Entrepreneurship, Agricultural Value-Chain and Exports in Nigeria

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Abstract— This research looked at entrepreneurship, agricultural value chain and exports in Nigeria. Questionnaire and focus group discussion/interview were used to gather data for the study. Descriptive methods of analysis were used. The results of the data analysis and interpretation revealed that entrepreneurship contributes significantly to agricultural innovation and value-added production in Nigeria. It is also noted that the prospects include the ability to increase employment opportunities, increase agricultural exports, the potential for increased foreign earnings, and the ability to improve citizens' living standards. High levels of corruption, insufficient infrastructure, a lack of innovation, a poorly developed agricultural research system, and a lack of capital are among the major challenges. As a result, the study recommends, among other things, that entrepreneurship be encouraged in agriculture by eliminating the above challenges and bottlenecks.

Keywords— Entrepreneurship, Agricultural Value Chain, Exports and Descriptive Statistics.

1. INTRODUCTION

The explanation of the backwardness of the developing countries like Nigeria lies in the fact that they are deficient in innovating and imitating entrepreneurs while they are found in abundance in developed countries. Entrepreneurship has been a major factor in the economic growth of the west, the USSR and of Japan in Asia and it was undoubtedly of innovating and imitating form which made the process of development smooth and quick there. (Atayi et al., 2021)

The importance of agricultural entrepreneurship in the development of western countries has made people in developing countries, especially Nigeria, very aware of its importance in the rapid economic development program. People have begun to realize that the agricultural entrepreneurship activities in the country is important for achieving the country's development goals because of the various opportunities it provides, such as job creation for those who participate in agricultural entrepreneurship (Ayodele, 2013). Aspects of agricultural entrepreneurship can be qualitative as well as quantitative. In terms of agricultural value-chain, qualitative entrepreneurship entails the stress of innovating in agro-processing, whereas quantitative entrepreneurship entails the stress of imitating entrepreneurship. Both of them help to stimulate growth. It is also understood that, despite having the resources labor, technology, capital, and raw materials - to exploit a country's agricultural potential, these resources are underutilized due to a lack of active and enthusiastic agricultural entrepreneurs with the ability to coordinate the various factors of production.

Nigeria as a nation aspires to become Africa's most powerful economy and a significant player in global economic and political affairs. Nigeria needs to accelerate its economic growth by focusing on vital economic sectors such as agriculture in terms of promoting agricultural entrepreneurship that can provide employment opportunities and increase individual income, which will contribute to an improvement in the people's standard of living, which is known as development. The best strategy at this stage of Nigeria's growth is to concentrate on the agricultural sector. By focusing on agricultural entrepreneurship development, Nigeria can speed up its economic growth in the coming decade (Ojekunle, 2011).

2. LITERATURE REVIEW

Entrepreneurship is critical to sustainable agriculture's success, and the development of agricultural entrepreneurship in Nigeria will have a significant impact on the success or failure of the sector. This is due to the fact that agriculture is critical to Nigeria's economic development. Important role like providing consumers with a healthy diversity of conscientiously produced foods and fibers (Atayi et al., 2021)

Nigeria aspires to diversify its economy away from reliance on crude oil. With a rising population that is becoming increasingly reliant on imported foods, the country is also facing a looming food security crisis. The once-dominant subsistence-oriented farm economy is on the verge of becoming obsolete. Insecure land tenure, a lack of funds and credit, a labor shortage amid high unemployment, and stagnant technology have all hampered its progress. Until now, a variety of initiatives, programs, and projects have had only a small effect on resolving these issues. Young people from rural areas choose to try their luck in cities if they have the choice. Agriculture faces additional threats as a result of climate change. Since the sector is reliant on natural resources, it is vulnerable to threats such as desertification, increasing temperatures, shifting rainfall patterns, and rising sea levels, which can degrade agriculture and exacerbate conflict (FAO, 2019).

Agricultural Value chain means adding value to a raw product by taking it to at least the next stage of production. Value can be added through membership in a cooperative that processes your products, such as a cooperative cotton gin. Value chain may be as elaborate as going all the way to the consumer with a "case-ready" food product. In other words, agricultural value-chain means processing the agricultural products into exportable commodity.

