

EFFECT OF AGRIPRENEURSHIP DEVELOPMENT ON RURAL EMPOWERMENT IN JALINGO, TARABA STATE, NIGERIA.

¹JACOB, Amedu Peter, ²JOHN, Amos Opoola & ³GOMNA, Gbenger Gbar PhD.

^{1,2&3}Department of Entrepreneurship, Mewar International University, Kuchikau, Nasarawa State

ABSTRACT

Despite various efforts to promote rural development and empowerment in Nigeria, many rural areas, including those in Taraba State, continue to experience significant economic and social challenges. The persistence of high poverty rates, low agricultural productivity, and limited access to essential services highlights the need for more effective and sustainable interventions. This study therefore examines the effect of agripreneurship development on rural empowerment in Jalingo, Taraba State, Nigeria. The study adopted a mixed-methods research design whereby structured 5-point likert scale questionnaire were administered to a sample of one hundred and three (103) agripreneurs in Jalingo, Taraba State, Nigeria. Partial Least Square (PLS-SEM) statistic was employed to test the hypotheses formulated of which the study found a positive and significant effect of entrepreneurial skills and access to finance on rural empowerment in Taraba State, Nigeria. The study recommends that Government should implement comprehensive training programs focusing on essential entrepreneurial skills such as business planning, financial management, marketing, and innovation. Government should implement financial literacy and education programs to help rural residents understand and effectively use financial products and services, thereby enhancing their financial decision-making skills.

Keyword: Rural development, Agripreneurship development, Entrepreneurial skills, Access to finance, Taraba State

INTRODUCTION

Rural empowerment is essential for sustainable development, focusing on improving the quality of life and economic well-being of people in rural areas. Nearly half of the global population resides in rural regions, which play a vital role in food production, resource management, and cultural preservation. Empowering these communities involves improving access to resources, education, healthcare, and economic opportunities, contributing to poverty reduction and social inclusion (IFAD, 2019).

Agripreneurship, or entrepreneurship in agriculture, has become an important strategy for rural empowerment worldwide. It allows farmers and rural residents to innovate, boost productivity, and add value to agricultural products, which creates jobs and strengthens local economies. Countries like India and Brazil have successfully integrated agripreneurship into their rural development strategies, resulting in improved rural livelihoods and economic growth (FAO, 2020).

In Nigeria, agripreneurship is gaining recognition as a tool for empowering rural communities. By encouraging innovation and entrepreneurship in agriculture, Nigeria seeks to transform its agricultural sector, reduce unemployment, and promote economic development. Programs such as the Youth Agripreneur Program by the International Institute of Tropical Agriculture (IITA) have yielded promising results by engaging young people in agribusiness and helping them become successful agripreneurs (IITA, 2020).

Rural areas in Nigeria, which house over 50% of the population, are primarily dependent on agriculture. Despite abundant natural resources, these communities face high poverty levels, low literacy rates, and limited access to essential services (National Bureau of Statistics, 2020). To address these challenges, the Nigerian government and international organizations have launched several initiatives, including the National Poverty Eradication Programme (NAPEP) and the Agricultural Transformation Agenda, aimed at improving agricultural productivity and infrastructure development in rural areas (Odozi & Omonona, 2019).

Taraba State, in northeastern Nigeria, is largely rural and dependent on agriculture. Like other rural areas, it faces challenges such as poverty, poor infrastructure, and limited access to education and healthcare. However, Taraba State also has significant agricultural potential, with fertile land and diverse crops.

Entrepreneurship development is seen as a critical approach to addressing these challenges and unlocking the state's economic potential (Agabi, 2020).

The study aims to offer insights into the development of agripreneurship and its role in rural empowerment in Taraba State. It will identify the factors contributing to successful entrepreneurship initiatives and the barriers that must be addressed. The findings will provide guidance to policymakers and development practitioners on effective strategies for fostering entrepreneurship and promoting the economic empowerment of rural communities in Jalingo, Taraba State.

Despite various efforts to promote rural development and empowerment in Nigeria, many rural areas, including those in Taraba State, continue to experience significant economic and social challenges. The persistence of high poverty rates, low agricultural productivity, and limited access to essential services highlights the need for more effective and sustainable interventions.

