC, 2023), with an approximated landmass of 58,214.7 square kilometers and lies between longitude 60° 50' and 80 30'E latitude 40° 30'and 70°5' N. Atmospheric temperature in the area varies from 18°C to 34°C within the year. The main food crops grown in the zone include yam, cassava, rice, cocoyam and maize while the cash crops include oil-palm, banana and various types of fruits.

Sampling Techniques

A multistage sampling procedure involving purposive and random sampling techniques was adopted for the study.

Stage 1: From the five States of the Southeast geopolitical zone, three States (Abia, Anambra, and Ebonyi States were purposively selected. The choice of purposive sampling here was based on the level of agriprenuership activities going on in the area.

Stage 2: From the three States selected, two senatorial zones each were randomly selected.

Stage 3: Two Local Government Areas (L.G.As) each were selected purposively from the randomly selected six senatorial zones of the States which give a total of 12 L.G.As.

Stage 4: From each of the purposively selected twelve (12) Local Government Areas, thirty (30) agriprenuerial investors each were purposively selected to give a total of three hundred and sixty (360) respondents which constitute the study sample. However, a reconnaissance or preliminary survey was carried out to determine the existence and locations of agriprenuership ventures in the selected area.

Data Analysis

Data collected for this study were analysed in accordance with the stated objectives of the study. Thus, objectives I and II were achieved using descriptive statistics such as table, percentages, mean. Objective III and IV were achieved using principal component factor analysis with Kaiser's rule of thumb of 0.40.

Model specification

Factor Analysis (Principal Component Analysis)

Based on the factors considered, objective III and VI, Principal Component Analysis (PCA) or Factor Loading will be used in naming the factors based on the application of Kaiser's rule of thumb (Kaiser developed a rule of thumb of ≥ 0.400 as a minimum loading weight which a factor can have before it can be isolated as being positive to the attribute in question). The factor model was expressed mathematically as:

$$Y_i = \beta_{i0} + \beta_{i1}F_1 + \beta_{i2}F_2 + \beta_{i3}F_3 + \dots + \beta_{in}F_n + e_i$$

where, β_i = parameters or loadings; $\beta_1 - \beta_n$ are the loading of variable Y_i on factors, F_n .

RESULTS AND DISCUSSION**Table 1: Socio-economic Characteristics of Agripreneurs**

Socio-economic Characteristics	Freq. (N=360)	Percentage (%)	Mean
Sex			
Male	258	71.70	
Female	102	28.30	
Age			
Less than 30	13	3.60	
30-40	137	38.10	41.00years
41-50	163	45.20	
Above 50	47	13.10	
Marital Status			
Married	247	68.60	
Single	63	17.50	
Separated	34	9.40	
Divorced	16	4.40	
Household Size			
Less than 5	74	20.60	6.00 persons
5-10	275	76.30	
Above 10	11	3.00	
Education Level			
No formal education	16	4.40	
FSLC	36	10.00	
WASC/SSC	81	22.50	12.00 years
OND/NCE/ HND	197	54.70	
B.Sc and above	30	8.30	
Annual Income of the Household			
Less Than 500,000	91	25.30	
500,000-600,000	79	21.90	₦651000.00
601,000-700,000	47	13.10	
Above700,000	143	39.60	
Experience in Agripreneurship Investment			
Less than10	113	31.40	
10-15	223	61.90	11.00 years
Above 15	24	6.70	
Membership of Cooperative			
Yes	329	91.40	
No	31	8.60	

Source: Field Survey Data, 2025

Characterization of rural Agripreneurship investments

The results of socioeconomic characteristics of agripreneurs showed that 72% of the agripreneurs were male and 28% were female with average age of 41years. The high dominance of males agripreneurs could be attributed to the dominance of males in the control of agricultural production resources such as greater access to investment capital than the females who have greater role in agricultural processing and household domestic activities. This agreed with the findings of Nwaigburu and Eneogwe (2020) who reported that agripreneurship were dominated by male due to their greater access to investment capital and agricultural production

resources as a result of variation in culture and tradition which favoured the male investor compared to the female. The household size observed in this study showed that the agripreneurs in the study area have moderate average household size of 6 persons. The moderate household size observed in this study agreed with the finding of Adenutsi (2023), who reported that moderate household size ensures availability of labour for investors to address their labour challenges. This also agreed with the findings of Ovharhe *et al.* (2020) who stated that agricultural investors had a household size of 6–12 persons. Again, 55% of the agripreneurs had education level within OND/NCE/ HND,

23% had West African School Certificate (WASC), 10% had FSLC, and 8% had education level from B.Sc and above with 4% that had no formal education. These might be attributed to the fact that farm input supply; farm processing and distribution demanded higher academic proficiency than farm production that could be performed by every individual whether educated or not as it involves production of arable crops and rearing of livestock. This corroborates the findings of Nwibo and Alimba (2013); and Agide and Dada (2023), who reported that agricultural investors with no formal and

basic education were mainly involved in the production of arable crops and rearing of livestock compared to farm input supply; farm processing and distribution that commands higher academic proficiency. Furthermore, the agriprenuers had 11 years average experience in agriprenuership business that earned average annual household income of ₦651,000.00k, and were members of co-operative societies as seen in the 91% and 9% of the investors who belonged to cooperative societies and those who were not members, respectively.