Agricultural Value is usually created by focusing on the benefits associated with the agribusiness product or service. Nigeria faces huge food security challenges, about 70 percent of the population live on less than N 100 (US\$ 0.70) per day, suffering hunger and poverty (CBN, 2017). One of the dogmas of economic growth is that agricultural entrepreneurship's share of GDP declines over time, and this is clearly demonstrated here. This is because a look at the Nigerian agricultural sector reveals that agriculture's relative share of GDP has been decreasing over time. Agriculture contributed as much as 61.50 percent of GDP in 1963/64. In 1983, this figure had dropped to 14.63 percent. (Anyanwu el ta., 1997 as cited in Atayi et al., 2021).

Agriculture's value can also be assessed in terms of its contribution to export earnings. This study displays Nigeria's export earnings and the contribution of agriculture to those earnings from 1960 to 1995(Anyanwu, 2000). Agriculture increased its contribution in absolute terms from N282.4 million in 1960 to N13852.7 million in 1995. However, its relative share fell from 83.2 percent in 1960 to just 1.8 percent in 1995. The low productivity output and relative importance of the petroleum sector are generally cited as reasons for this function. Apart from these factors, to

ensure increased export earnings and an adequate supply of raw materials for the growth of local industries, a strategy for increased production is needed. Agriculture's Terms of Trade dropped from 1.76 in 1970-74 to 0.48 in 1975-79, 0.22 in 1980, 0.19 in 1985, and then 0.55 in 1990 and 0.21 in 1992, before rising to 0.55 in 1990 and 0.21 in 1992. (National Bureau of Statistics, 2018).

Agricultural exports involves all capital goods and processed agricultural products of a nation that are exported to other countries of the world for sales. In the 1950s and 1960s, agriculture accounted for 70 per cent of total exports (CBN, 2018). Nigeria was then a major exporter of cocoa, cotton, palm oil, palm kernel, groundnuts and rubber. Average annual growth rates of 4 per cent were achieved for agricultural and food crops. Government revenues depended heavily on agricultural export taxes, and both the current account and fiscal balances depended to some extent on agriculture. Between 1970 and 1974, agricultural exports as a percentage of total exports fell from about 43 per cent to slightly over 7 per cent (BNS, 2019). From the mid-1970s to the mid-1980s (BNS, 2018), the average annual growth rate of agricultural exports declined by 17 per cent. By 1996, agriculture accounted for only 2 per cent of exports. As agricultural exports reduced drastically in the 1960s, such that Nigeria became a net importer of some commodities that it formerly exported. Also, the market for Nigeria's agricultural exports did not increase appreciably as roughly all of it still goes to the European Union, and almost in its primary form without any appreciable value addition

3. SOURCES OF DATA

This study employed the use of primary and secondary data. The primary data were obtained from interviews, questionnaires and focus group discussion while the secondary data were collected from the Central Bank of Nigeria, National Bureau of Statistics, Bank of Industry, Small and Medium Enterprise Development Agency of Nigeria, Journal and Text books etc. Primary data were sourced using semi-structured questionnaires that were administered to the respondents. This was because, some questions in the questionnaires were structured to allow respondent choose among the range of options provided, while a few questions demanded the respondent's views. The respondents in this case included the different categories of farmer entrepreneurs in agricultural sector within Jos North and Jos South local government area in Plateau State. The data captured for this study was analyzed using descriptive statistics.

4. RESULT INTERPRETATION

S/N	Nigerian Agricultural	SA	Α	UD	D	SD	Total
	Entrepreneurs						
1	It is easy to access loans	0(0%)	0(0%)	50(7.7%)	350(53.8%)	250(38.5%)	100
2	Interest free loans are available to farmers	60(9.3%)	80(12.3%)	75(11.4%)	230(35.4%)	205(31.5%)	100
3	Processes and Procedures involved in getting loans are quite easy	0(0%)	15(2.3%)	40(6.2%)	316(48.6%)	279(42.9%)	100
4	Loans and Advances are usually easy to pay back	0(0%)	0(0%)	35(5.4%)	411(63.2%)	204(31.4%)	100

Table: 1 The Ease in Accessing Credit Facilities Available to Entrepreneurs in the Farming Business