Previous research has indicated that entrepreneurship development can play a key role in rural empowerment by creating job opportunities, stimulating economic growth, and fostering innovation (Onwe, 2018). However, there is a lack of comprehensive studies examining the specific effect of entrepreneurship development and its impact on rural empowerment in Jalingo, Taraba State. This gap in the literature necessitates a focused investigation to understand the unique challenges and opportunities for entrepreneurship in this region.

The main objective of the study is to examine the effect of Agripreneurship development on rural empowerment in Jalingo, Taraba State, Nigeria. Specific objectives are to;

- i. examine the effect of entrepreneurial skills on rural empowerment in Jalingo, Taraba State, Nigeria.
- ii. investigate the effect of access to finance on rural empowerment in Jalingo, Taraba State, Nigeria.

Hypotheses of the Study

H01: Entrepreneurial skills has no significant effect on rural empowerment in Jalingo, Taraba State, Nigeria

H02: Access to finance has no significant effect on rural empowerment in Jalingo, Taraba State, Nigeria

LITERATURE REVIEW

Agripreneurship Development

Agripreneurship refers to the process of establishing and managing a profitable agricultural business, with a focus on innovation, risk-taking, and value creation (Nandakumar & Gundappa, 2020). Agripreneurship is the application of entrepreneurial principles to the agricultural sector, aiming to create and grow agricultural enterprises that are sustainable, innovative, and profitable" (Babu & Ponnusamy, 2021).

Agripreneurship development is the process of fostering and supporting the establishment and growth of entrepreneurial initiatives in the agricultural sector, with the goal of enhancing agricultural productivity, income, and rural development (Amanor-Boadu et al., 2020).

Entrepreneurial Skills

Entrepreneurial skills are a set of competencies that enable individuals to identify, evaluate, and pursue entrepreneurial opportunities, as well as manage and grow their ventures effectively (Neck & Greene, 2021). Entrepreneurial skills include creativity, problem-solving, decision-making, risk-taking, leadership, and effective communication, which are essential for successful entrepreneurial endeavors (Bianchi et al., 2022). The development of entrepreneurial skills is crucial for fostering a culture of innovation and

self-employment, particularly in the agricultural sector, where entrepreneurial mindsets can drive the transformation of traditional farming practices (Isenberg, 2021).

Access to Finance

Access to finance refers to the ability of individuals and businesses, particularly in the agricultural sector, to obtain the necessary financial resources to start, operate, and grow their enterprises (Asiedu, 2023). Improving access to finance for agripreneurs is essential for supporting the development of the agricultural sector, as it enables them to invest in new technologies, expand their operations, and manage risks more effectively (Filmer & Fox, 2021).

Barriers to accessing finance, such as lack of collateral, high-interest rates, and complex application procedures, can hinder the growth and development of agripreneurship, highlighting the need for targeted interventions to address these challenges (Vigneri et al., 2022).

Rural Empowerment

Rural empowerment refers to the process of enabling and empowering individuals and communities in rural areas to actively participate in the development of their communities, improve their livelihoods, and enhance their overall well-being (Seelan & Chidambaram, 2022).

Agripreneurship development can contribute to rural empowerment by creating employment opportunities, increasing incomes, and fostering community-based initiatives that address the unique needs and challenges of rural populations (Timmer, 2021). Successful agripreneurship initiatives can serve as catalysts for rural empowerment, as they can inspire and motivate other community members to pursue their own entrepreneurial ventures, leading to a more vibrant and self-sustaining rural economy (Swaminathan, 2020).

Empirical Review

Singh et al (2024) identified the predictors for rural women's empowerment and analyze the linkage between rural tourism and the socioeconomic empowerment of rural women of Anegundi village located in the Koppal district of Gangavati taluk of Karnataka State. The study relied upon empirical research through the collection of primary data using five-point Likert scale from a sample size of 348 respondents employing a convenience sampling method. Keeping in view the objective of the study, principal component extraction with the varimax rotation method was performed while employing exploratory factor analysis in SPSS 23.0 to identify the predictors. Further, to validate the predictors, confirmatory factor analysis was also performed in AMOS 21.0. The investigation exposes the relationship between rural tourism and rural women empowerment by creating different women's Entrepreneurial skills that promote various socioeconomic prospects for them. Further, it shows the multiplier effects of rural tourism on the sustainable development of the local community. The study depicts the reasons for the acceptability of rural tourism in rural areas and its multiplier effects on creating various entrepreneurial skills among rural women. Further, the study can be conducted to know the risk management mechanism for the rural women entrepreneurship in rural destinations.

