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Contents

About the Journal 7

Influence of Strategic Planning Flexibility on Entrepreneurial Orientation of SMEs in Osun State, Nigeria 9
AKINTARO, Abel Abiodun Ph.D
SHONUBI, Akeem Olalekan Ph.D

Effect of Financial Management Skills on the Performance of Women Entrepreneurs in Osun State, Nigeria 31
ASABI, Mathew Oludele Ph.D
OLUWATUYI, Christiana Adesola Ph.D | ASABI, Oladipupo

Thematic Analysis of Entrepreneurial Initiatives and Sustainability Among Agribusiness Clusters in North Central States, Nigeria 43
SALAU, Abdulazeez Alhaji | ABDULRAHEEM, Issa Ph.D
MUSTAPHA, Yusuf Ismaila Ph.D

Analysis of Insurance Investment on Capital Market In Nigeria 61
EPETIMEHIN, Festus M. PROFESSOR

Relevance of Marketing in Stimulating a Sustainable Micro-Pension Scheme in Nigeria 81
ALASIRI, Waid A. Ph.D

An Examination of Human Capital Influencing Factors in Project Execution in Ondo State, South-West Nigeria 95
OMOGE, Pius Atisan, Ph.D

Media, Fake News and Political Stability in Nigeria: An Appraisal of Perceptions and Attitudes of Journalists 109
CIBOH, Rodney S. | UGONDO, Peter I.

Target Costing Technique and The Performance of Quoted Food and Beverages Manufacturing Companies in Nigeria 125
MOHAMMED, Samuel R. | OJETOLA, Temitope Juliana

The Relationship Between Employees' Level of Emotional Intelligence and On-the-job Performance: A Study of Federal Polytechnic, Ilaro, Ogun State 135
BAKO, Yusuf A. | OLABIMTAN, Rashidat O.
OMOJARO, Anthony O.

Grammatical Cohesion in Donald Trump and Hillary Clinton's 2016 First American Presidential Debate 155
IDOWU, Olubunmi A. Ph.D
BILEWUMO, Julius Olaolu Ph.D

Speech Acts in Porter-Student Conversations in Selected South West Nigerian Universities 169
BILEWUMO, Julius Olaolu Ph.D

Financial Management Differential in Credit Acquisition Among SMEs in Nigeria: A Study of Union Bank PLC, Ondo State 189
ADEBUSOYE, A. B. | OGUNSUSI, O. O.

The Nexus Between Service Quality and Competitive Advantage in the Use of ATMs in Nigerian Banks 207
SHONUBI, Akeem Olalekan Ph.D
ONIGBINDE, Isaac Oladepo Ph.D
AKINTARO, Abel Abiodun Ph.D

Impact of Small Scale Business on Economic Development of Nigeria: A Study of Ijebu-Imushin in Ijebu East Local Government Area, Ogun State 229
SANYA, E. A. Olanrewaju Ph.D
ADEBAYO, Tunde Ayodele | ASHAMU, Idris A. O.

Effect of Human Resource Development Activities on the Performance of an Organization in Nigeria: A Study of First Bank Plc, Lagos State 241
ASABI, Mathew Oludele Ph.D | AYOBAMI, Kolade Akinpelu

The impact of Human Resource Accounting (HRA) on the Performance of Nigerian firms 251
AKINJARE, Yetunde Sylvia | IDOWU, Mobolaji Ajike
SULE, Tolulope Olaitan

Corporate Social Responsibility and Business Performance in Developing Nations: A Study of Selected Companies in Nigeria 267
ODESANYA, Adesina Emmanuel
ADEYEYE, Victor Ajibayo | AMADI, Kenneth Ikechukwu

Nigeria's Foreign Policy under Buhari's Administration, 2015-2019: An Analysis of Achievements and Challenges 279
ADEBISI, Ademola Pius Ph.D

The Nigeria's National Symbols: Implication For National Development 291
MARTINS, Olugbenga Lawrence Ph.D

The Effect of Corporate Governance Attributes on Financial Performance of Listed Deposit Money Banks in Nigeria 307
ABDULLAHI, Abubakar Ahmed Ph.D, FCA
ZECHARIAH, Innocent | EMMANUEL, Ishaku

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Thematic Analysis of Entrepreneurial Initiatives and Sustainability Among Agribusiness Clusters in North Central States, Nigeria

SALAU, Abdulazeez Alhaji
Associate Lecturer, Kwara State Cooperative Training Institutes, P.M.B 1374, Ilorin

sirsalau
@gmail.com

ABDULRAHEEM, Issa Ph.D
Senior Lecturer, Kwara State University, Malete

MUSTAPHA, Yusuf Ismaila Ph.D
Senior Lecturer, Department of Marketing, University of Ilorin