Source: Field Survey, 2021

From table 1 above, strongly agree and agree respondents recorded 0% while 7.7% representing (50) respondents are undecided. In the same vein, 53.8% (350) and 38.5% (250) of the respondents disagreed and strongly disagreed respectively. Based on the analysis above, we observe that loan facilities are not easily accessible by entrepreneurs in the farming business in Nigeria. It further shows that strongly agree and agree respondents are 9.3% (60) and 12.3% (80) respectively while 11.4% (75) respondents are undecided. Also, 35.4% (230) and 31.5% (205) of the respondents disagreed and strongly disagreed respectively. Based on the analysis, it is observed that interest free loans are not available to farmers. From the same table above,

strongly agree respondents represents 0%; agree respondents is 2.3% (15) while 6.2% (40) respondents are undecided. 48.6% (316) and 42.9% (279) of the respondents disagreed and strongly disagreed, respectively, implying that it is difficult to access loans. From the analysed data above, it is clear that processes and procedures involved in getting loans are uneasy and difficult. In addition, strongly agree and agree respondents represent 0% while 5.4% (35) respondents are undecided. In the same vein, 63.8% (411) and 31.4% (204) of the respondents disagree and strongly disagree respectively that loans are not easy to pay back. Based on the analysis above, we observe that loans and advances are usually not easy to pay back when granted.

 Table 2: Contribution of Entrepreneurship through Agricultural Innovation and Value Chain Production to Nigerian

 Agricultural Sector

		Ingricultu	. un sector				
S/N	Nigerian Agricultural Sector	SA	Α	UD	D	SD	Total
1	Entrepreneurship innovation contributes significantly	318(48.9%)	215(33.1%)	20(3.1%)	75(11.5%)	22(3.4%)	100
2	Entrepreneurship innovation enhances the performance	402(61.8%)	210(32.3%)	38(5.8%)	0(0%)	0(0%)	100
3	Entrepreneurship innovation creates employment opportunities	511(78.6%)	127(19.5%)	12(1.8%)	0(0%)	0(0%)	100
4	Entrepreneurship innovation can guarantee food security in Nigeria	490(75.4%)	160(24.6%)	0(0%)	0(0%)	0(0%)	100
5	Agricultural technology innovation can equally guarantee agricultural exports.	415(63.8%)	229(35.2%)	6(0.9%)	0(0%)	0(0%)	100
6	Entrepreneurship innovation via value chain can Increase government revenue.	503(77.4%)	147(22.6%)	0(0%)	0(0%)	0(0%)	100

Source: Field Survey, 2021.

From table 2 above, the following observations were made, that strongly agree and agree respondents are 48.9% (318) and 33.1% (215) respectively while 3.1% (20) respondents are undecided. In the same vein, 11.5% (75) and 3.4% (22) of the respondents disagree and strongly disagree respectively. Based on the analysis above, we observe that entrepreneurship innovation contributes significantly to agricultural output in Nigeria. It was also discovered from the table that, strongly agree and agree respondents are 61.8% (402) and 32.3% (210) respectively while 5.8% (38) respondents are undecided. 0% of the respondents disagreed and strongly disagreed, respectively. Based on the analysis above, it is clear that entrepreneurship innovation enhances the performance of the Nigerian agricultural sector via value-chain. The table also shows that, strongly agree and agree respondents are 78.6% (511) and 19.5% (127), while 1.8% (12) respondents are undecided. 0% of the respondents disagreed and strongly disagreed respectively. Based on the analysis above, entrepreneurship innovation in agriculture creates employment opportunities.

In addition, it is further observed that, strongly agree and agree respondents are 75.4% (490) and 24.6% (160) while 0% respondents are undecided/ 0% of the respondents disagree and strongly disagree respectively. Based on the analysis above, agricultural entrepreneurship innovation can guarantee food security in Nigeria. It was also concluded that 415 respondents representing 63.8% strongly agreed and 229 respondents representing 35.2% agreed. 6 (0.9%) respondents are undecided, while 0% of the respondents disagree and strongly disagree. Based on the analysis above, agricultural technology innovation can equally guarantee agricultural exports. This is indicated by 503 respondents representing 77.4% who strongly agreed and 147 respondents representing 22.6% who agreed. 0% respondents are undecided, while 0% of the respondents disagree and strongly disagree respectively. Based on the analysis above, entrepreneurship innovation via value chain in the agricultural sector can increase government revenue.

