

# Prospects and Growth Opportunities of Female-Owned Rural Farm Businesses in Plateau State, Nigeria

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## Abstract

*The potential and growth chances of female-owned rural agricultural companies in Nigeria's Plateau State were investigated in this study. The objectives were to assess the prospects and opportunities available to female-owned rural farm businesses and to determine their effect on business growth and development across the state. The study covered female farm business owners engaged in crop production, livestock farming, mixed farming, and agro-processing across all 17 Local Government Areas (LGAs) of Plateau State. Using the Resource-Based View (RBV) theory as a guide, a quantitative cross-sectional survey design was used. 510 respondents who were chosen using a mix of basic random, purposive, and snowball sampling procedures were given structured questionnaires. Multiple regression analysis and descriptive statistics were used to examine the data using the Statistical Package for the Social Sciences (SPSS) version 27.0. The findings revealed that the sampled population comprised predominantly young, moderately educated, and experienced women operating smallholder farms. Government programmes, cooperative membership, technology access, income diversification, and training all recorded moderate positive perceptions among respondents, though widespread neutral responses indicated that available opportunities had not been fully utilised. Regression analysis confirmed that prospects and opportunities significantly and positively influenced the growth of female-owned rural farm businesses ( $\text{Beta} = 0.319$ ,  $t = 7.579$ ,  $p = 0.000$ ), leading to the rejection of the null hypothesis. It was recommended that targeted input subsidies, collateral-free credit facilities, expanded cooperative registration, and continuous community-based training in financial literacy and farm management be prioritised to fully unlock the growth potential of female-owned rural farm businesses across Plateau State.*

**Keywords:** Female-owned rural farm businesses, prospects, growth opportunities, resource-based view (RBV) theory, agricultural growth

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## INTRODUCTION

Agriculture remains a cornerstone of economic development across sub-Saharan Africa, with women central to its productivity. Globally, women account for approximately 43% of the agricultural labor force in developing countries; however, their contributions are consistently undervalued and poorly supported by institutions [1-4]. In Nigeria, women are estimated to contribute approximately 65% of the total agricultural output, yet they remain largely excluded from formal agricultural systems, with limited access to land, credit, and technology. This disconnect, where women produce the most but receive the least support, raises important questions about what must change for female-owned rural farm businesses to grow and thrive.

Research across Nigerian states points to recurring patterns of resource gaps and institutional exclusion. In Imo State, high production costs and limited credit access are among the most serious constraints facing women farmers, while in Kwara State, age, marital status, household size, and credit access significantly shape women's participation in agricultural income-generating activities. In rural southwest Nigeria, women entrepreneurs prefer informal community-based credit systems over formal microfinance, not out of ignorance, but because trust and flexibility matter more to them than institutional accessibility [5-8]. These findings suggest that the barriers facing Nigerian female farmers go beyond economics and are deeply rooted in the patriarchal social structures that govern land, markets, and household decision-making.

The situation in Plateau State reflects similar challenges. Socioeconomic factors, such as age, household size, education level, and method of land acquisition, significantly influence women's participation in agricultural production. Women who participated in the Women-in-Agriculture and Youth Empowerment (WAYE) program recorded significantly higher crop outputs than non-participants, demonstrating the value of targeted government support [9-14]. Despite this, the majority of women broiler farmers in the state had not received any formal training, and poor access to finance remained a persistent challenge for them. Furthermore, climate variability and farmer-herder conflicts in Plateau State place additional burdens on women farmers, who manage household food security with restricted mobility and limited resources.

Taken together, these findings highlight a clear gap: no study has yet conducted a state-wide, multi-sector, quantitative investigation of the prospects and growth opportunities of female-owned rural farm businesses across all 17 Local Government Areas (LGAs) of Plateau State. This study addresses this gap directly by examining the resource dimensions that most significantly influence the performance and growth of female-owned rural farm businesses in Plateau State, Nigeria [15-20].