ABSTRACT

Sustainability has become an integral component of many government, commercial, and non-profit agricultural research efforts, and it is beginning to be woven into agricultural policy in developing countries. Although, increasing numbers of farmers and ranchers have embarked on their own paths to sustainability, incorporating integrated and innovative approaches into their own enterprises. The growing demand for agricultural products and sustainable productivity growth in agriculture is a vital issue. Also, the challenges of sustainability in agribusinesses are now more complex than ever as a result of the rising population in Nigeria. The study examines the effect of entrepreneurial initiatives on agribusiness sustainability among the clusters in Kwara, Kogi and Niger State. The study adopted a thematic analysis using Nvivo 12 by conducting three focus group discussions among the cluster members in the selected States. The findings revealed that ensuring agribusiness sustainability requires derisking initiatives, cultural orientation, entrepreneurial orientation, networking and technology as basic entrepreneurial initiatives components required. It was recommended that agricultural insurance can play an important role in securing clusters

and boasting efficiency of agribusiness. Agribusiness insurance should be mandatory for all forms of agribusinesses within the clustered farmers. Government should take the strategic lead for financial inclusion and insurance for clusters by ensuring that insurance is included in the regional agric policy as a broader strategy that creates capacities and incentives for risk management.

Keyword: *Sustainability, Agribusiness, Derisking, Culture, Entrepreneurship and eco-friendly practices.*

Introduction

Agribusinesses operate in complex and dynamic environment as they are part of the larger collection of business processes which includes; the suppliers, traders, transporters, processors and many others. Each of these has roles to play in production process and distribution of the products along the value chain. Even though there is perceived politicization of the agricultural programmes by the policy makers in Nigeria, the sector had shown resilience and strong dynamism in absorbing new initiatives. Agriculture has remained the main thrust of the Nigerian economy aside from oil since independence. Interestingly, the world economy and globalization are spinning and moving with remarkable speed. As a result, the theme of entrepreneurship continues to echo with a wide range of economies around the world. Although, the attention and recognition accorded to the concept of entrepreneurial initiatives is derived from the fact that it is closely related to competitiveness and innovation. Traditionally, entrepreneurial initiatives have been applied to technological based sectors which focused on innovation as core value. In the past, the idea among countries pursuing growth was to catch the attention of large firms to relocate to their country; this perception is being challenged by the concept of entrepreneurship through Small and Medium Enterprises (SMES). Although, the recent economic instability, resource limitations and environmental uncertainties call for entrepreneurial initiatives as the best option for SME,s to attain synergy, maximize profits, achieve eco-friendly practices and increasingly compete in the global market.

The growing evidence of small firm in developing countries competing in local and global markets had driven much of the policy enthusiasm in promoting clusters. Consequently, many African countries such as Nigeria want their regions to be the next 'Silicon valley' as countries are especially eager to announce the launch of entrepreneurship programmes in hot industries, particularly agriculture (Chatterji, Edward & William, 2013). Moreover, entrepreneurship programmes have become noticeable tools for fostering innovation and growth of competitive private sector in developing countries, like Nigeria, Ethiopia, Kenya, Ghana and Egypt amongst others. Although, the conventional model of cluster focuses on firms located alongside

similar businesses to benefit from networks, specialized infrastructures and economies of scale. Nonetheless, the Nigerian models have taken an evolutionary approach to analyzing cluster formation. Specifically, clusters arise in the form of agglomeration of cooperatives organizations comprising of various similar SMES.

Beyond this, successful agribusiness clusters are technically competent, innovative and plan ahead to steer their ventures through the stages of enterprise development from establishment and survival to rapid growth and maturity. For agribusinesses to cope with the risks in the complex world which they compete, they need to develop entrepreneurial spirits. Businesses with entrepreneurial spirits energetically, enthusiastically and carefully make different decisions about production in the context of the value chain that influences the efficiency of the firm.

The fact that reports from World Bank, (2012); Reardon, Barrett, Berdegué and Swinnen (2009); Zeng (2008) suggest the potentials for agribusiness to stimulate growth in farmer incomes, foster sustainable increases in crop yields and support market chain expansion, it also contributes to socio economic development goals of the country. Although, cluster development in the agricultural sector, which constitute the bedrock of the Nigerian economy has not been given needed priority by policy makers, it had been identified as a veritable means to set Nigeria's economy on a path of rebirth and recoveries. Conscious initiatives and actionable plan must therefore be in place to enhance agribusiness performance. Agreeably, agriculture is essential to Nigeria's quest for economic diversification and survival (Economic Growth Recovery Plan [EGRP], 2017) as many states have considerable comparative advantages based on their natural endowments. Furthermore, agriculture can form the foundation for industrial park, just as the production of silicon transistors, laid the groundwork for the biggest concentration of high-tech companies in the world now known as the Silicon Valley.

