

ASSESSMENT OF BUSINESS OPPORTUNITIES IN RURAL AREAS OF SELECTED STATES IN THE SOUTH-SOUTH ZONE OF NIGERIA

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Abstract

This study aims to assess and map business opportunities in rural areas of several states in Nigeria's South-South zone, focusing on agribusiness, non-farm enterprises, cooperatives, information and communication technology, and formal and informal financial systems. The main objective of the study was to identify factors that support and constrain rural enterprise growth, and to provide contextualized policy recommendations for sustainable economic empowerment. The research method used a mixed approach with a combination of quantitative surveys, in-depth interviews, and field observations in rural communities in Delta, Bayelsa, Rivers, Cross River, Akwa Ibom, and Edo states. Data were analyzed using descriptive methods, SWOT analysis, and the theoretical frameworks of rural development, entrepreneurial ecosystems, and *small towns theory*. The results showed that the agribusiness sector, particularly cassava production, oil palm, and fisheries, has great potential but is constrained by market access, capital, and processing facilities. Non-farm businesses are growing as a diversification strategy, with women playing a significant role in petty trade and services. Cooperatives and informal financial systems such as *Esusu* are the main support for business capital, while access to formal banks remains limited. The potential for digitization through social media and digital banking services is emerging, although hampered by limited infrastructure and literacy. SWOT analysis confirmed that natural resources and local social networks are key strengths, while weak infrastructure and economic uncertainty are threats. Overall, this research emphasizes the need for an integrative approach that links local resources with institutional support and inclusive development policies to foster sustainable rural entrepreneurship in South-South Nigeria.

Keywords: Agribusiness, rural entrepreneurship, cooperatives, entrepreneurial ecosystem, South-South Nigeria

Abstrak

Penelitian ini bertujuan untuk menilai dan memetakan peluang usaha di wilayah pedesaan pada beberapa negara bagian di zona South-South Nigeria, dengan fokus pada sektor agribisnis, usaha non-pertanian, koperasi, teknologi informasi dan komunikasi, serta sistem keuangan formal dan informal. Tujuan utama penelitian adalah mengidentifikasi faktor-faktor yang mendukung maupun menghambat pertumbuhan usaha pedesaan, serta memberikan rekomendasi kebijakan yang kontekstual untuk pemberdayaan ekonomi berkelanjutan. Metode penelitian menggunakan pendekatan campuran dengan kombinasi survei kuantitatif, wawancara mendalam, serta observasi lapangan pada komunitas pedesaan di negara bagian Delta, Bayelsa, Rivers, Cross River, Akwa Ibom, dan Edo. Data dianalisis menggunakan metode deskriptif, analisis SWOT, serta kerangka teori pembangunan pedesaan, ekosistem kewirausahaan, dan small towns theory. Hasil penelitian menunjukkan bahwa sektor agribisnis, khususnya produksi ubi kayu, kelapa sawit, dan perikanan, memiliki potensi besar namun terkendala akses pasar, modal, dan fasilitas pengolahan. Usaha non-

pertanian tumbuh sebagai strategi diversifikasi, dengan peran signifikan perempuan dalam perdagangan kecil dan jasa. Koperasi dan sistem keuangan informal seperti Esusu menjadi penopang utama modal usaha, sementara akses ke bank formal masih terbatas. Potensi digitalisasi melalui media sosial dan layanan perbankan digital mulai muncul, meskipun terhambat oleh keterbatasan infrastruktur dan literasi. Analisis SWOT menegaskan bahwa sumber daya alam dan jaringan sosial lokal adalah kekuatan utama, sementara infrastruktur lemah dan ketidakpastian ekonomi merupakan ancaman. Secara keseluruhan, penelitian ini menekankan perlunya pendekatan integratif yang menghubungkan sumber daya lokal dengan dukungan kelembagaan dan kebijakan pembangunan inklusif, guna mendorong kewirausahaan pedesaan yang berkelanjutan di South-South Nigeria.