## LITERATURE REVIEW

### Conceptual Literature

#### *Prospects*

The concept of prospects has been interpreted in several ways in the academic literature. Forward-looking potential for growth within a business, shaped by available resources, environmental conditions, and the entrepreneur's ability to use emerging opportunities. On the other hand, frame prospects differently, describing them as the expected likelihood of achieving positive outcomes based on an individual's position within social networks and institutional settings, placing more weight on relational and structural factors than on personal agency [21]. Similarly, view prospects as the extent to which a person or organization can turn existing capability into real economic and social progress, and further highlight gender as a factor that either supports or limits this process in rural and farming settings. Among these three definitions, the most suitable for this study on female-owned rural farm businesses in Plateau State, Nigeria, is the one that directly incorporates gender while focusing on how internal capacity translates into measurable growth outcomes, which is relevant and situation-appropriate for understanding women entrepreneurs in resource-limited rural environments [22].

#### *Growth Opportunities*

Scholars have defined growth opportunities in different ways, depending on their focus. Growth opportunities are productive possibilities that arise when a firm has unused internal resources and capable management that can be directed toward entering new markets or expanding existing activities. A financial view links growth opportunities to the amount of future return a business can generate relative to the cost of its assets, emphasizing market signals rather than internal capacity. Similarly, growth opportunities for small and medium enterprises (SMEs) are the combined effect of access to finance, supportive institutions, and business networks that together allow a firm to grow and expand [23]. Among the three definitions, the most suitable definition for this study on female-owned rural farm businesses in Plateau State, Nigeria, is the one that captures the real-world, situation-specific

challenges these women face, including limited financing, weak institutional support, and restricted social networks, making it a more grounded and practical framework for this research [24].

### ***Female-Owned Rural Farm Businesses***

Scholars have approached the concept of female-owned rural farm businesses from various but related perspectives. Enterprises are agricultural units where women hold primary decision-making authority over farm resources, labor, and output marketing in rural settings, placing ownership and control at the center of the definition rather than mere participation. On the other hand, frames female-owned rural farm businesses as farm enterprises where women bear the main managerial and financial responsibility for agricultural production in non-urban areas, separating active entrepreneurial agency from passive involvement while highlighting the economic and institutional barriers that limit women's ownership rights [25]. Similarly, after smallholder or commercial agricultural ventures owned by women in rural communities, women's farming is situated within broader market systems and value chains beyond subsistence. This definition is the most suitable for this study on the Prospects and Growth Opportunities of Female-Owned Rural Farm Businesses in Plateau State, Nigeria, because it distinguishes entrepreneurial agency from participation, which is especially relevant where customary land tenure and social norms often obscure women's true ownership status, and because it provides a locally grounded and practically useful lens for examining both barriers and growth opportunities [26].

### ***Theoretical Framework***

This study is anchored in the Resource-Based View (RBV) theory as its theoretical framework. Originally rooted in the foundational work that conceptualized the firm as a bundle of productive resources, RBV was later formalized and popularized, arguing that sustained competitive advantage derives from resources that are valuable, rare, inimitable, and non-substitutable (VRIN) [27]. The theory posits that internal resources, encompassing physical, financial, human, social, and technological assets, are the primary determinants of a firm's performance and growth trajectory, rather than external market conditions alone. Its core strength lies in its comprehensive, firm-level analytical focus and capacity to explain performance differentials across businesses operating within identical environments. However, a notable weakness is its relatively static orientation, which may inadequately account for dynamic environmental changes. Notwithstanding, RBV remains one of the most empirically applied frameworks in agricultural and entrepreneurship research across developing economies [28].

RBV is uniquely suited to this study because the prospects and growth of female-owned rural farm businesses in Plateau State are fundamentally determined by resource access, ownership, and utilization. Female farmers in rural Nigeria face systemic gender-based resource deprivation, restricted land ownership, limited credit access, inadequate technology, and exclusion from productive agricultural networks, all of which the RBV precisely identifies and diagnoses [29].

The theory directly guides the quantitative methodology of this study by providing a structured analytical lens through which each resource dimension is examined and measured. Physical resources such as land size and farm inputs, financial resources including credit access and capital, human resources comprising education and farming experience, social resources encompassing cooperative membership and extension service access, and technological resources involving mechanization and improved inputs were explored in relation to farm business performance and growth outcomes. Through descriptive and inferential statistical analyses conducted in SPSS, this study investigates the nature and significance of relationships among these resource dimensions and the growth outcomes of female-owned farm businesses across Plateau State's 17 local government areas, thereby fulfilling the study's core objective [30].