Statement of the Problem

The challenges in agribusinesses are now more complex. Earlier than now, issues like soil fertilization, mechanization, plant breeding, genetic engineering, and improvements in cultivation techniques took the center stage for the increase in agriculture productivity. Presently, other challenges demand a new set of technologies and policies. More so, the growing demand for agricultural products, sustainable productivity growth in agriculture is a vital issue. This includes not only increasing crop productivity but also adopting eco friendly practices, efficiencies in transportation and food industrialization.

Another significant issue relates to how best to adapt to climate change and the expected increased frequency of extreme weather events. New technologies could contribute a great deal in this domain too as new equipments and devices are at the centre of such practices. Precision agriculture raises the possibility of

using knowledge and information technologies to adapt cultivation techniques to each specific location, with its own soil and climate characteristics. Crop sensors could use agriculture inputs much more precisely by using the exact amount needed by a specific site. Drones and robots have already automated several tasks in agriculture production without distorting the environments. Incidentally, the Nigerian situation is seemed to be foot-dragging and deficient of the eco friendly practices which have the tendency to guarantee increased efficiency.

Objective of the Study

To evaluate the effect of entrepreneurial initiatives on eco-friendly practices among agribusiness clusters North-central, Nigeria.

Research Question

In what ways can entrepreneurial initiatives affect eco-friendly practices among agribusiness clusters in North-central, Nigeria?

Literature Review

Conceptual Review

Entrepreneurial Initiatives (EI)

Entrepreneurial is used to qualify a person, situation, an organization or a group of people who exhibits behaviors that are typical of entrepreneurs. In addition, Ogundele (2017) states that group of persons are said to posses' entrepreneurial outlook, when the perception and the characteristic of entrepreneurs are exhibited. Also, Mustapha and Yusuf (2017) conceive that the general misconception is that entrepreneurship is associated with Small and Medium Enterprises. The reality is that entrepreneurship can be found in different sizes of organizations, groups, ecosystem and clusters. However, entrepreneurial initiatives are specific and actionable programs undertaken to achieve specific objectives in the near term, such objectives includes reduced cost, increased efficiency and improve performance among several others (Ogundele & Ijiya, 2017). Also, entrepreneurial initiatives when observed from integrated view requires an actionable steps that enables the firms to get along with people, customers, employees, government and regulating officials (Sajuyigbe, Madu–Igwe, & Unachukwu, 2016).

Cultural Orientation

Evidences from the literature have revealed that the cultural value that predominates among individuals in a society exercises an influence on their attitude, intention and behavior, including those that are channeled towards entrepreneurial activities (Adewale, 2016). Kuenyehia (2012) opines that where the culture of a country encourages risk taking and boldness and celebrates honest failures as in the case of developed economies, entrepreneurship

thrives. The concept of entrepreneurial culture which can be defined as an environment where someone is motivated to innovate, create and take risks, has been identified as a condition for entrepreneurial behavior (Suleiman & Shehnaz, 2015 ; Thurik & Dejardinas, 2012).

Also, Thurik and Dejardinas (2012) submit that cultural values lead to an acceptance of uncertainty and risk taking, they are expected to be supportive of the creativity and innovation underlying the act of entrepreneurship. Furthermore, the submission by Mitchell, et al. (2007) indicates that for starting a new business, many factors influence entrepreneurial intention. In their opinion, while such factors can range from desirability, feasibility and entrepreneurial experience, they are subjected to varying across different cultures and nations. Put in another way, the prediction of entrepreneurial intention is anchored on the premises of whether the cultural value that is predominant in an environment is in support of entrepreneurship, and vice versa. The aggregate psychological trait theory lends credence to this by proposing that if there are more people with entrepreneurial values in a country, there are increased numbers of people displaying entrepreneurial behavior.