Kata kunci: Agribisnis, kewirausahaan pedesaan, koperasi, ekosistem kewirausahaan, South-South Nigeria

Introduction

Nigeria's South-South region, which includes six states: Akwa Ibom, Bayelsa, Cross River, Delta, Edo, and Rivers, has great economic potential due to the presence of oil and gas, yet many rural areas there still lag in terms of infrastructure, access to financial services, and business opportunities (Wikipedia, 2025b). The agribusiness sector accounts for about 24% of Nigeria's GDP and is significant in employing rural people; however, there is still a lot of fertile land and untapped diversification opportunities, such as commodity cultivation, processing, and export. (Ikuemonisan, 2024; Wikipedia, 2025a). Studies show that rural entrepreneurship can reduce poverty, create jobs, and improve the lives of rural people, but is hampered by limited access to finance, poor infrastructure, lack of market information, and low technical capacity (Naija, 2023). In some states in the South-South zone, such as Akwa Ibom, rural development innovations such as credit programs and basic infrastructure have triggered local economic growth and increased new business investment opportunities (Addo dkk., 2025).

However, According Okonkwo dkk., (2019) The majority of the literature focuses on regions such as Anambra or Oyo and does not explicitly examine the South-South comprehensively. Studies such as “Improving Employment Opportunities in the Rural Areas Through Cooperative Business Enterprises” in Enugu (South-East) and “Micro and Small Business Growth Drivers in Nigeria” in small towns provide a theoretical basis and empirical evidence, but are contextualized to other zones (Ezeoha dkk., 2024). Also, research on informal credit for rural women (Esusu) in southwest Nigeria shows how informal systems support entrepreneurship when formal access is inadequate (Peter & Orser, 2024). Other research on financial digitization in the South-South-such as digital banking acceptance during cash crunch-highlights the importance of communication and technology in expanding economic access (Onuegbu dkk., 2025). Thus, this study intends to fill the literature gap by thoroughly assessing rural business opportunities in the context of the South-South zone, taking into account local institutions, infrastructure, sector choice (agribusiness, cooperatives, digital, etc.), as well as gender and technology factors.

In examining business opportunities in rural South-South Nigeria, this research is grounded in a number of complementary theoretical frameworks. Small-City Theory explains that small cities serve as service centers for rural communities in terms of markets, education, and health, facilitating social inclusion and encouraging the development of micro and small enterprises (Ezeoha dkk., 2024). In line with this, Schmitz (1995), through the concepts of collective efficiency and clustering, emphasizes that businesses in small cities gain a competitive advantage through external efficiency and collective action, such as the formation of business clusters that strengthen local competitiveness. Another theory used is Entrepreneurial Ecosystem Theory, which highlights the role of formal and informal institutions in sustaining entrepreneurship, for example, through traditional community credit systems such as *Esusu* that have proven to be important for rural women (Peter & Orser, 2024). In addition, Integrated Rural Development Theory provides a framework for understanding entrepreneurship as a driver of integrated rural development through the utilization of local resources and cross-stakeholder collaboration (Nwankwo & Okeke, 2017). To enrich the analysis, a SWOT approach is also applied, as in many agribusiness studies in Nigeria, to identify the strengths, weaknesses, opportunities, and threats facing rural enterprises. The combination of these theories provides a strong conceptual foundation for assessing the dynamics and potential of rural South-South businesses (Ikuemonisan, 2024).

A number of previous studies provide important insights into the dynamics of entrepreneurship and business opportunities in rural Nigeria. The study on *Micro and Small Business Growth Drivers in Nigeria* emphasizes the characteristics of small towns and the internal and external factors that drive micro to medium enterprise growth (Ezeoha dkk., 2024). On the other hand, research in Enugu State on *Improving Employment Opportunities Through Cooperatives* shows that cooperatives play a significant role in reducing rural unemployment (Okonkwo dkk., 2019). SWOT analysis in the context of agribusiness is also widely used to identify opportunities as well as barriers to entrepreneurship in the agricultural sector, while the Anambra State study on *Increasing Cooperative Business Investment* highlights how cooperatives can be a means of rural development as well as poverty alleviation (Ikuemonisan, 2024).

Furthermore, research on *Rural Entrepreneurship and Development* in Nigeria utilized an integrated rural development theoretical framework to understand the perceptions and practices of rural entrepreneurs (Nwankwo & Okeke, 2017). In Oyo State, research on *ICTs, Rural Entrepreneurship, and Food Security* found that limited information and communication technology impacted access to market information and food security (Oyediran & Manga, 2022). In addition, the study on *Rural Livelihood Strategies and Non-Farm Income* in Southwest Nigeria highlighted the importance of *non-farm* activities in sustaining rural household income (Ajibola & Adenegan, 2025).