Adeyanju et al (2023) examined the driving forces behind young agripreneurs' participation in agripreneurship empowerment programmes and estimates the causal impact of programme participation on agripreneurship skills using data from a random cross-section sample of 1435 young agripreneurs in Kenya, Nigeria, and Uganda. Specifically, the study took evidence from the youth component of the African Development Bank Technologies for African Agricultural Transformation (TAAT) programme, Empowering Novel Agribusiness-Led Employment (ENABLE). An endogenous switching model was used to identify factors that significantly informed participation decisions and assess the programme's impact on youth agripreneurship skills. Age, education, agripreneurship experience, business level, current residence, and training perception significantly influenced participation. Even though both programme participants and non-participants had high agripreneurship skills scores, participants had higher scores across the three countries than non-participants. The causal impact estimation from the

switching regression model also indicates that participation has a positive and significant impact on agripreneurship skills, which implies that the higher score achieved by participants could be attributed to their involvement in the ENABLE-TAAT programme. These results suggest raising awareness of youth agribusiness empowerment programmes and encouraging youth to participate more actively. Additionally, the result suggests the need to implement strategies that could change young people's negative perception of agricultural interventions for increased participation.

Nwaobiala et al (2023) analyzed the determinants of engagement outcomes of N-power agripreneurship graduates' social investment programme in Abia State, Nigeria. Simple random sampling was used in the selection of 80 graduate beneficiaries that participated in N-power programme. Data were collected with a structured questionnaire and analyzed using descriptive (frequency counts, percentages and mean scores) and inferential (multiple regression analysis) statistics. Results show that the participants had high engagement ($\bar{X} = 2.30$) and outcomes ($\bar{X} = 3.30$) from N-power agripreneurship programme trainings. Psychological development ($B = 3.81^{***}$), mastery of skills ($\beta = -3.99^{***}$), positive identity ($\beta = 2.63^{**}$), civic participation ($\beta = -2.68^{**}$) and understanding needs/wants ($\beta = 2.73^{**}$) influenced engagement outcomes derived by beneficiaries of N-power agripreneurship programme trainings. The study therefore recommended the provision and creation of an enabling environment for graduates to ensure psychological balance, skill acquisition and need assistance through provision of infrastructures for effective civic engagement in the programme.

Onuoha and Opele (2022) examined the influence of entrepreneurship on youth empowerment in Ife Central Local Government area of Osun State. The study employed survey research design. A total of 125 youths in the study area was recruited by means of questionnaire administration. Data analysis was done using frequency counts and percentage distribution. The findings revealed that the youths in the local government are highly knowledgeable in entrepreneurship education and its influence on youth empowerment in the local government. The study revealed that 60% of the respondents have benefited from youth entrepreneurial programmes in the study area. Commonly identified entrepreneurial programmes in the study area includes Hair dressing. 48.3% were females while males' hairdresser accounted for 26.7%. On the other hand, more males 41.7% are tailors while 25% of the tailors were females. Also, 5.0% women does photography while male photography accounted for 3.3%. Overall, 65% of the respondents were males who engage in one form of entrepreneurial business or the other.

Schumpeter's Theory of Innovation

Joseph Schumpeter's theory of innovation emphasizes the role of entrepreneurship in economic development. According to Schumpeter, entrepreneurs drive economic growth by introducing innovations, creating new products, and improving processes. Agripreneurs in Nigeria can apply this theory by adopting innovative agricultural practices, developing new value-added products, and enhancing market competitiveness, thereby contributing to rural empowerment and economic development (Schumpeter, 1934).

Resource-Based View (RBV)

The Resource-Based View of the firm suggests that the competitive advantage of a business is derived from its unique resources and capabilities. For agripreneurs, this includes access to natural resources (land, water), financial resources (credit, investment), and human resources (skills, knowledge). By leveraging these resources effectively, agripreneurs can create value, differentiate their products, and achieve sustainable growth. This theory supports the idea that empowering rural agripreneurs with resources can lead to successful agribusiness ventures and rural development (Barney, 1991).

METHODOLOGY

The study employs a mixed-methods research design that integrates both quantitative and qualitative approaches. This approach enables a thorough exploration of the factors involved in agripreneurship development and its effects on rural empowerment in Jalingo, Taraba State, Nigeria. The quantitative component will deliver measurable data on the scale of agripreneurial activities and their results, while

the qualitative aspect will provide valuable insights into the experiences, perspectives, and challenges encountered by agripreneurs.