Tab	<mark>le</mark> 3: Major	Challenges	Facing	Agricultural	Entrepreneurs	in Nigeria	

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S/N	Agricultural Entrepreneurs	SA	Α	UD	D	SD	Total
1	Capital is a major obstacle	391(60.2%)	250(38.5%)	9(1.4%)	0(0%)	(0%)	100
2	Lack of Access to modern technology	400(61.5%)	235(36.2%)	15(2.3%)	0(0%)	0(0%)	100
3	Low level of education	355(54.6%)	261(40.2%)	34(5.2%)	0(0%)	0(0%)	100
4	Poorly developed agricultural research	410(63.1%)	225(34.6%)	15(2.3%)	0(0%)	0(0%)	100
	system						
5	Infrastructural inadequacy.	217(33.4%)	415(63.8%)	18(2.8%)	0(0%)	0(0%)	100
6	Corruption in the System.	501(77.4%)	149(22.9%)	0(0%)	0(0%)	0(0%)	100
Former Field Summer 2021							

Source: Field Survey, 2021

From table 3 above, strongly agree and agree respondents are 60.2% (391) and 38.5% (250) respectively while 1.4% (9) respondents are undecided. 0% of the respondents represents disagree and strongly disagree respectively. Based on the analysis above, capital is the major obstacle facing agricultural entrepreneurship in Nigeria. Capital as used in this analysis includes funds/money, improved seeds/seedlings, chemical inputs, machines and tools. Also from the same Table it shows that strongly agree and agree respondents are 61.5% (400) and 36.2% (235) respectively while 2.3% (15) respondents are undecided. Also, 0% of the respondents disagree and strongly disagree respectively. Based on the analysis above, lack of access to modern technology serves as a major challenge to agricultural entrepreneurship in Nigeria. In addition, it shows that, 355 respondents representing (54.6%) strongly agree and 261 respondents (40.2%) agree while 34 (5.2%) respondents are undecided, and

0% of the respondents disagree and strongly disagree respectively. Based on the analysis above, low level of education is a major obstacle facing agricultural entrepreneurship in Nigeria.

Furthermore, the table indicates that strongly agree and agree respondents are 63.1% (410) and 34.6% (225) respectively while 2.3% (15) respondents are undecided, but in the same vein, 0% of the respondents disagree and strongly disagree respectively. Based on the analysis above, it can be concluded that poorly developed agricultural research system is a major challenge confronting agricultural entrepreneurship in Nigeria. It also shows that strongly agree and agree respondents are 33.4% (217) and 63.8% (415) respectively while 2.8% (18) respondents are undecided. 0% of the respondents disagree and strongly disagree respectively. From the analysis above, it can be concluded that infrastructural inadequacy is a major challenge facing agricultural

entrepreneurship in Nigeria, e.g. poor storage facilities, electricity and transportation. To this end, strongly agree and agree respondents are77.1% (501) and 22.9% (149) respectively, while 0% respondents are undecided. Also, 0% of the respondents disagree and strongly disagree respectively. Based on the analysis above, it is clear that corruption in the system is one of the major factors militating against the success of agricultural entrepreneurship in Nigeria.

S/N	Improving Agricultural	SA	Α	UD	D	SD	Total			
	Entrepreneurship									
1	input supply and distribution by the	314(48.3%)	330(50.8%)	6(0.9%)	0(0%)	(0%)	100			
	government									
2	Provision and improvement of rural	474(72.9%)	173(26.6%)	0(0%)	3(0.5%)	0(0%)	100			
	infrastructure									
3	Providing agricultural extension	390(60.0%)	259(39.8%)	0(0%)	0(0%)	1(0.2%)	100			
	services by the government									
4	Encouragement of farmer cooperative	419(64.5%)	231(35.5%)	0(0%)	0(0%)	0(0%)	100			
5	Encourage the processing, storage,	189(29.1%)	440(67.7%)	21(3.2%)	0(0%)	0(0%)	100			
	agro-allied industries and rural									
	enterprise development									
6	Encouraging export promotion of	385(59.2%)	260(40.0%)	0(0%)	5(0.8%)	0(0%)	100			
	farmer products	/								
Source: Field Survey, 2021										

Source. Tield Survey, 2021

The table 4 above shows that strongly agree and agree respondents are 48.3% (314) and 50.8% (330), while 0.9% (6) respondents are undecided. Moreover, 0% of the respondents disagree and strongly disagree respectively. Based on the analysis above, the means of input, supply and distribution by the government should be improved upon. It also shows that 72.9% (474) respondents strongly agree and 26.6% (173) respondents agree. Also, 0% respondents are undecided while 0.5% (3) of the respondents disagree and 0% respondents strongly disagree. Based on the analysis above, there should be provision and improvement of rural infrastructure in order to attract investment and financial services. 60% (390) respondents strongly agree and 39.8% (259) respondents agree. Also, 0% respondents are undecided, while 0% of the respondents disagree and 0.2% respondents strongly disagree. Based on the analysis above, it is necessary for the government to provide agricultural extension services.