Table 2: Characterization of Rural Agriprenuership

Agro- Investments Sector	Enterprises	*Frequency	Percentages
Livestock Production (54)	Poultry Production (Broiler and Egg)	20.00	37.00
	Ruminant (sheep, goat and cattle)	12.00	22.20
	Fish production	10.00	18.50
	Piggery	14.00	25.90
Crop Production (70)	Fruits and Vegetable	15.00	21.40
	Yam	22.00	31.40
	Rice farming,	26.00	37.10
	Cassava farming	29.00	41.40
Agricultural Input Supply (65)	Livestock feed supplies	19.00	29.20
	Seeds and seedlings,	12.00	18.50
	Fertilizer,	23.00	35.40
	breeding stock,	4.00	6.20
	Farm equipment	5.00	7.70
	Agrochemical	27.00	41.50
Processing Sector (75)	Livestock products	14.00	18.70
	Palm product	10.00	13.30
	Yam product	18.00	24.00
	Fish	6.00	8.00
	Cassava products	25.00	33.30
	Rice and maize products	23.00	30.70
Marketing/Distribution (96)	Nuts and legumes	7.00	7.30
	Timber products	4.00	4.20
	Yam products	28.00	29.20
	Palm products	9.00	9.40
	Cereals	32.00	33.30
	Livestock feed and medication	11.00	11.50
	Cassava products	23.00	24.00
	Fruits and vegetables	8.00	8.30
	Fish products	5.00	5.20

Source: Field Survey Data, 2025 *Multiple Responses Recorded

The result showed that agriprenuership subsectors were mainly in the five (5) agricultural sector such as livestock production, crop production, agricultural input supply, processing sector and marketing/distribution subsector.

Specifically, the areas of agriprenuership in the livestock sector included Poultry Production (Broiler and Egg) (37%), Ruminant (sheep, goat and cattle) (22%), Fish production (19%), and Piggery (26%). Results showed that agriprenuers

engaged mostly in some areas of livestock sector like egg production, broiler production, sheep, goat, cattle, and sometimes in piggery and fish production enterprises. In crop production, the areas of investments were cassava farming (41%), yam farming (31%), rice (37%) and fruits and vegetable (21%). Furthermore, results also indicated that agricultural input supply sub-sector was another area of agroprenurship investment where investors invested in livestock feed supplies (29%), seeds and seedlings (19%), fertilizer (35%), breeding stock (6%), farm equipment (8%), and agrochemical (42%). Furthermore, result showed that the processing sub-sector had areas of investments such as livestock products processing (19%), palm product (13%),

yam product (24%), fish (8%), cassava products (33%), and rice and maize products processing (31%). It was also observed that the marketing/distribution sub-sector had areas of investment such as cereals (33%), yam and yam products (29%), cassava products (24%), livestock feed and medications (12%), palm products (9%), fruits and vegetables (8%), nuts and legumes (7%), timber products (4%), and fish and fish products (5%). The finding is consistent with Bairwa *et al.* (2014) who reported that employment opportunities abound in our environment especially in agriprenurship but can be effective if entrepreneurship education is given to the already existing investors and the potential entrants.

Table 3: Factors Affecting Rural Agriprenurship

Influencing Factors	Component		
	Economic	Institutional	Social
Adequate access to credit and loan	0.952	0.061	0.010
Favourable government policy on investment	0.026	0.060	0.945
Adequate marketing information	0.930	0.059	0.092
Financial independence	0.081	0.913	-0.054
Adequate Land tenure system	0.880	0.020	0.122
Availability if tax holiday	0.683	0.005	0.295
High unemployment rate	0.120	0.908	-0.058
Agriprenuerial training	0.095	0.893	-0.140
Desire to achieve	0.108	0.886	-0.201
Favourable agriprenurial investment environment	0.081	0.254	-0.029
Income level of agriprenurial investors	0.836	-0.008	0.191
Level of profit	-0.182	0.345	0.795
Low risk and uncertainties in agriprenurial investment	0.648	0.054	-0.304
Low cost of agricultural inputs	0.314	0.829	-0.068
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	0.849		
Bartlett's Test of Sphericity	***2230.788		

Source: Field Survey Data, 2025; *** = significant at 1%

The factors that influenced rural agriprenurship in the study area were isolated and categorized into economic, institutional, and social factors. In light of the above, the economic factors were: adequate access to credit and loan (0.952), adequate marketing information (0.930), adequate land tenure system (0.880), availability if tax holiday (0.683), income level of agriprenurial investors (0.836), and low risk and uncertainties in agriprenurship (0.648).