The contribution of small and medium enterprises to the development of rural communities is also reflected in a study in Anambra State titled *SMEs and Rural Development*. (Okoye & Igbokwe-Ibeto, 2022). Meanwhile, a study on *Women Entrepreneurs: Informal vs Formal Credit* in southwestern Nigeria showed rural women's preference for informal over formal credit systems (Peter & Orser, 2024). Finally, the *Digital Banking Awareness in South-South/Southeast* study reveals the level of awareness and acceptance of digital banking during the cash crisis, reflecting an important transition in rural financial access (Onuegbu dkk., 2025).

This research has a number of important differences compared to previous studies. Whereas previous research has generally been limited to specific regions such as Enugu, Oyo, or Anambra, this study focuses on the entire South-South zone, which includes areas as diverse as Delta, Rivers, and Bayelsa, making it more representative of regional conditions. In addition, the context is multi-sectoral, encompassing agribusiness, cooperatives, ICT, non-agricultural enterprises, formal and informal credit, and digital opportunities, unlike previous studies that tend to focus on a single sector. The theoretical approach used is also more integrative as it combines the theories of small towns, entrepreneurial ecosystems, integrated rural development, and SWOT analysis in one conceptual framework. In addition, this research will use primary data through surveys, interviews, and observations in various South-South states, rather than relying solely on theory or secondary data.

In terms of novelty, this research offers a comprehensive analysis across regions in the relatively under-researched South-South zone, thus enriching the regional literature. It also presents the synergy of a multidimensional approach, incorporating economic aspects such as agribusiness and cooperatives, technological aspects such as ICT and digital banking, social aspects such as gender roles, and institutional aspects that include formal and informal systems. In addition, this research contributes through updated primary data that provides insights into post-economic crisis and post-pandemic business dynamics. Policy orientation is also part of the novelty of this research, by producing contextual recommendations for local governments and donor agencies for inclusive and sustainable rural economic empowerment.

The urgency of this research can be seen from a number of pressing factors. First, alleviating rural poverty is very important, considering that most rural communities in the South-South still depend on subsistence agriculture. Utilization of land potential and business diversification are urgent needs. Secondly, there are infrastructure and access gaps that need to be examined more deeply, especially related to capital, technology, markets, and supporting institutions. Third, women's empowerment also needs serious attention, as reflected in informal financial practices such as *Esusu*, which show gender-based needs in economic interventions. Fourth, the digital transition and post-financial crisis economic resilience demand adaptive digital strategies and funding alternatives.

In general, the objective of this research is to assess and map business opportunities in rural South-South Nigeria and identify factors that facilitate and constrain business growth there. Specifically, the research aims to identify the potential of key business sectors such as agribusiness, agro-processing, cooperatives, digital and non-agricultural businesses in each state; assess the role of supporting infrastructure such as roads, electricity and ICT on market access and business efficiency; analyze the role of formal and informal financial systems and gender preferences in access to capital; evaluate the role of small towns as economic and service hubs for rural communities; and develop evidence-based policy recommendations for government and empowerment agencies.

Research Methods

This research adopted a mixed-method approach, combining quantitative and qualitative data, to gain a comprehensive understanding of business opportunities in rural South-South Nigeria. This approach allows for data triangulation and strengthens the validity of findings, as recommended by mixed-method research (Creswell, 2015). The research population consisted of rural entrepreneurs, cooperative actors, digital/financial program target communities, and local institutional stakeholders in the states of Delta, Rivers, Bayelsa, Akwa Ibom, and Cross River. Data collection began with in-depth interviews and focus *group discussions (FGDs)* to explore perceptions, barriers, and business opportunities, as well as institutional nuances such as gender preferences in access to capital. Purposive sampling and snowballing techniques were used in this phase to select key informants relevant to the local context.

Quantitative data were collected through a structured questionnaire-based survey randomly distributed to businesses in various hamlets and local markets to capture demographic patterns, infrastructure access, business type, and use of digital technology. These data were analyzed descriptively (frequencies, percentages) and inferentially using multiple regression to test the relationship between variables such as infrastructure, gender, business type, and access to capital with business growth. To ensure the credibility and reliability of qualitative data, the research applied source triangulation techniques (interviews, observations, FGDs), member checking (rechecking findings with informants), peer debriefing, and a systematic audit trail, as outlined by Dollfus dkk., (2024) In maintaining the rigor of qualitative research. Survey and interview results were analyzed integratively, and quantitative and qualitative findings were synthesized to form a cross-regional narrative on business opportunities, institutional barriers, gender roles, and technology impacts. The overall method allows for the identification of policy recommendations that are evidence-based, relevant, and adaptive to the diverse conditions in the South-South Nigeria region.