In addition, the table above shows that 64.5% (419) respondents strongly agree and 35.5% (231) respondents agree. Also, 0% respondents are undecided while 0% of the respondents disagree and strongly disagree. Based on the analysis above, government should encourage cooperative and agricultural entrepreneur's/community associations. It also shows that 29.1% (189) respondents strongly agree and 67.7% (440) respondents agree. Also, 3.2% (21) respondents are undecided while 0% of the respondents disagree and strongly disagree.

Furthermore, based on the analysis above, government should encourage the processing, storage, agro-allied industries and rural enterprises development. The table further shows that 59.2% (385) respondents strongly agree and 40% (260) respondents agree. Also, 0% respondents are undecided while 0.8% (5) of the respondents disagree and 0% respondents strongly disagree. Based on the above, it is necessary to encourage export promotion of agricultural and agroindustrial products.

Interview Reports on Agricultural Entrepreneurship Innovation

In order to authenticate the findings of the questionnaire that were administered by the researcher and the research assistant to the respondents, key informant interview was conducted which include Mr. Mohammed Adamu and Uba Alhassan who were irrigation farmers. Their irrigation farms were located behind Permanent site senior Staff Quarters, University of Jos, in Jos North Local Government Area.

The outcome of the interview indicated that the agricultural entrepreneurs have been on irrigation farming for the past 30 years. They cultivate lettuce, tomatoes, Chinese cabbage, green beans, spring onions and broccoli with the aid of small hoes, sprayer and other farm implements. They harvest 3 times a year and engage the services of three staff each which they pay between N15, 000 - N40, 000 after six months. The

farming business generates between N600,000-N1,000,000 per year which is dependent on the weather and market conditions. They have not accessed any loan facilities for their farming business. They are not members of any farmers' cooperative but they have indicated interest to join one. The major challenges they face are lack of access to fertilizer and finance. They suggested that the government can be of help by providing financial assistance and regular supply of fertilizer and high breeds seedling at a subsidize rate.

Report on Focus Group Discussions (FGDS) on Agri cultural Entrepreneurship Innovation

Focus group discussions were carried out on two set of agricultural entrepreneurs within Jos North and Jos South Local Government Area. Each group of five (5) was selected randomly based on their farming activities.

Findings showed that agricultural entrepreneurship innovation has impacted positively on their lives as it is the only means of livelihood for them. They also were unanimous in highlighting the benefits associated with the farming enterprises as a business especially in terms of meeting their needs.

In addition, the groups lamented that even though the agricultural entrepreneurship innovation is a laudable one but there are a number of factors militating against the success of the business. Capital is identified as one of the major obstacles facing agricultural entrepreneurship in Nigeria. Another major problem is marketing and inadequate storage facility/processing. And this is because most of the farmers are into the business of perishables farm produce like; cabbage, tomatoes, lettuce, green beans, green peas and Chinese cabbage.

The group therefore called on the government to come to their aid by providing the needed financial support to their farming business. To do that, government is adviced to consider such assistant as a form of a palliative measure to cushion the effect of economic recession and inflationary pressure in the economy. This in turn will help the agricultural entrepreneurs to increase on their productivity and generate more employment opportunities, and food security through expansion, thereby leading to improve standard of living in the country which is capable of translating into economic growth and development.

DISCUSSION OF FINDINGS

The empirical results of this research work revealed that entrepreneurship contributes significantly to innovation and value-added agricultural production in Nigeria and that there is a significant relationship between entrepreneurship and agricultural exports in Nigeria. study further showed that The agricultural entrepreneurship has significant prospects and challenges in Nigeria. The descriptive analysis in this research reveals that it is very difficult for entrepreneurs in agriculture to access loan from both government agency and financial institutions in Nigeria and that interest from loans are not available to farmers, the research further showed that the processes and procedures involve in getting loan are quite difficulty and loans and advances when granted are usually difficult to pay back.