Risk and De-risking in Agribusinesses

Agribusinesses are subject to many uncertainties for the reason that farm production decision plan is typically associated with multiple potential outcomes with different probabilities; climatic condition, market developments and other events cannot be controlled by the farmer but have a direct incidence on the returns from farming (Alizadeh, & Nomikos, 2005). The concept of de-risking emphasize that agribusinesses have to manage risks in production and services as part of the general management of the venture. Animal invasions, hazards and unforeseen events crop up in all economic and business activities in agriculture. Though, farming risk and de-risking instruments in the sector may have a certain number of specificities. Many challenges directly influence farmers´ production decisions and productivity. In response to the potential impact of these uncertain events agribusinesses apply diverse de-risking strategies in the circumstance of their production plans, the available portfolio of financial, physical and human capital, and the degree of aversion to risk (OECD, 2005).

According to Just (2003) derisking is an entrepreneurial initiative which includes decisions on-farm, changes in portfolio structure, use of market instruments, government programs, and diversification to other source of income. Many general agricultural support policies have risk management implications and influence risk management decisions (ERGP, 2017). Because of the intricacy of these interactions governments need to make noteworthy efforts to accomplish coherence, particularly among different policies and between policies and market strategies (CBN 2012). Agricultural risk is

an interrelated system in which markets and government actions interact with risks and farmers' strategies. Government programs may underpin the development of market strategies, but they may also crowd out market developments or on-farm strategies. The result of these interactions is the set of risk management strategies and tools that is available and used by farmers. The available strategies are not the simple addition of government programs, market instruments and on-farm decisions; they are mutually interdependent and constitute a unique system (Alizadeh, & Nomikos, 2005).

A major thrust is that farmers should be empowered to take responsibility for risk management, and policy actions should enable correlations among farming risks to be exploited. A variety of instruments should be available to the farmer so that he can choose the instrument that best fits his needs. The system should facilitate the production and sharing of information. Policies should be targeted to specific objectives, whether specific market failures or equity concerns, and they should be efficient and minimally distorting. Trade-offs is likely to emerge between different objectives and guidelines and they need specific analysis in the context of the corresponding risk management system.

It is often said that agriculture production is a risky business, that is, it is subject to risk. This means that due to complexities of physical and economic systems, the outcomes of farmers' actions and production decisions are uncertain, and many possible outcomes are usually associated with a single action or production plan. The uncertainty concerning outcomes that involve some adversity or loss that negatively affects individual well-being is normally associated with the idea of risk. Moreover, Moschini and Hennessy (2001) make the distinction between risk, that implies knowledge of numerical, objective probabilities, and uncertainty, that implies that the outcome is uncertain and the probabilities are not known. This distinction is not very operative since the probabilities are very rarely known and there is widespread acceptance of probabilities as subjective beliefs (Just 2003; Moschini & Hennessy 2001). However, Just (2003) highlights more useful distinction between uncertainty as imperfect knowledge and risk as exposure to uncertain unfavourable economic consequences. In practice both concepts are very much related and are used interchangeably, one with more emphasis on probabilities as the description of the environment, and the other with more emphasis on the potential negative impact on welfare. There is no risk without some uncertainty and most uncertainties typically imply some risk. A significant part of the literature on risk management is associated with social protection against poverty, particularly in developing countries (Dercon, 2005; World Bank, 2000). In this context the term vulnerability is often used to define the likelihood that a risk will result in a significant decline in well-being, that is, resilience or lack of resilience against a given adversity. Vulnerability does not depend only on the characteristics of the risk, but also on the household's asset

endowment and availability of insurance mechanisms

Eco-Friendly Practices and Agribusiness Sustainability

The issue of Sustainable Agriculture was first addressed by the United States Congress in 1990 "Farm Bill" [Food, Agriculture, Conservation, and Trade Act of 1990 (FACTA). According to Pretty (2008), under that law, "the term sustainable agriculture denotes an integrated system of plant and animal production practices having a site-specific application that, over the long term: firstly, sustainable agriculture satisfy human food and fiber needs; Enhance environmental quality and the natural resource base upon which the agricultural economy depends; Make the most efficient use of nonrenewable resources and on-farm resources and integrate, where appropriate, natural biological cycles and controls; Sustain the economic viability of farm operations; lastly, sustainable agriculture enhance the quality of life for farmers and society as a whole.

Pretty (2008) further asserts that the goal of sustainable agriculture is to meet country's food needs in the present without compromising the ability of future generations to meet their own needs. Basically, sustainable agriculture seeks to integrate three main objectives: a healthy environment, economic profitability, and social and economic equity. Stakeholders involved in the Agribusiness; farmers, food processors, distributors, retailers, consumers, and waste managers play vital role in ensuring a sustainable agricultural system. Developed economies have adopted the sense of urgency and direction pointed to by the sustainable agriculture concept (Gliessman, 2005). As a result, sustainability has become an integral component of many government, commercial, and non-profit agriculture research efforts, and it is beginning to be woven into agricultural policy in developing countries. Although, increasing numbers of farmers and ranchers have embarked on their own paths to sustainability, incorporating integrated and innovative approaches into their own enterprises.