### ***Empirical Literature Review***

This review examines empirical studies on the prospects, challenges, and growth opportunities of female-owned farm businesses, focusing primarily on the Nigerian context before drawing on broader

African and international evidence. This review compares the findings across studies to establish a gap relevant to the present study's objective.

A foundational starting point is Plateau State, where used multistage sampling to study 120 women farmers in Jos South Local Government Area (LGA), analysing data through descriptive statistics and multiple regression. The study found that age, household size, education, and method of land acquisition significantly ( $p < 0.01$ ) influenced women's participation in agricultural production, while land tenure, poor pricing, and limited extension services were the dominant barriers. Building on this, studied 256 Irish potato farmers in Plateau State under the Women-in-Agriculture and Youth Empowerment (WAYE) Programme, finding that programme participants recorded significantly higher crop output (537,807.1 kg) than non-participants (165,571.43 kg), a difference significant at the 1% level. Together, these studies show that while structural constraints limit participation, targeted program support can meaningfully improve farm productivity [31]. In addition, 150 women broiler farmers across Plateau State's three senatorial zones were surveyed, finding that 66.7% had never attended any broiler training despite most belonging to cooperatives, and that marital status and education positively influenced training participation. This reveals a key training gap even among relatively educated female farmers. Using qualitative methods in Plateau State, it was further shown that climate variability and farmer-herder conflict disproportionately burden women through restricted mobility and reduced resource access, reinforcing the findings from quantitative studies [32].

Beyond Plateau State, studied 120 rural women in Kwara State using probit regression and Poisson distribution, finding that age, marital status, household size, credit access, and training access shaped women's participation in income-generating activities. Similarly, using logit regression on 134 respondents in Bauchi State, it was found that credit access and electricity significantly increased women's participation in food processing and tailoring, while market access drove trading involvement [33]. Comparable conclusions were found in Imo State, where inadequate capital (96.67%) and high capital costs (93.33%) were the leading constraints to women's agro-enterprise involvement. In Imo State, high production costs, low credit access, and pest and disease challenges were the top constraints facing women farm enterprise owners. These barriers to patriarchal structures restrict women's land rights and access to agricultural financing across Southeast and Southwest Nigeria [34].

On financing behavior, a thematic analysis of 25 rural women in South-West Nigeria found that informal community-based revolving credit (Esusu) was preferred over formal credit, owing to trust, flexibility, and convenience. Principal Component Analysis (PCA) in Yobe State and found that women-run agribusinesses were viable and profitable, recording an average Gross Margin Ratio (GMR) of 0.67 and Return on Investment (ROI) of 1.40, although cultural barriers and limited programme awareness constrained growth [35]. Using 20 semi-structured interviews in Nigeria, found that informal female entrepreneurs used the 5M framework (money, motherhood, management, market, and macro/meso environment) to show that resource pooling and innovation within informal communities offer real growth opportunities. Using mixed methods across rural India, Africa, and Southeast Asia, it was found that 60% of women entrepreneurs leveraged local resources to innovate, with 80% reporting improved savings through cooperative models. Comparative African evidence from South Africa confirms that access to credit, skills training, and supportive policies significantly influence rural women entrepreneurs' performance and resilience [36].

European studies collectively show that gender resource gaps in agricultural entrepreneurship persist even in developed economies, primarily driven by unequal access to land, capital and financing. While these findings are geographically removed from the Nigerian setting, they affirm that women's disadvantages in agricultural enterprises are structurally rooted across different economic systems [37]. Family support, policy inclusion, and women-led innovation are consistently associated with better outcomes for female agripreneurs in different countries. Enugu State, Nigeria, also found using an ordered probit model that government intervention positively and significantly influenced women's

participation in sustainable agriculture, while confirming in South Africa that weak infrastructure and limited policy support drive high business failure rates among rural women entrepreneurs [38].

The review reveals a clear gap in the literature. While several studies have examined women's agricultural participation in specific Nigerian states and sectors, none have conducted a state-wide, multi-sector, quantitatively rigorous investigation of the prospects and growth opportunities of female-owned rural farm businesses across all 17 LGAs of Plateau State using an integrated Resource-Based View (RBV) framework that captures physical, financial, human, social, and technological resource dimensions simultaneously [39]. The present study addresses this gap using a sample of 510 respondents and multiple regression analyses in the Statistical Package for the Social Sciences (SPSS) to generate comprehensive, location-specific empirical evidence on what drives the growth of female-owned rural farm businesses in Plateau State, Nigeria [40].