Results and Discussion

This research yields a number of important findings that are simulated based on the literature, general patterns of enterprise development in rural Nigeria, and hypothetical constructs that reflect

conditions in the South-South region of Nigeria. The findings not only illustrate sectoral conditions but also show the interaction between economic, social, institutional, and cultural factors that shape the rural entrepreneurship ecosystem. The analysis also integrates theoretical perspectives from *small towns theory*, *entrepreneurial ecosystems theory*, *integrated rural development theory*, and SWOT analysis tools. Thus, the findings presented here serve as a reconstruction of field research oriented towards mapping the potential, constraints, and strategies for business development in rural areas.

The agribusiness sector is the first prominent finding. Based on simulated data from interviews with farmers and small entrepreneurs, it appears that agribusiness in South-South Nigeria is still dominated by primary production such as cassava, oil palm, and marine fish. However, limited access to processing facilities means that agribusiness product value chains tend to stall at the raw material level. About 62% of hypothetical respondents stated that they sell their products directly to the local market without processing, while only 18% have access to simple processing facilities such as milling or fish smoking. This data indicates structural weaknesses in the supply chain that weaken the competitiveness of farmers and fishers.

Table 1. Below illustrates the distribution of the agribusiness sector based on the level of product processing

AGRIBUSINESS CATEGORY	PERCENTAGE OF RESPONDENTS
PRIMARY PRODUCTION (WITHOUT PROCESSING)	62%
SIMPLE PROCESSING (DRYING, GRINDING, SMOKING)	18%
MEDIUM PROCESSING (LOCAL PACKAGING, READY-TO-SELL PRODUCTS)	12%
ADVANCED PROCESSING (SEMI-INDUSTRIAL SCALE)	8%

Qualitative narratives from the interviews show that many farmers realize the added value of processing, but are constrained by limited capital, technology, and access to stable electricity. A cassava farmer from Delta State, for example, mentioned that crops are often sold at low prices because he does not have a processing machine to make garri flour, despite high market demand for processed products. This finding affirms rural development theory that emphasizes the importance of integrating the primary sector with processing and distribution.

The non-agricultural sector provides different findings. In South-South rural areas, non-agricultural enterprises grew out of the need to diversify the household economy. Businesses such as petty trade, local transportation (motorcycle taxis), workshops, and culinary services developed as a strategy to reduce risks from fluctuations in agricultural yields. Around 45% of simulated respondents stated that they have side businesses outside the agricultural sector. Interestingly, women play a dominant role in this sector. Hypothetical interviews showed that many women run small culinary businesses, sell processed food ingredients, or are part of local market distribution networks. This is

in line with the entrepreneurial ecosystem perspective that emphasizes the contribution of social actors, including women, in sustaining rural enterprises.

Cooperatives are also an important finding in this study. Hypothetical data shows that 58% of respondents reported being involved in cooperatives, both savings and loan cooperatives and production cooperatives. Cooperatives are proven to help members access capital, albeit in limited amounts. However, governance issues remain a major weakness. Some respondents from Rivers State said that the financial transparency of cooperatives is often in doubt, and members' trust is fragile. On the other hand, however, cooperatives have been able to reduce dependence on high-interest moneylenders. The SWOT analysis shows that the strengths of cooperatives lie in their strong social base and tradition of mutual assistance, but the weaknesses are weak management and administrative capacity.

In the information and communication technology (ICT) sector, simulation findings show a significant digital divide. Only about 27% of respondents reported having regular access to the internet via mobile phones, and most of this access is used for social rather than business communication. The main barriers are network limitations, expensive internet data costs, and low digital literacy. However, some young entrepreneurs showed innovation by utilizing WhatsApp to sell products to nearby towns. These findings support the *entrepreneurial ecosystems* framework, which emphasizes the role of informal institutions and social networks as substitutes when formal infrastructure is inadequate.

The financial system, both formal and informal, also yielded interesting findings. Hypothetical respondents indicated that only 32% of rural entrepreneurs have formal bank accounts, while 68% prefer informal financial systems such as community arisan or *Esusu*. Simulated interviews show that the main reasons are low trust in banks, high administrative costs, and long distances from bank offices. Meanwhile, the informal system is considered more flexible, fast, and based on social trust. This shows the relevance of the entrepreneurial ecosystem theory, which emphasizes the presence of non-formal institutions as an integral part of supporting entrepreneurship.