Pretty (1995); McNeely and Scherr (2003) and Gliessman (2005) submit that different expressions have come to be used to imply greater sustainability in agricultural systems. These include biodynamic, community based, ecoagriculture, ecological, environmentally sensitive, extensive, farm fresh, free range, low input, organic, permaculture, sustainable healthy farming and wise use. Although, there is continuing and strong debate about whether agricultural systems using some of these terms can qualify as sustainable (Balfour 1943; Lampkin & Padel 1994). Systems high in sustainability can be taken as efficiency (Gliessman 2004, 2005; Scherr & McNeely 2008; Kesavan & Swaminathan 2008). The key principles for Agricultural sustainability are to;

i. integrate biological and ecological processes such as nutrient cycling, nitrogen fixation, soil regeneration, competition, predation and parasitism

into food production processes,
ii. minimize the use of those non-renewable inputs that cause harm to the environment or to the health of farmers and consumers,
iii. make productive use of the knowledge and skills of farmers, thus improving their self-reliance and substituting human capital for costly external inputs, and
iv. make productive use of people's collective capacities to work together to solve common agricultural and natural resource problems, such as for pest, watershed, irrigation, forest and credit management.

The idea of agricultural sustainability, though, does not mean ruling out any technologies or practices on ideological grounds. If a technology works to improve productivity for farmers and does not cause undue harm to the environment, then it is likely to have some sustainability benefits. Agricultural systems emphasizing these principles also tend to be multifunctional within landscapes and economies (Dobbs & Pretty, 2004). They jointly produce food and other goods for farmers and markets, but also contribute to a range of valued public goods, such as clean water, wildlife and habitats, carbon sequestration, flood protection, groundwater recharge, landscape amenity value and leisure/tourism. In this way, sustainability can be seen as both relative and case dependent and implies a balance between a range of agricultural and environmental goods and services. As a more sustainable agriculture seeks to make the best use of nature's goods and services, technologies and practices must be locally adapted and fitted to place. These are most likely to emerge from new configurations of social capital, comprising relations of trust embodied in new social organizations, new horizontal and vertical partnerships between institutions, and human capital comprising leadership, ingenuity, management skills and capacity to innovate. Agricultural systems with high levels of social and human assets are more able to innovate in the face of uncertainty (Pretty, 2008). This suggests that there likely to be many pathways towards agricultural sustainability, and further implies that no single configuration of technologies, inputs and ecological management is more likely to be widely applicable than the other.

Agricultural sustainability implies the need to fit these factors to the specific circumstances of different agricultural systems. A common, though erroneous, assumption about agricultural sustainability is that it implies a net reduction in input use, thus making such systems essentially extensive (they require more land to produce the same amount of food). Recent empirical evidence shows that successful agricultural sustainability initiatives and projects arise from shifts in the factors of agricultural production (e.g. from use of fertilizers to nitrogen-fixing legumes; from pesticides to emphasis on natural enemies; from ploughing to zero-tillage). A better concept than extensive is one that centres on intensification of resources, making better use of existing resources

(e.g. land, water, and biodiversity) and technologies (Conway & Pretty 1991). The critical question centres on the 'type of intensification'. Intensification using natural, social and human capital assets, combined with the use of best available technologies and inputs (best genotypes and best ecological management) that minimize or eliminate harm to the environment, can be termed 'sustainable intensification.

Theoretical review

Resource Based View

In resource based view theory (RBV) propounded by Penrose (1959), in a work titled t*he theory of the growth of the firm,* which visualized the firm as an administrative organization and a collection of physical and productive human resources. Both physical resources and human resources can provide the cluster a variety of usefulness. The same resources can be utilized in different ways, based on the ideas of the clusters and the strategies of applying them. In this sense, there is a strong linkage between the knowledge that people in the organization detains and the services obtained from the resources, so that clusters are really repositories of knowledge. Resource advantage theory emphasizes that firms are able to create and sustain high performance through the collection and integration of resources that are rare, valuable, inimitable, and organized (Barney, 1991; Sirmon, Hitt, Ireland & Gilbert, 2011).