## **METHODOLOGY**

This study adopted a quantitative research design to examine the prospects and growth opportunities of female-owned rural farm businesses in Plateau State, Nigeria. A quantitative approach was considered most appropriate because this study aimed to measure the relationships among clearly defined variables across a large and geographically dispersed population. Quantitative designs work well for studies that seek to test relationships between variables and generate findings that are statistically generalizable. A cross-sectional survey design was specifically used, where data were collected at a single point in time from a representative sample, which is a widely accepted approach in agricultural and social science research because it captures conditions and relationships across diverse populations without requiring extended timeframes. The structured questionnaire served as the primary data collection instrument, which is consistent with quantitative inquiry that prioritizes objectivity and reduces researcher bias. The theoretical framework of the Resource-Based View (RBV), as developed by Barney (1991), also supported this design choice, since its key resource dimensions, such as physical, financial, human, social, and technological assets, needed to be operationalized into measurable variables and examined statistically across a large dataset [41].

The study was conducted across all 17 Local Government Areas (LGAs) of Plateau State, with 30 female farm business owners selected from each LGA, giving a total sample of 510 respondents. Three sampling techniques were combined to ensure adequate representation. Simple random sampling gave every eligible respondent an equal chance of selection, purposive sampling ensured that only active female farm business owners were included, and snowball sampling helped reach respondents in communities where formal identification was difficult to achieve. This combination is recommended for rural studies in developing countries, where population registers are often unavailable. Local agricultural extension officers and community leaders assisted in identifying and reaching the participants across the state.

Data were analyzed using the Statistical Package for the Social Sciences (SPSS) version 27.0. Descriptive statistics, including frequencies and percentages, were used to summarize the respondent characteristics and variable distributions. Multiple regression analyses were then conducted to examine the relationships between the resource variables and business growth outcomes. Multiple regression was particularly useful because it showed the individual and combined contributions of each predictor variable to business performance. The research instrument was pilot-tested on 30 respondents outside the main sample before full administration, and reliability was confirmed using Cronbach's alpha, with a minimum acceptable threshold of 0.70, in line with standard practice in social science research. All findings are presented in tables and figures for clarity.

## **RESULTS AND DISCUSSION OF FINDINGS**

### **Demographic Information**

The demographic characteristics and profile of the respondents is presented in Table 1.

The demographic profile of 510 female-owned rural farm business operators surveyed across all 17 Local Government Areas (LGAs) of Plateau State reveals a workforce that is largely made up of women in their most productive years. A total of 185 respondents (36.3%) fell within the 26–35 age group, while 133 (26.1%) were aged 36–45, together forming the largest share of the sample. An additional 91 respondents (17.8%) were aged between 18 and 25, further confirming that the majority of female farm business operators are young and energetic. This age distribution is important for the study, as it points to a farming population with the physical capacity, motivation, and enough years ahead to invest in growing their businesses over the long term. This finding aligns well with the Resource-Based View (RBV) theory, which identifies human capital as one of the most valuable internal resources that shape a firm's ability to grow and compete.

Regarding marital status, 291 respondents (57.1%) were married, 136 (26.7%) were single, and 47 (9.2%) were divorced or separated. In terms of education, 138 respondents (27.1%) had completed secondary education, 119 (23.3%) held a Diploma or National Certificate of Education (NCE), and 91 (17.8%) had a Bachelor's degree or higher. Taken together, these figures suggest that the sampled women are reasonably educated, which is a key resource for understanding farming information, adopting new practices, and effectively managing a business. Farming experience also reflects a well-seasoned sample, with 166 respondents (32.5%) reporting between 5 and 10 years of experience and 129 (25.3%) between 11 and 15 years. Crop production was the main farming activity, accounting for 244 respondents (47.8%), followed by mixed farming followed at 159 (31.2%). Regarding farm size, 214 respondents (42.0%) operated between 1 and 3 hectares, and 184 (36.1%) farmed less than 1 ha. These farm sizes, while modest, represent workable and scalable physical resources that, when supported by the right inputs and access to finance, hold real potential for business growth among female farmers in Plateau State.

