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ASSESSMENT OF THE CHALLENGES FACING RURAL FARM ENTERPRISES IN APA LOCAL GOVERNMENT AREA, BENUE STATE, NIGERIA

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ABSTRACT

This study assessed the challenges facing rural farm enterprises in Apa Local Government Area of Benue State, Nigeria, with the objective of examining the major constraints affecting their operations, productivity and sustainability. The study covered all eleven council wards in Apa Local Government Area and focused on rural farmers and operators of farm-related enterprises. A qualitative research design was adopted, while purposive sampling was used to select two respondents from each ward, giving a total of 22 respondents. Data were collected using semi-structured interviews and were analysed thematically with the aid of NVivo software. The findings showed that rural farm enterprises faced four major groups of challenges. First, limited access to finance and the high cost of fertiliser, seeds, agrochemicals and animal feed reduced farmers' ability to expand production. Secondly, poor roads, inadequate storage facilities, high transport costs and weak market access reduced the income gained from farm produce. Furthermore, labour shortages, limited mechanisation and irregular extension services affected timely farm operations and access to improved farming knowledge. In addition, changing weather conditions, pests, diseases, insecurity and limited government support increased the vulnerability of farm enterprises. The study concluded that these challenges were closely connected and jointly weakened rural farm performance. It therefore recommended improved access to affordable credit and subsidised inputs, better farm-to-market roads and storage facilities, increased mechanisation and extension services, stronger veterinary and crop protection support, and improved security and coordination among relevant agricultural agencies.

***Keywords*:** Rural farm enterprises; agricultural challenges; rural livelihoods; farm finance; agricultural infrastructure; market access; Apa Local Government Area.

JEL Classification: *Q12, Q13, Q18*

1.INTRODUCTION

Rural farm enterprises form the backbone of food production and livelihood security across much of the world, yet their survival remains threatened by structural and operational constraints that vary in intensity depending on how developed a given economy is. Woodhill et al. (2022) argue that rural poverty has often been understood too narrowly, with attention fixed on extreme hunger while overlooking wider inequalities that shape household wellbeing and force families into difficult livelihood choices. This matters because it shows that farm enterprise challenges cannot be reduced to income alone; they are tied to shifts in markets, environment and governance. Supporting this, Yanore et al. (2024) found that Dutch and Swedish farmers, working within well-resourced agricultural economies, pointed to regulation and land access as their main obstacle, while Raza et al. (2024), reviewing smallholder literature across several developing countries, found that financial and institutional barriers dominated instead. Placed side by side, these studies suggest that the kind of constraint a farm enterprise faces shifts according to how developed the surrounding institutions are, which helps explain why rural enterprises in poorer regions tend to face a harsher and more basic set of pressures.

Within developing countries specifically, constraints cluster more heavily around finance, infrastructure and market access rather than regulation. Sreedhar (2026), studying rural entrepreneurship in India, found that weak finance, skill shortages and poor infrastructure held back enterprise growth, while Gonzalez and Lozano (2025), examining family farming in Ecuador, reported that financing gaps and competition from larger agribusinesses were the most common complaints among respondents. Bandara et al. (2025), using a qualitative study of small agri-businesses in Sri Lanka, added that weak government support and low consumer demand also shaped how these entrepreneurs experienced their work. What this comparison shows is that quantitative studies are good at showing how common certain constraints are, but it is the qualitative account from Sri Lanka that begins to reveal how farmers actually live with and rank these problems, a distinction worth taking seriously.

In Nigeria, similar financial and infrastructural strain repeats itself, though studies differ in whether they treat these as broad national issues or ones tied to a specific group. Upev et al. (2021), studying farming households in Benue State, found that poverty affected around seventy per cent of their sample and was closely linked to household size and land access, while Gbaeren et al. (2024) shifted attention to agro-allied industries in the same state, finding decades of poor funding and weak governance behind industrial decline. Elsewhere, Nwosu et al. (2025) and Nwaiwu and Udenwa (2022), both studying women farmers, found that credit inaccessibility and high production costs kept surfacing as central problems, echoed further by Okoye and Uchemba (2025) among poultry farmers whose chief concern was feed cost. Lan et al. (2025) added that gender bias and land tenure practices in Benue and Nasarawa States constrained women's farming almost as much as money did. This consistency across different locations and farmer groups suggests financial and institutional weakness may be a structural feature of Nigerian rural agriculture generally, though most of this evidence comes from structured surveys not built to capture how farmers themselves interpret these difficulties.