The existence of capabilities and resource heterogeneity within a population of clusters is one of the principles of the RBV (Helfat & Peteraf, 2003). The organizations are heterogeneous entities characterized by their particular and unique resource bases (Nelson & Winter, 1982 ; Barney, 1991). The RBV of the clusters presents an explanation for the heterogeneous competition based upon the premise that close competitors differ in an important and lasting way in their resources and capabilities (Helfat & Peteraf, 2003). This standpoint recognizes that the type, degree and nature of resources and capabilities are important determinants in their capacity to generate profit (Szulanski, 2003; Amit & Schoemaker, 1993).

Empirical Evidences

Boz-Semerci and Cimen (2017) in their study of environmental incentives for entrepreneurship in organization for economic cooperation and development countries, using Fuzzy clustering approach. The main objective of the study was to assess effect of policies, educational and cultural orientations of countries on the environmental motives and nascent entrepreneurship rate in similar clusters. They observed that economic well-being and promotion of dynamics for new business startups requires supportive governmental programs, proper entrepreneurship education and predisposition of cultural and social norms which among other factors encourage new businesses and develop entrepreneurial and innovative structures in economies. Boz and

Cimen (2017), further classified countries and examines the clusters according to their governmental supportive programs, educational incentives, cultural and social norms on entrepreneurship and the rate of new entries into self-employment in the country. The fuzzy clustering method was useful to analyze the entrepreneurship key indicators data, which is obtained from the Global Entrepreneurship Monitor (GEM) study. Even though their analyses do not allow the identification of causal relationships, it provided a useful framework for comparisons among the countries and suggest incentive mechanisms for policy makers according to their clusters. Given the essence of entrepreneurial cluster and business performance, the findings of this study form an important foundation for further empirical studies.

Research conducted by Kuzmišinová and Kuzmišin (2015), examine the business environment with a view of statistically initiating clusters from 79 Slovak regions. The finding revealed that creation of Business competitiveness is based on common knowledge, development of mutual relationship, prosperity, innovation and environment quality. The study further presented cluster as a tool for competitiveness of regions. Their findings were based on theoretical analysis and practical illustrations. Five clusters were created from 79 regions of Slovakia based on four sub-indices in the environmental quality: Economic activity, legislation, technology and infrastructures, Education, and Human resources and the Strength, weakness, Opportunity and threat of the Environment of the five created Clusters.

Frank, Mashevskaya and Ermolina (2016) in their exploratory research on Innovational mechanism of implementation of cluster initiatives in Business, identified the challenges of developing countries in creating innovations organizational and managerial mechanism of clustering. Their research aimed at solving these problems and adapts it for the provision of sustainable regional development with a view of clustering. They concluded that realization of potential of cluster initiatives in enhancing Business competitiveness can be achieved by means of formation of the complex mechanism of management of regional common facilities centers. To achieve premium pricing from profit from clustering, innovational, organizational and managerial mechanism of achieving efficient cluster should be based on provision of regional infrastructure as a part of the complex mechanism of management of development. They also identify coordination of actions by regional authorities, competition and interaction of members of clusters and policy makers are aimed at increasing of efficiency and Business competitiveness.

Methodology

The study combined cross sectional survey and phenomenology, by analyzing empirical data without too much reliance on preconceived theories. Phenomenology was adopted to understand the essence and underlying structure of entrepreneurial initiatives through qualitative explorations

(Saunders, Lewis & Thornhill, 2007). This approach leads the study to a cross sectional survey with the initial theoretical clues on the entrepreneurial initiative phenomenon, which the study used to structure the field work and the collection of case study based data.

The study adopted the primary method of data collection. Banister, Bunn, Burman, and Daniels (2011) suggest that survey method has been the most common means in primary research by which researchers collect data. This method allows the investigation of the phenomena that cannot be directly observed by the researcher (Banister, et al., 2011;Sekaran & Bougie, 2010). In order to ensure validity of the data and better analytical reasons, was Focus Group Discussions (FGDs) were held in the selected States and the research subjects i.e. farmers and other categories of discussants facilitated primary data generation among the clusters.

In practice, qualitative sampling requires a flexible, pragmatic approach. Consequently, Amugune (2014) suggests that sample size should be small to allow in-depth exploration and understanding of phenomena under investigation. The researcher actively selected the most productive sample to answer the research focus group discussions.

In the selection of participants for the focus group, the study used expert sampling to select the participants for the FGD among the cluster members.