Adequate access to credit and loan: The accessibility of credit and loan to agriprenurship investors is one of the major factors that influence investment in the sector. Financial constraints in agriculture remain pervasive in Nigeria due to an array of structural constraints particular to the sector and are severely limiting for smallholder agro-enterprise investors. This was supported by Umoh, (2020) who reported poor expansion of banks and extension of banks credit and loan facilities to rural agriprenurship.

Adequate land tenure system: A secure and well-defined land tenure system is essential for agriprenurship to feel confident in making long-term investments in agriculture. When land ownership rights and usage are clearly regulated and protected, investors are more likely to make substantial investments in infrastructure, equipment, and crop production. This encourages sustainable agriculture practices and provides a sense of security to investors, increasing the likelihood of investment. This agreed with Ezeanyejí *et al.*, (2019); Anwana, (2022) who reported that good land tenure system is a veritable tool for investors' attraction especially in the agricultural sector.

Availability if tax holiday: Tax holidays, which provide temporary relief or exemption from taxation, can act as an incentive for investors to invest in agriculture. By reducing the tax burden, investors can retain more profits in the early stages of their agricultural project, enabling them to invest in

essential resources or expand their operations. This can attract both domestic and foreign investors and incentivize them to invest in underdeveloped or resource-rich agricultural regions. Therefore, availability of tax holiday would influence investment in agriprenuership. This was supported by the findings of Eke and Onuoha, (2020) who reported that tax holiday influenced investment as it would cushion investment and the opportunity for the investors to grow in their business.

Income level of agriprenurs: Income level can also influence an individual's access to investment opportunities in the agribusiness sector. Higher-income individuals may have better access to financial advisors, investment platforms, or networks that can provide them with information and opportunities in the agricultural entrepreneurship space. This can result in a higher likelihood of investing in agricultural entrepreneurship compared to individuals with lower incomes who may have limited access to such resources. Individuals with higher income levels generally have more disposable income or surplus funds available for investment. This can enable them to invest larger amounts of money in agricultural entrepreneurship venture. On the other hand, individuals with lower income levels may have limited capital available for investment, which can result in smaller investments or limited participation in agricultural entrepreneurship. It was further observed that the institutional factors influencing rural agriprenuership were: high unemployment rate (0.908), agriprenuerial training (0.893), desire to achieve (0.886), financial independence (0.913) and low cost of agricultural inputs (0.829)the social factor were Favourable government policy on investment (0.945) andlevel of profit (0.795).

High unemployment rate: A high unemployment rate often leads to a larger pool of available labour in rural areas, where

agriculture is predominantly located. This can be advantageous for agriprenuerial investment as it provides a source of relatively cheap and available labour. This is in consonant with the findings of Okolie, *et al.*, (2021) Who reported that unemployment affectthe of rate agricultural entrepreneurship.

Agriprenuerial training: The level of training available for agriprenuers in the agricultural sector plays a crucial role in attracting investment. Well-trained individuals possess the necessary knowledge and skills to effectively manage and operate agribusinesses. Increased training opportunities lead to improved productivity and efficiency, thereby enhancing the attractiveness of agriprenuerial investment. This agreed with Okolie, *et al.*, (2021) who reported that level of training is one of the factors that influence agriprenuership investment.

Financial independence: Capital formation is certainly higher for agro-enterprise investors with positive savings. In the countries where the levels of poverty and hunger are high, the average investor does not have any savings as the case of southeast where more than 80 percent of the agricultural entrepreneurship investors demonstrated negative savings and take out loans just to cover their consumption (Odoh *et al.*, 2019).

Low cost of agricultural inputs: When the cost of agricultural inputs, such as seeds, fertilizers, pesticides, and machinery, is low, it makes agriprenuership more attractive. Low input costs allow farmers to improve their profit margins and increase their returns on investment. This encourages more investors to enter the sector and expand their operations.