Narrowing to Apa Local Government Area (LGA) in Benue State, existing studies rely almost entirely on quantitative surveys that leave farmers' own experience largely unexplored. Solomon and Ajaka (2026) and Echono and Ajaka (2026) found that occupation predicted tomato farmers' willingness to participate more strongly than age or education, while Kughur et al. (2021) showed poor infrastructure weakened extension delivery, and Echeonwu and Amough (2025) pointed to weak infrastructure and healthcare access in Odugbo community. These studies confirm hardship is common but cannot show how

farmers themselves describe or rank their problems. It is against this gap that the present study assesses the challenges facing rural farm enterprises in Apa Local Government Area of Benue State, Nigeria.

2.LITERATURE REVIEW

2.1. Conceptual Review

2.1.1. The Concept of "Challenges"

Scholarly work defines "challenges" in different ways depending on the level of analysis used. Scoones (2009) treats challenges as tensions built into the wider structures shaping rural livelihoods, arguing that these tensions need attention to politics, power and scale. George et al. (2016) take a broader view, describing challenges as formulations of significant global problems that groups can address through coordinated effort, placing them at a societal rather than household level. On the other hand, Endris and Kassegn (2022), reviewing micro, small and medium enterprises, that is, MSMEs, in Ethiopia, treat challenges as practical constraints, such as limited finance and poor infrastructure, that hold back business growth. Among the three, Endris and Kassegn's grounded, constraint based definition fits this study best, since difficulties facing rural farm enterprises in Apa Local Government Area, including limited credit access and poor road networks, show up as concrete operational barriers rather than abstract global problems, and this connects well with the Sustainable Livelihoods Framework guiding the study.

2.1.2. The Concept of "Rural Farm Enterprises"

Scholars characterise "rural farm enterprises" in a couple of different but verifiable ways. The United States Department of Agriculture National Agricultural Library (n.d.) offers the more literal definition, describing a farm enterprise as any establishment that normally produces and sells agricultural products, a description built around output and market exchange. On the other hand, Nagler and Naudé (2017) shift attention away from what a farm enterprise produces and toward why households run one, showing that rural households operate enterprises in response to push factors, such as coping with shocks, and pull factors, such as nearby market opportunities. Put together, the first definition treats the farm enterprise as a production and sales unit, while the second treats it as a coping and opportunity seeking strategy. For this study, the USDA National Agricultural Library's (n.d.) definition fits best, since it matches how the Sustainable Livelihoods Framework treats farm enterprises as the point where household capitals are converted into livelihood outcomes through production and sale.

2.2.Theoretical Framework

This study's theoretical framework is the Sustainable Livelihoods Theory/Framework, originally conceptualised by Chambers and Conway (1992) and subsequently developed further by the Department for International Development (DFID, 1999). The framework emerged from growing scholarly concern with rural poverty analysis, shifting attention away from narrow income-based measures towards a holistic understanding of how households mobilise assets to survive and thrive. At its core, the framework identifies five interrelated capitals- human, natural, financial, physical, and social; upon which households draw to pursue livelihood strategies within a given vulnerability context, shaped by external shocks, trends, and seasonality, all mediated by institutional structures and policies (Scoones, 1998).

The framework's principal strength lies in its holistic, people-centred approach, which captures the multidimensional nature of rural livelihoods rather than isolating single economic variables (Krantz, 2001). It is flexible, participatory, and well-suited to qualitative enquiry. However, critics note its limitations in adequately addressing power relations,

gender dynamics, and macro-level political-economic forces, and its capital categories can appear overly static (Scoones, 2009).Despite these limitations, the framework remains the most relevant for this study, as it directly mirrors the lived realities of rural farm enterprises in Apa Local Government Area. Its structure provides a systematic, brick-by-brick basis for thematic analysis: human capital captures challenges of farmer skills, education, and extension access; natural capital addresses land tenure, soil fertility, and flooding; financial capital reflects constraints in credit and savings access; physical capital covers deficient roads, storage, and irrigation infrastructure; and social capital examines weaknesses in cooperative networks and community support. Consequently, each theme generated through NVivo coding can be logically situated within one of these five capitals, enabling a coherent, theoretically grounded assessment of the challenges confronting rural farm enterprises.