The population of the study consists of 103 agripreneurs in Jalingo, Taraba State, Nigeria (Local Government Agricultural Reports, 2023). This includes smallholder farmers, agricultural business owners, cooperative members, and other individuals engaged in agripreneurial activities within the Jalingo. Census sampling technique was employed to ensure a representative sample of all agripreneurs in Jalingo, Taraba State, Nigeria. Data was collected using a combination of structured questionnaires, interviews, and focus groups.

The data collected were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with the aid of SmartPls3.

RESULTS AND DISCUSSION

Table 1: Administration of Instrument

Description	Responses	Percentage (%)
Completely filled and returned	97	94
Not properly filled but returned	6	6
Total	103	100

Source: Fieldwork, 2024

The study distributed a total of 103 copies of questionnaires, 97 (94%) questionnaires distributed were completely filled and returned, 6(6%) were not properly filled but returned. Subsequent analyses were conducted using the 97 instruments returned, given a reasonable return rate of 94%.

Data Analysis

In assessing the partial least square results, there are basically two steps: the first is to assess the measurement model and the second is to assess the structural model (Hair, et al., 2016). The measurement model entails assessing the validity and reliability of the constructs using the convergent and discriminant validity. While the structural model involves assessing the path coefficients and specific indirect effects.

Measurement Model

Indicator Reliability

In assessing the measurement model, we begin by assessing the item outer loadings. As a rule, loadings above 0.708 are recommended, as they indicate that the construct explains more than 50 percent of the indicator's variance, thus providing acceptable item reliability (Hair, et al., 2019). However, Hair, et al., (2019) also posited that low but significant indicator loading (less than 0.50) can be included. Also, outer loadings less than 0.4 should be deleted and in exploratory research, loadings more than 0.4 and less than 0.7 can be retained if the average variance extracted is satisfied (Hair, et al., 2014) hence justifying why indicators with loadings less than 0.70 and above 0.40 were not deleted from the model.

Table 2: Indicator Loadings of Items.

Source: SMART-PLS Output, 2024

	Access to finance	Entrepreneurial skills	Rural empowerment
ACF1	0.810		
ACF2	0.796		
ACF3	0.755		
ACF4	0.779		
ACF5	0.720		
ENS1		0.874	
ENS2		0.584	
ENS3		0.717	
ENS4		0.789	
ENS5		0.862	
RUE1			0.779
RUE2			0.732
RUE3			0.637
RUE4			0.765
RUE5			0.794

Convergent Validity

Convergent validity is the extent to which the construct converges in order to explain the variance of its items. To assess convergent validity, the average variance extracted (AVE) should be larger than 0.5. In table 3, all the constructs value of the average variance extracted AVE are larger than 0.5 which shows that our constructs satisfied the condition of convergent validity. It also indicates that the entire construct explains 50 percent or more of the variance of the items that make up the construct.

Table 3: Construct Reliability and Validity of the Indicators

	Cronbach's Alpha	rho_A	Composite Reliability	Average Extracted (AVE)	Variance
Access to finance	0.831	0.833	0.881	0.597	
Entrepreneurial skills	0.806	0.832	0.865	0.566	
Rural empowerment	0.799	0.815	0.860	0.553	

Source: SMART PLS Output, 2024

Discriminant Validity

Discriminant validity is the extent to which a construct is empirically distinct from other constructs in the structural model. There are many traditional methods for discriminant validity assessment, such as cross loadings and the Fornell-Larcker criterion (Fornell & Larcker, 1981), but researchers are advised to apply the Heterotrait-Monotrait (HTMT) criterion (Henseler *et al.*, 2014). This is because traditional methods fail to indicate a lack of discriminant validity, even when two constructs are perfectly correlated, rendering this criterion's use ineffective for empirical research. For this thesis, table 4 shows the HTMT criterion for all the latent constructs. The discriminant validity of the construct is valid if the upper bound of the 95% confidence interval of HTMT is lower than 0.9. From table 4, this condition is satisfied.