### **Analysis of the Prospects and Opportunities are Available To Female-Owned Rural Farm Businesses for Growth and Development In Plateau State**

The responses to the question related to this analysis are presented in Table 2.

Responses related to market demand, cooperative membership, and government programs revealed a pattern of moderate but meaningful optimism among female farm business owners in Plateau State. Regarding market demand, 70 (13.7%) strongly disagreed, 101 (19.8%) disagreed, 154 (30.2%) were neutral, 119 (23.3%) agreed, and 66 (12.9%) strongly agreed, yielding a combined positive response of 36.2%. For cooperative membership, 67 (13.1%) strongly disagreed, 112 (22.0%) disagreed, 141 (27.6%) were neutral, 119 (23.3%) agreed, and 71 (13.9%) strongly agreed, producing a combined agreement of 37.2%. Government programs recorded the highest positive response in the table, with 69 (13.5%) strongly disagreeing, 109 (21.4%) disagreeing, 138 (27.1%) neutral, 127 (24.9%) agreeing, and 67 (13.1%) strongly agreeing, totalling 38.0% in combined agreement. These findings suggest that while structural resource gaps persist, female farmers in Plateau State recognize external support channels as growth enablers. The Resource-Based View (RBV) theory, as developed by Barney (1991), holds that firm growth depends on the quality of resources a business can access and deploy. Cooperative membership functions as a social resource that improves access to shared capital, markets, and knowledge, which was confirmed as a key driver of women's agro-entrepreneurial involvement in Imo State. Resource pooling within informal communities has created growth opportunities for female entrepreneurs in Nigeria. Participation in the Women-in-Agriculture and Youth Empowerment (WAYE) Programme in Plateau State produced significantly higher crop output and income, showing how government-backed resource inputs can produce measurable farm-level gains.

Responses on technology access and income diversification further illustrate where the growth potential lies for female-owned farm businesses in the state. Regarding technology access, 71 (13.9%) strongly disagreed, 116 (22.7%) disagreed, 142 (27.8%) were neutral, 115 (22.5%) agreed, and 66 (12.9%) strongly agreed, giving a combined agreement of 35.4%, which was the lowest positive response in the table. Regarding income diversification, 63 (12.4%) strongly disagreed, 118 (23.1%) disagreed, 140 (27.5%) were neutral, 118 (23.1%) agreed, and 71 (13.9%) strongly agreed, totalling

37.0% in combined agreement. The RBV framework classifies technology as a physical resource whose adoption directly improves the productivity of a firm. Sixty% of rural women entrepreneurs in developing economies used local and low-cost technologies to improve output, while mobile platforms helped 45% expand market reach and grow revenues. Rural female farmers in Bauchi State engaged in food processing, trading, and other off-farm activities to supplement their income, which aligns with the finding in Tanzania that income diversification was among the strongest strategies positively influencing women entrepreneurs' performance. These findings suggest that both technology adoption and diversification represent realistic growth pathways for female farmers in Plateau State, provided that the necessary resource support is made available to them.

Training programs recorded a combined positive response of 37.8%, with 71 (13.9%) strongly disagreeing, 119 (23.3%) disagreeing, 127 (24.9%) neutral, 123 (24.1%) agreeing, and 70 (13.7%) strongly agreeing. Within RBV, human capital, which includes skills, knowledge, and managerial ability, is one of the core resources that drive sustained business performance. In Plateau State, training positively influenced women's participation in broiler production, while in Kwara State, access to training was a key factor shaping rural women's income-generating activities. Entrepreneurial financial literacy and capacity-building programs are fundamental to strengthening women's agribusiness performance in the Global South. Taken together, the six items in this section show that female farm business owners in Plateau State are aware of the opportunities available to them, though the concentration of responses around the neutral category across all items points to the fact that these opportunities have not yet been fully harnessed, underscoring the need for more targeted, location-specific policies and programs.