Table 4: Constraints to Rural Agriprenuership

	Categories		
	Institutional	Economic	Social
Poor land tenure system	0.957	-0.090	0.116
High interest rate	-0.110	0.905	0.071
Inadequate investment infrastructure	0.890	-0.122	0.170
Inadequate technical know-how	0.175	-0.135	0.247
Language barrier	0.224	-0.052	0.790
High competitive market	-0.139	0.576	0.116
Poor policy recommendation	0.941	-0.101	-0.092
High rate of disease and insect infestation	-0.192	0.198	-0.041
Poor return on agricultural investment	-0.117	0.891	0.202
Poor training by extension agent	-0.153	0.189	0.863
Inadequate access to credit and loan	0.716	-0.125	-0.068
Poor education of rural agri-investors	0.049	-0.148	0.643
Inadequate Market information	0.071	-0.054	0.828

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	0.738
Bartlett's Test of Sphericity	2644.021

Source: Field Survey Data, 2025.

The result of Table 4 showed that the Kaiser-Meyer-Olkin measure of sampling adequacy of 0.738 indicated the meritorious nature of the data for appropriate factor analysis, and the significant Bartlett's Test of Sphericity of 2644.021 that was significant at 1% level indicated that the variables correlated to one another enough to run a meaningful factor analysis and hence the significant capacity of the factor analysis model in explaining the extents of the overall significant factor loading of included variables had affected rural agripreneurship in the study area. In the light of above, the factors that constrained rural agripreneurship in the study area were isolated and categorized into institutional, economic, and social factors. The institutional constraints include: poor land tenure system (0.957), inadequate infrastructure (0.890), poor policy recommendation (0.941), and inadequate access to credit and loan (0.716).

Poor land tenure system: Inadequate land tenure systems can discourage potential investors from entering the agripreneurial investment sector. Without secure land rights, investors may be hesitant to make long-term investments in land, as they risk losing their investments if their tenure is not legally recognized. This lack of security can also make it difficult for investors to obtain financing for their projects, leading to a lack of capital for investment.

Poor policy recommendation: Governments may not have effective policies in place to support and incentivize agripreneurship. This could include limited access to credit, inadequate infrastructure, and excessive bureaucracy. These barriers can create a sense of uncertainty and risk for investors, making it less attractive to invest in the sector.

Inadequate access to credit and loan: Given a persisting absence of long term fund dedicated for agricultural development, access to credit facility to support private sector led agricultural enterprise is also difficult. Over several years, there has practically been a dearth of sustainable funding windows through which investors could borrow capital for agricultural entrepreneurship engagement (Hardy, *et al.* 2015).

It was further observed that the economic constraints were: high interest rate (0.905), high competitive market (0.576), and poor return on agricultural investment (0.891). The social factors were: language barrier (0.790), poor training by extension agent (0.863), poor education of rural

agripreneurship investors (0.643) and inadequate market information (0.828).

High interest rate: Agripreneurial activities in Nigeria is seriously affected due to inflation pressure. This is in-line with Raddy *et al.*, (2019) who reported that appropriate wage and income policies could help countries to support an investment-led development process in agriculture without risking an acceleration of inflation especially in the agricultural sector

High competitive market: The agricultural sector is highly competitive and dominated by smallholder farmers and few large-scale investors. This makes it challenging for smallholder agripreneurs and new agripreneurs to break into the market and achieve profitability. As a result, potential investors may be deterred from entering the sector or may face significant challenges in scaling up their operations.

Poor return on agricultural investment: Agripreneurial investments often have a long return on investment timeline, which can be discouraging for potential investors looking for quick returns. Additionally, uncertainties such as weather, pests, and market fluctuations can lead to unpredictable returns, which can further discourage investors from entering the sector. This was supported by Akpan *et al.*, (2016) who reported that poor return on agricultural investments as hindrance to investment in the agricultural sector of Nigeria

Language barrier: Language barriers can make it difficult for investors to understand the local context, laws, and regulations of a country where they are interested in investing. This lack of understanding can lead to misunderstandings and legal issues, making investors hesitant to invest.

Poor training by extension agent: Poor training of extension agents can also constrain investment decisions in agripreneurship by limiting the quality and accessibility of information and support for agripreneurial investors. Without proper training, extension agents may not be able to effectively advise on best practices, market trends, and investment opportunities, leading to suboptimal decisions and missed opportunities for growth and profitability.

CONCLUSION AND RECOMMENDATIONS

Based on the findings of this study on the assessment of rural agripreneurship in southeast Nigeria, it was concluded that

there are five major areas of rural agripreneurship in Southeast Nigeria which were influenced and hindered by three (3) groups of factors (economic, institutional and social). The study therefore recommended that agripreneurs should be given easier access to bank loans and other forms of financing to enhance agripreneurial activities.

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