Table 4: Heterotrait-Monotrait Ratio (HTMT)

Source: SMART PLS Output, 2024

Test of Hypotheses

The table below showed the path coefficients, t-values and p-values used to test the first four null hypotheses of the study:

Table 5: Path Coefficient of the Model

Variables	Beta	T Statistics (O/STDEV)	P Values	Decision	F ² Values
Entrepreneurial skills -> Rural empowerment	0.162	5.564	0.000	Rejected	0.134
Access to finance -> Rural empowerment	0.771	33.667	0.000	Rejected	2.610

Source: SMART-PLS Output, 2024

Hypothesis One

H01: Entrepreneurial skills has no significant effect on rural empowerment in Taraba State, Nigeria

The result from table 5 shows that entrepreneurial skills has positive and significant effect on rural empowerment in Taraba State, Nigeria, with $\beta = 0.162$ and $p = 0.000$. Thus, hypothesis one was not supported and therefore accepted at 5% level of significance. There is adequate evidence to reject the null hypothesis and the study therefore conclude that entrepreneurial skills has positive and significant effect on rural empowerment in Taraba State, Nigeria.

Hypothesis Two

H02: Access to finance has no significant effect on rural empowerment in Taraba State, Nigeria

The result of the test as shown in table 5 revealed that access to finance positively and significantly affected rural empowerment in Taraba State, Nigeria, with $\beta = 0.771$ and $p = 0.000$. Thus, hypothesis two was not supported and therefore rejected at 5% level of significance. There is adequate evidence to reject the null hypothesis and the study therefore conclude that access to finance has positive and significant effect on rural empowerment in Taraba State, Nigeria.

Discussion of Findings

The first finding revealed that entrepreneurial skills has positive and significant effect on rural empowerment in Taraba State, Nigeria. This implies that increase in entrepreneurial skills will lead to positive and significant increase in rural empowerment in Taraba State, Nigeria. The second finding revealed that access to finance has positive and significant effect on rural empowerment in Taraba State, Nigeria, this also indicate that increase in access to finance lead to positive and significant increase in rural empowerment.

CONCLUSION AND RECOMMENDATIONS

The following specific conclusions were drawn from the result analyzed.

Based on the findings from Table 5, that entrepreneurial skills positively and significantly affected rural empowerment, it can be concluded that enhancing entrepreneurial skills among individuals in rural areas can lead to substantial improvements in their empowerment, fostering economic development, increased self-reliance, and better livelihoods.

In conclusion, the finding that access to finance positively and significantly affects rural empowerment in Taraba State, Nigeria, underscores the critical role that financial services play in fostering economic growth and social development in rural communities. Improved access to finance enables individuals and businesses in these areas to invest in agricultural activities, start and expand small businesses, and access essential services, thereby enhancing their economic opportunities and overall quality of life. This positive correlation highlights the importance of continued efforts to broaden financial inclusion and develop tailored financial products and services that address the specific needs of rural populations. By prioritizing financial accessibility and literacy, policymakers and stakeholders can drive sustainable empowerment and development in rural regions like Taraba State.

Recommendations

Based on the findings and conclusions above, the study recommends thus:

- i. Government should implement comprehensive training programs focusing on essential entrepreneurial skills such as business planning, financial management, marketing, and innovation. These programs should be accessible to individuals in rural areas.
- ii. Government should implement financial literacy and education programs to help rural residents understand and effectively use financial products and services, thereby enhancing their financial decision-making skills.