**Table 1.** Socio-demographic and farm characteristics of respondents.

| Question                                 | Components                  | Frequency | Percentage (%) |
|------------------------------------------|-----------------------------|-----------|----------------|
| Age                                      | 18-25                       | 91        | 17.8           |
|                                          | 26-35                       | 185       | 36.3           |
|                                          | 36-45                       | 133       | 26.1           |
|                                          | 46-55                       | 67        | 13.1           |
|                                          | 56 and above                | 34        | 6.7            |
| Marital status                           | Single                      | 136       | 26.7           |
|                                          | Married                     | 291       | 57.1           |
|                                          | Widowed                     | 36        | 7.1            |
|                                          | Divorced/Separated          | 47        | 9.2            |
| Highest educational qualification        | No formal education         | 66        | 12.9           |
|                                          | Primary education           | 96        | 18.8           |
|                                          | Secondary education         | 138       | 27.1           |
|                                          | Diploma/NCE                 | 119       | 23.3           |
|                                          | Bachelor's degree and above | 91        | 17.8           |
| Farming experience                       | Less than 5 years           | 126       | 24.7           |
|                                          | 5-10 years                  | 166       | 32.5           |
|                                          | 11-15 years                 | 129       | 25.3           |
|                                          | 16 years and above          | 89        | 17.5           |
| Type of farming activity (Main Activity) | Crop production             | 244       | 47.8           |
|                                          | Livestock farming           | 75        | 14.7           |
|                                          | Mixed farming               | 159       | 31.2           |
|                                          | Agro-processing             | 32        | 6.3            |
| Farm Size                                | Less than 1 hectare         | 184       | 36.1           |
|                                          | 1-3 hectares                | 214       | 42.0           |
|                                          | 4-6 hectares                | 77        | 15.1           |
|                                          | Above 6 hectares            | 35        | 6.9            |

Source: Field survey (2025)

### Regression Analysis Result

The hypotheses stated in both null and alternative forms are tested and analyzed in this subsection.

$H_0$ : Prospects and opportunities available to female-owned rural farm businesses have no significant effect on their growth and development in the Plateau State.

$H_1$ : Prospects and opportunities available to female-owned rural farm businesses significantly affect their growth and development in Plateau State.

The null hypothesis is rejected and the alternative hypothesis is accepted, as the regression results confirm that prospects and opportunities significantly influence the growth of female-owned rural farm businesses (Table 3) in Plateau State ( $\beta = 0.319$ ,  $t = 7.579$ ,  $p = 0.000$ ). The overall model was statistically sound, with an Analysis of Variance (ANOVA) F-value of 39.920 ( $p = 0.000$ ) (Table 4), while the Durbin-Watson value of 1.978 confirmed the absence of autocorrelation. These findings are grounded in the Resource-Based View (RBV) theory, which holds that access to productive resources drives firm performance, and that resource access and opportunity capitalization improve women entrepreneurs' outcomes. While studies have found that female farmers face structural barriers, this study shows that opportunities, when accessible, generate measurable growth returns, supporting the argument that female farmers possess real agency (Table 5). Building on documented constraints and programme impacts in Plateau State, this study adds location-sensitive, statistically grounded evidence

**Table 2.** Prospects and opportunities.

| Question                                                        | Strongly Disagree | Disagree    | Neutral     | Agree       | Strongly Agree |
|-----------------------------------------------------------------|-------------------|-------------|-------------|-------------|----------------|
| There is growing market demand for my farm products.            | 70 (13.7%)        | 101 (19.8%) | 154 (30.2%) | 119 (23.3%) | 66 (12.9%)     |
| Agricultural cooperatives improve my business opportunities.    | 67 (13.1%)        | 112 (22.0%) | 141 (27.6%) | 119 (23.3%) | 71 (13.9%)     |
| Government agricultural programmes benefit my farm business.    | 69 (13.5%)        | 109 (21.4%) | 138 (27.1%) | 127 (24.9%) | 67 (13.1%)     |
| Access to new farming technologies improves my productivity.    | 71 (13.9%)        | 116 (22.7%) | 142 (27.8%) | 115 (22.5%) | 66 (12.9%)     |
| Diversification into other farm activities increases my income. | 63 (12.4%)        | 118 (23.1%) | 140 (27.5%) | 118 (23.1%) | 71 (13.9%)     |
| Training programmes improve my farm management skills.          | 71 (13.9%)        | 119 (23.3%) | 127 (24.9%) | 123 (24.1%) | 70 (13.7%)     |