The descriptive analysis further showed that entrepreneurship innovation contributes significantly to agricultural out and that entrepreneurship innovation enhances the performance of the Nigerian agricultural sector via value-chain, it reveals that entrepreneurship innovation in agriculture creates employment opportunities and that entrepreneurship innovation can guarantee food security, also that agricultural technology innovation can equally guarantee agricultural exports in Nigeria and that entrepreneurship innovation via value-chain in the agricultural sector is capable of increasing government revenue.

The research work further showed the possibility of improving agricultural entrepreneurship in Nigeria. And this can be achieve through the following ways; that government at all level should improve the means of inputs supply and distribution, provision and improvement of rural infrastructure to attract investment and financial services, providing agricultural extension services by the government, Modification of the credit delivery system to include the cooperative and community based organizations as a delivery channel to reduce transaction cost, Modification of terms of credit such as interest rate, eligibility criteria, legal requirements etc. to enhance access, Expanding the mandate of restructuring Nigerian Agricultural Rural Development Cooperative and Bank. Encouragement of cooperative and agricultural entrepreneurs/community associations, Government should encourage the processing, storage, agro-allied industries and rural enterprise development and Encouraging export promotion of agricultural and agroindustrial products. This research work further discovered that the performance of agricultural entrepreneurship can be enhanced in Nigeria. It takes more than good ideas and some market savvy to be a successful Agriculture -entrepreneurs.

It also reveals that there are opportunities associated with the development of agricultural entrepreneurship in Nigeria. Opportunities such as; Agricultural entrepreneurship innovation when encouraged in Nigeria has the ability to create employment opportunity, Agricultural entrepreneurship innovation can guarantee sustained food security, Agricultural entrepreneurship innovation can also lead to increase in the exportation of Agricultural produce, Agricultural entrepreneurship innovation has the potentiality of export promotion and increased foreign earnings.

Finally, this research work revealed Funding and lack of access to modern technology are seen as major challenges to agricultural entrepreneurship in Nigeria. Also revealed in this research as major obstacles facing agricultural entrepreneurship in Nigerian agricultural sector are low level of education, poorly developed agricultural research system and infrastructural inadequacy e.g., poor storage facilities. Corruption is also a major factor militating against the success of agricultural entrepreneurship in Nigeria.

CONCLUSION/ POLICY RECOMMENDATIONS

The quality of a nation's people determines its prosperity and progress; if its citizens are enterprising, optimistic, and willing to take risks, the society will grow quickly. Such individuals are labeled as entrepreneurs, and their personality represents entrepreneurship. In Nigeria, these entrepreneurs have yet to make a significant investment in agribusiness. Nigeria is blessed with abundant agricultural resources. Profitable agribusiness has tremendous potential, necessitating investment in the agricultural value chain for exports.

Amidst the shifting paradigms and challenging global framework, Nigeria, in order to remain a front-runner needs to primarily concentrate on the agricultural sector, the backbone of the economy. This strategy would grow agricultural entrepreneurs with distinct traits and skills to leverage opportunities in the field of agriculture. Focusing on viable agricultural enterprises would undoubtedly help exploit its operational efficiency among the numerous strategies to promote planned development. If Nigeria is to progress as a nation, it must foster agricultural entrepreneurship innovation by creating an enabling environment for agricultural entrepreneurs. To improve agricultural entrepreneurship productivity and performance, which will lead to agricultural sector development, government at all levels, including the federal, state, and local governments, as well as the private sector, are advised to consider as a matter of urgency by this research work in order to encourage agricultural entrepreneurship innovation and growth:

The government should make it easier for agricultural entrepreneurs to make successful investments. Fertilizer supply should be based on full privatization and of the commodity's liberalization processing, distribution, and marketing. The government's primary function would be to strictly track the quality of all fertilizers (both domestic and imported) to ensure that only approved products meet agricultural entrepreneurs. Organic fertilizers, in addition to the inorganic fertilizers currently in use, should be encouraged by the government. To ensure the supply of appropriate and high-quality seeds to local agriculture entrepreneurs, the seed industry development program should be reenergized, and community seed development projects should be encouraged. The organized private sector should be mobilized, supported, and rewarded for actively participating in the production of seeds, seedlings, brood stock, fingerlings, and other agricultural products, as well as in the mobilization of out-growers. Provision and expansion of rural infrastructure to attract investment and financial services are among the strategies to be implemented to address the problem of insufficient resources. Rural financial institutions' integration and linkage to the formal banking Assisting system. self-help organisations in their savings and credit mobilization efforts.

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