References

- Adeyanju, D., Mburu, J., Gituro, W., Chumo, C., Mignouna, D., Mulinganya, N., & Ashagidigbi, W. (2023). Can young agripreneurs improve their skills through agripreneurship empowerment programmes? Evidence from Africa. *Heliyon*, 9(1).
- Agabi, C. (2020). Agricultural potential and rural development in Taraba State, Nigeria. *Journal of Agricultural Extension and Rural Development*, 12(3), 45-53.
- Amanor-Boadu, V., Zereyesus, Y., & Ross, K. (2020). Agripreneurship development: A pathway to rural prosperity in developing countries. *Journal of Agribusiness in Developing and Emerging Economies*, 10(3), 341-355.
- Asiedu, E. (2023). Access to finance for small and medium enterprises in developing countries. *Journal of Development Economics*, 161, 102979.
- Babu, S. C., & Ponnusamy, K. A. (2021). Agripreneurship development for inclusive transformation: The what, why, and how. CABI.
- Bianchi, C., Mingo, S., & Sousa, M. J. (2022). Entrepreneurial skills and start-up success: A systematic literature review and research agenda. *Journal of Business Research*, 142, 212-226.
- Filmer, D., & Fox, L. (2021). Youth employment in sub-Saharan Africa. The World Bank.
- Food and Agriculture Organization. (2020). *The State of Food and Agriculture 2020: Overcoming Water Challenges in Agriculture*. FAO.
- International Fund for Agricultural Development. (2019). *Rural Development Report 2019: Creating Opportunities for Rural Youth*. IFAD.
- International Institute of Tropical Agriculture. (2020). *Youth Agripreneur Program*. IITA.
- Isenberg, D. J. (2021). How to start an entrepreneurial revolution. *Harvard Business Review*, 88(6), 40-50.
- Nandakumar, P. K., & Gundappa, A. (2020). Agripreneurship development: A strategy for doubling farmers' income. *International Journal of Management*, 11(7), 1088-1096.
- National Bureau of Statistics. (2020). Nigeria Living Standards Survey. Abuja: National Bureau of Statistics.
- Neck, H. M., & Greene, P. G. (2021). Entrepreneurship education: Known worlds and new frontiers. *Journal of Small Business Management*, 59(2), 1-21.
- Nwaobiala, C. U., Onwukwe, F. O., Ukoha, J. C. I., & Mbagwu, G. N. (2023). Determinants of engagement outcomes of N-power agripreneurship graduates' social investment programme in Abia State, Nigeria. *Agro-Science*, 22(1), 37-42.
- Odozi, J. C., & Omonona, B. T. (2019). Impact of National Poverty Eradication Programme on rural poverty in Nigeria. *Journal of Development and Agricultural Economics*, 11(5), 101-110.
- Onu, S. E., & Ugboaja, C. I. (2021). Entrepreneurship Skill for Empowering Women in Cocoyam Production in Abia and Imo States, Nigeria. *Research on World Agricultural Economy*, 2(2), 20-25.
- Onuoha, O., & Opele, J. (2022). Influence of Entrepreneurship Education on Youth Empowerment in Nigeria. *Asian Journal of Education and Social Studies*, 30(1), 1-7.
- Onwe, J. O. (2018). Entrepreneurship development and poverty reduction in rural Nigeria. *International Journal of Business and Management*, 13(12), 56-65.
- Seelan, J. S., & Chidambaram, R. (2022). Rural empowerment through agripreneurship: Prospects and challenges. *Journal of Rural Studies*, 92, 294-303.
- Singh, P., Singh, V., & Singh, R. K. (2024). Role And Importance Of Entrepreneurship For Empowering Rural Women In India.

- Swaminathan, M. (2020). Empowering rural India: Role of agriprenurship. *Economic and Political Weekly*, 55(31), 28-34.
- Timmer, C. P. (2021). Food security and the role of agriculture in developing countries. *The ANNALS of the American Academy of Political and Social Science*, 609(1), 12-32.
- United Nations. (2021). The sustainable development goals report. New York: United Nations.
- Vigneri, M., Monnier, L., Ambrosio, N., & Schrimpf, C. (2022). Improving access to finance for smallholder farmers in Sub-Saharan Africa. *Food Policy*, 109, 102240.
- World Bank. (2019). *Nigeria Rural Access and Agricultural Marketing Project*. World Bank.

Research Questionnaire

Key: SA= Strongly Agree, A= Agree, U= Undecided, D= Disagree, SD= Strongly Disagree

S/ N	Statement	S A	A	U	D	S D
	Entrepreneurial skills					
A01	I believe that effective business planning skills have significantly contributed to the success of my entrepreneurial activities.					
A02	Implementing effective marketing strategies has increased my business's visibility and customer base in the rural community.					
A03	Being innovative and creative has helped me to develop unique products/services that meet the needs of my rural community.					
A04	Building and maintaining networks with other entrepreneurs and stakeholders has been crucial for the growth of my business.					
A05	Being able to effectively manage business risks has empowered me to make confident decisions.					
	Access to finance					
B06	I have easy access to financial services (e.g., loans, savings accounts) in my rural area.					
B07	I find it easy to obtain loans from financial institutions for my business needs.					
B08	The interest rates and loan terms offered by financial institutions are favorable for my business.					
B09	Access to microfinance services has empowered me to start or expand my business.					
B10	Financial literacy programs have helped me understand how to effectively use financial services.					
	Rural development					
C11	My business activities have significantly improved my personal income and economic status.					
C12	My business has created job opportunities for others in my rural community.					
C13	My business has contributed to the overall development of my rural community.					
C14	I have better access to essential resources (e.g., raw materials, equipment) for my business.					
C15	My entrepreneurial success has improved my social status within the community.					