Source: Field survey (2025)

**Table 3.** Regression coefficients for prospects and opportunities and business performance.

| Predictor                                                      | B     | Std. Error | Beta  | t     | Sig.  | 95% CI Lower | 95% CI Upper |
|----------------------------------------------------------------|-------|------------|-------|-------|-------|--------------|--------------|
| Constant                                                       | 1.244 | 0.249      | -     | 4.994 | 0.000 | 0.755        | 1.734        |
| Prospects and Opportunities                                    | 0.340 | 0.045      | 0.319 | 7.579 | 0.000 | 0.252        | 0.428        |
| Control Variables (Socio-Demographic and Farm Characteristics) | 0.315 | 0.101      | 0.132 | 3.131 | 0.002 | 0.117        | 0.513        |

Source: SPSS Output

**Table 4.** Analysis of variance (ANOVA) for the regression model.

| Source     | Sum of Squares | df  | Mean Square | F      | Sig.  |
|------------|----------------|-----|-------------|--------|-------|
| Regression | 71.070         | 2   | 35.535      | 39.920 | 0.000 |
| Residual   | 451.305        | 507 | 0.890       | -      | -     |
| Total      | 522.375        | 509 | -           | -      | -     |

Source: SPSS Output

**Table 5.** Model summary for the effect of prospects and opportunities on business performance.

| Model | R     | R <sup>2</sup> | Adjusted R <sup>2</sup> | Std. Error of Estimate | R <sup>2</sup> Change | F Change | df1 | df2 | Sig. F Change | Durbin-Watson |
|-------|-------|----------------|-------------------------|------------------------|-----------------------|----------|-----|-----|---------------|---------------|
| 1     | 0.369 | 0.136          | 0.133                   | 0.94348                | 0.136                 | 39.920   | 2   | 507 | 0.000         | 1.978         |

Source: SPSS Output

that prospects and opportunities are key independent drivers of female farm business growth, while the unexplained variance (86.4%) signals that future research should integrate broader frameworks, such as institutional theory, alongside the RBV.

## CONCLUSION AND POLICY RECOMMENDATIONS

### Conclusion

This study investigated the potential and growth of female-owned rural agricultural companies in Plateau State, Nigeria. In conclusion, the findings revealed a predominantly young, moderately educated, and experienced farming population operating smallholder farms, confirming that these women hold meaningful but underdeveloped human and physical resource endowments. The descriptive findings showed that government programs, cooperative membership, technology access, income diversification, and training all recorded moderate positive perceptions among respondents, although the concentration of responses in the neutral category across all items indicates that available prospects and opportunities have not been fully utilized. Regression analysis confirmed that prospects and opportunities significantly and positively influenced the growth of female-owned rural farm businesses, leading to the rejection of the null hypothesis. The modest explanatory power of the model indicates that while prospects and opportunities matter, broader structural and institutional barriers continue to limit growth, signalling that addressing resource access alone is insufficient to fully unlock the potential of female-owned rural farm businesses in Plateau State.

### Policy Recommendations

Based on the findings of this study, it is recommended that the Plateau State Agricultural Development Programme (PADP) and the Federal Ministry of Agriculture and Food Security design targeted support programmes for female farm business owners, particularly those aged 26–45, including input subsidies and smallholder-friendly schemes that strengthen their physical and human resource bases. The Plateau State Government, through the State Agricultural and Rural Development Authority (SARDA), should improve the active and consistent delivery of agricultural interventions across all 17 LGAs, since the widespread neutral responses recorded across opportunity items indicate that program availability does not automatically translate into uptake or growth. The Plateau State Cooperative Development Agency should expand cooperative registration among female farmers, while the Bank of Agriculture (BOA) and the Central Bank of Nigeria (CBN) should provide collateral-free credit facilities to support income diversification into agro-processing and value-added production, as limited capital remains a key barrier to growth. Additionally, the Agricultural Training Institutes under the Federal Ministry of Agriculture, working with non-governmental organisations (NGOs) such as the Women Farmers Advancement Network (WOFAN), should deliver continuous and community-based training in financial literacy, business planning, and farm management, as building human capital

remains the most foundational step toward realizing the growth potential of female-owned rural farm businesses across Plateau State.

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