Focus Group Discussions

Focus group discussion (FGD) obtained data from a randomly selected group of discussants. Its suitability to circumstances is adjudged essential towards understanding the psychological and behavioural characteristics of stakeholders was taken into cognizance. It allowed ascertainment of ambivalence related to entrepreneurial initiatives and the agribusiness cluster performance in line with the submission of (Ochieng, Wilson, Derrick, & Mukherjee, 2018). Participation in this FGD was restricted to task group of stakeholders whose opinions and ideas were considered germane. Participants, who are usually in groups of 3 to 10, were allowed to answer questions and responses to the questions others ask which stimulated discussions and comments. In line with established practice of FGDs as espoused by Yin (2006), the target groups of stakeholders were brought together to discuss the issues. Four thematic guidelines all tailored towards the study objectives were used.

Structure of Focus Group Discussions

The setting constituted was a roundtable discussion which was personally co-ordinate and moderated by the researcher who was helped by two research assistants. Recorders were used to record the voices of discussants and hand written notes were taken to authenticate the recordings. The time- range for each session was between forty minutes and two hours. Light refreshments were provided to create and sustain a relaxed atmosphere and elicit frank

discussions. The researcher gave assurances that recorded voice data were meant strictly for the purpose of the research work and were to be handled with utmost confidentiality. To further strengthen the assurance of confidentiality of opinions expressed, names of participants were not requested for. However, the category or status of participants was identified to verify that appropriate stakeholders were selected to participate.

Table 1. Summary of identified Discussants

Group A	Group B	Group C	TOTAL
4	4	4	12

Source: Researcher's Field Survey, 2019

However, in qualitative research, validity is thought of as judgmental and requires some kind of assurance that the instrument being used had resulted in accurate conclusions. In the study, copies the interview guide were sent to the respondents before the focus group discussions so that they prepared themselves beforehand.

Data Analysis and Discussion of findings
Eco-friendly Practices

Based on the FGD discussions, derisking initiatives (Insurance policy and risk sharing) and cultural orientation value system and Norms and attitude) emerged in (Figure 4.1) and explained thematically as findings of how eco-friendly practices can be achieved through entrepreneurial initiatives.

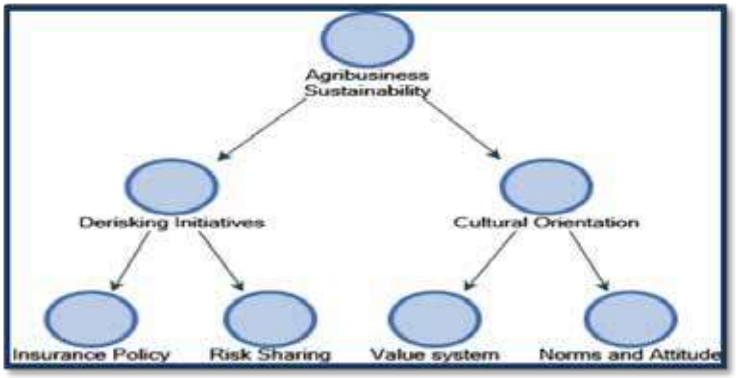


Figure 4.1: Thematic representations on Agribusiness Sustainability

Source: Author's Field Survey (2019)

Taking a lead from the work of Pretty (2008) which states that the goal

of sustainable agriculture is to meet country's food needs in the present without compromising the ability of future generations to meet their own needs. The FGD revealed that resuscitating our cultural orientation and derisking our agribusinesses form important initiatives that ensure eco friendly practices.

Derisking

That the agribusiness clusters derive derisking initiatives from agribusiness insurance policy and risk sharing. This initiative is used in lessen the risk factors associated with agribusinesses among clusters and farmers alike. Although agribusiness insurance is mandatory when famers are assessing loans, it is not usually applicable ordinarily. Responding to how entrepreneurial initiatives can aid agribusiness sustainability, various participants in different groups pat1FGD2, pat3FGD2, pat3FGD3 and pat4FGD2 affirmed this. For instance, participant pat1FGD2 uphold thus: "*Most of Nigerian graduates are encouraged to be self employed or but they have not been really exposed to Agribusiness. Although, the activities of the Fulani cattle rearers are enough to scare people away from taking risk in farming"*

Corroborating the above submission, informant pat3FGD2 buttressed in his words:

> ..... the activities of cattle headers and pests like monkeys; it takes investors who can afford to bear the risk. So basically risk taking minded individuals can help to make our produces to be competitive when farming is seen as a business and not mere cultivation of land or rearing of animals. **(pat3FGD2)**

In a related development, informant pat3FGD3 supports the above position thus:

> ... Animal invasion of farms, animals such as grasshoppers, monkeys, birds often invade farm lands and put the business at loss **(pat3FGD3).**

Thus, the submissions of the participants here revealed that the activities of Fulani and animal invasion of farmland requires measures such as security and insurance policies.