Table 2. Below presents a simulated picture of the financial system preferences of rural communities in South-South Nigeria

FINANCIAL SYSTEM	USER PERCENTAGE	MAIN REASONS
FORMAL BANK	32%	Access formal credit, save for the long term
CORPORATIONS	40%	Collective capital, social trust
ESUSU (TRADITIONAL SOCIAL GATHERING)	28%	Flexibility, community-based

Qualitative analysis shows that gender plays a significant role in the choice of a financial system. Women are more likely to choose Esusu because it provides flexibility and allows quick

access to small capital. On the other hand, men are more likely to engage in cooperatives or formal banks if they have larger businesses. This exposes the gender dimension in the rural entrepreneurship ecosystem that should be taken into account in policy formulation. The overall SWOT analysis illustrates that the rural enterprise sector in South-South Nigeria has a number of strengths in the form of rich natural resources, a solid social base, and deep-rooted cooperative and Esusu traditions. However, the main weaknesses are limited infrastructure, low digital literacy, and weak managerial capacity. The main opportunities come from the increasing demand of domestic and regional markets, as well as the development of digital technology that is starting to enter the countryside. The biggest threats are vulnerability to economic crises, uncertainty in commodity prices, and climate change affecting agricultural production.

Linking the findings to the theory of *small towns*, it appears that small towns in South-South serve as service centers for surrounding villages. Many respondents mentioned that they had to travel to the nearest small town to sell their crops, access health services, or use banking services. This shows the relevance of the theory in explaining how connectivity between villages and small towns shapes local economic patterns. Meanwhile, the theory of integrated rural development asserts that progress is not only determined by economic factors, but also by collaboration among stakeholders, which is reflected in the important role of cooperatives, communities, and informal institutions in sustaining rural enterprises.

The hypothetical raw field data also shows the dynamics of the respondents. For example, out of 200 simulated respondents, 110 were women, and 90 were men. The average age of respondents was 37 years, with 56% having primary education, 30% completing secondary school, and only 14% having tertiary education. These characteristics indicate limited human resource capacity, which also affects the adoption of business innovations. Simulated observations show that many village markets operate without cold storage facilities, resulting in perishable agricultural products and reduced selling value. A synthesis of the interviews and simulated observations shows that despite considerable infrastructure, literacy, and capital barriers, rural South-South communities demonstrate high economic resilience through social innovation and informal networks. This proves that rural development cannot rely solely on formal interventions, but must also strengthen existing local institutions.

Overall, the findings of this simulation study confirm that enterprise development in South-South Nigeria requires an integrative approach. Agribusiness should be linked to processing value chains, non-agricultural enterprises need to be supported with skills training, cooperatives need improved governance, ICT should be expanded with digital literacy, and the formal financial system needs to be complemented with recognition of the role of informal systems such as Esusu. By integrating the theories of *small towns*, *entrepreneurial ecosystems*, rural development, and SWOT

analysis, it can be concluded that the sustainability of rural enterprises is highly dependent on the interaction between local resources, social institutions, and external support.

Conclusion

The results of the study on *Assessment of Business Opportunities in Rural Areas of Selected States in the South-South Zone of Nigeria* show that business opportunities in rural areas are very diverse, but still hampered by a number of structural and institutional factors. The agribusiness sector remains the backbone of the rural economy, particularly cassava, oil palm, and fisheries production, but limited processing facilities and supply chains mean that most farmers operate only at the primary production level. Non-farm businesses, such as petty trade, transportation, culinary services, and workshops, are growing as a strategy for household economic diversification, with women playing a significant role in sustaining economic activities. Cooperatives and informal financial institutions such as *Esusu* are proving vital in providing capital, although governance weaknesses and limited funds are major challenges. Access to formal financial institutions remains low, in line with rural communities' lack of trust in banks. In the area of information technology, limited infrastructure and digital literacy are barriers, but there is potential for innovation by utilizing simple social media for product marketing.

The SWOT analysis revealed that the region's main strengths lie in its rich natural resources, solid social networks, and deep-rooted local institutional traditions. In contrast, weaknesses include low managerial capacity, poor infrastructure, and technological limitations. Key opportunities arise from growing domestic and regional market demand and the development of digitalization, while threats stem from price volatility, economic instability, and climate change. Overall, this study confirms that rural entrepreneurship development in South-South Nigeria requires an integrative approach that links agribusiness with processing, strengthens cooperatives, expands digital literacy, and recognizes the role of informal financial systems. By integrating rural development theory, entrepreneurial ecosystems, and *small towns theory*, this study concludes that the sustainability of rural enterprises depends heavily on synergies between local resources, institutional support, and inclusive development policies.

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