Cultural Orientation

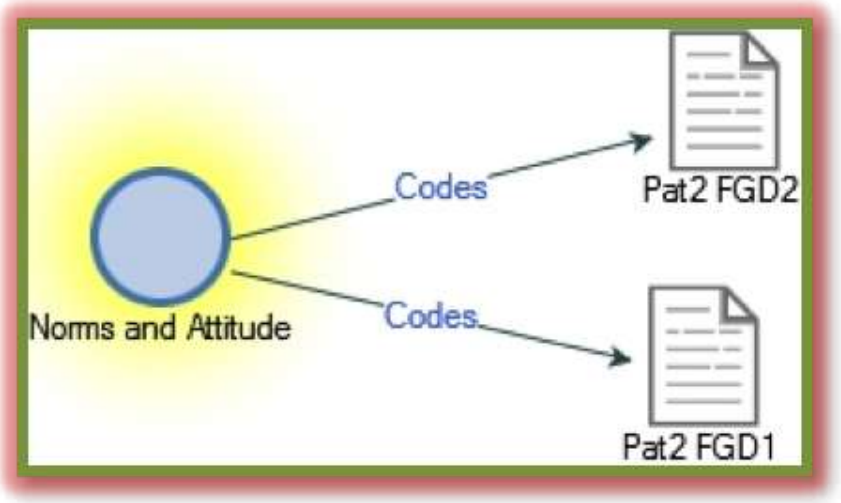


Figure 3: Thematic responses of Participants on Norms and attitude

Source: Author's Field Survey (2019)

In the words of pat2FGD2 "agribusiness sustainability can be achieved if we go back to the bases culturally we are farmers some are fisher men some are artisans and that is why the popular song *'Ise Agbe ni ise ile wa'*. We must see ourselves as Africans, may be a little bit of teachings of agropreneurs who were successful should be thought at schools. The popular cocoa house was a product of agricultural entrepreneurship"

Similarly, pat2FGD1 affirmed that;

> *in Africa farming is seen as belonging to poor and uncivilized people especially after the discovery of oil. The major orientation required is changing the entrepreneurial mindset of people*. **(pat2FGD1)**

Conclusion and recommendations

The study examined the relationship between entrepreneurial initiatives and agribusiness cluster performance in North central Nigeria. Development of entrepreneurial agricultural policies has been on the rise to increase the value of agricultural production and open up the sector for new ideas which is clear departure from what obtained in the past when oil prices were at their peak. Therefore, policy change requires the development of entrepreneurial and organizational competency in clusters. The study considered both the individual entrepreneurial initiatives and the regional initiatives towards

improving agribusiness cluster performance in north central Nigeria. The qualitative gave rise to variables which includes; entrepreneurial education, derisking initiatives, cultural orientation and internalization of agribusiness.

The respondents for the study were selected through expert sampling techniques from among the selected states in North central Nigeria. The study also utilized qualitative approach through the use of three focused group discussions which were purposively selected in the three selected states and was analyzed thematically using Nvivo (12). The outcome of the focus group discussions were transcribed verbatim and the analysis of the transcripts were carried out using Phenomenological data analysis. The results from the study produced robust relationships between entrepreneurial initiatives and agribusiness cluster performance.

It was concluded that in achieving eco-friendly practices, the level of agricultural risk must be reduced. Also, the cultural orientation of the people must be ignited. Traditionally, in this part of the country, the use of chemical is alien to the people. The need for collaborative efforts and research was also emphasized in order to achieve eco-friendly practices.

Also, the issues of security and the activities of cattle/farmers crisis which had been a major issue on cluster sustainability. Agricultural insurance can play an important role in securing clusters and boasting efficiency of agribusiness. Agribusiness insurance should be mandatory for all forms of agribusinesses within the clustered farmers. Government should take the strategic lead for financial inclusion and insurance for clusters by ensuring that insurance is included in the regional agric policy as a broader strategy that creates capacities and incentives for risk management. Integration of agric insurance activities with microfinance, rural savings and cooperatives would greatly enhance eco friendly practices. Cluster activities are vital to the sustainability of agribusinesses; therefore, gaining a better understanding about the orientation of entrepreneurs may help guide better execution of entrepreneurship initiatives.

In a nutshell, the innovativeness, aggressiveness, technological orientation and the cultural frameworks must be considered to stimulate the development of the cluster. Also, provision of enabling environment, common facility centers and affiliation with research, financial and academic institutes and encouragement of farmers, via their personalities and capabilities, to kindle the development of innovative agribusiness.

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