2.3.Empirical Literature

Studies carried out within Apa Local Government Area (LGA) give the most directly relevant picture, though they differ quite a bit in method from the present qualitative study. Solomon and Ajaka (2026), studying tomato farmers across all eleven wards of Apa LGA, used stratified random sampling to pick 110 respondents and tested their data with Chi-square and binary logistic regression; they found that occupation was the only factor that significantly predicted willingness to grow tomatoes, while constraints like lack of capital, high input costs, weak extension support and poor market access were only described, not statistically tested. Echono and Ajaka (2026), working with the same population using a nearly identical model, arrived at almost the same result, confirming that livelihood type mattered more than demographic traits such as age, sex or household size. Because both studies used the same design and sample, their agreement is not surprising, but it also means neither one explains why these constraints occur or how farmers themselves make sense of them. Kughur et al. (2021), by comparison, looked at extension delivery among 125 farmers in five wards of Apa LGA using descriptive statistics and Likert scoring rather than regression, and found poor infrastructure and low education to be the biggest barriers, with radio as the preferred information channel. This shift in focus, from willingness to extension access, shows how the specific theme a study picks shapes what turns up as the main problem. Echeonwu and Amough (2025), studying Odugbo community within the same LGA through a mixed-methods approach grounded in Social Capital Theory, similarly pointed to poor infrastructure, limited healthcare and education, and weak economic opportunity, recommending community involvement and outside partnerships. Taken together, these four Apa-based studies agree that infrastructure and institutional weakness matter, but none of them used a purely qualitative design able to capture how farmers describe and rank these problems in their own words.

Widening the scope to Benue State as a whole, other quantitative work adds useful detail while also complicating the picture. Upev et al. (2021), studying 420 farming households through multi-stage sampling, used the Foster-Greer-Thorbecke poverty index along with logistic regression and found a poverty rate of 70 percent, positively linked to age and household size but negatively linked to education and land ownership. Pinga et al. (2022), examining 371 rice farmers in Guma LGA, found that farmers coped with labour shortage through family labour, chemical use, crop switching and even taking extra wives, concluding these strategies were not sustainable long term. Gbaeren et al. (2024), on the other hand, shifted attention away from households toward agro-allied industries across Benue State, reporting that poor funding, weak political will and inadequate power supply accounted for industrial decline between 1979 and 2021. Lan et al. (2025), studying 361 women farmers in Benue and Nasarawa States, found that cultural constraints such as land tenure and gender bias, along with socio-economic ones like poor storage and low capital, were both rated

highly, with no real difference between the two states. These differences in outcome across studies mostly trace back to what unit of analysis was chosen, whether household, industry or gender group, rather than any real disagreement about the presence of hardship.

Studies from other parts of Nigeria reinforce some of these patterns while adding a gender angle. Nwosu et al. (2025), studying women-owned enterprises in Imo State, found high production costs, poor credit access and pest damage as leading problems, while Nwaiwu and Udenwa (2022), studying vegetable farmers in the south east, found similar issues and additionally confirmed statistically that socio-economic background shaped how badly farmers were affected. Okoye and Uchemba (2025), focused on poultry farmers in Anambra State, found feed cost and disease as the top concerns, a pattern shaped by the type of enterprise studied rather than location alone.

International comparisons offer further useful angles. Bandara et al. (2025), using a qualitative case study of ten agri-businesses in Sri Lanka with thematic analysis, an approach close to the present study, found financial hardship, weak government backing and poor infrastructure as dominant issues, adding depth that Likert-based ranking cannot easily offer. Sreedhar (2026) and Gonzalez and Lozano (2025), studying rural enterprise in India and Ecuador respectively, likewise pointed to finance and infrastructure gaps as central problems. Yanore et al. (2024), by contrast, found that Dutch and Swedish farmers were mostly troubled by regulation rather than money, showing that constraint type depends heavily on how developed the surrounding economy is. Consequently, what stands out across this literature is that almost every quantitative study in Benue State and Apa LGA relies on structured questionnaires and pre-set variables, which can show how common a problem is but cannot fully show how farmers experience, rank or connect these problems in practice. Since a qualitative approach like that of Bandara et al. (2025) in Sri Lanka managed to draw out this kind of depth, a similar thematic, interview-based approach is needed for Apa LGA, where such an approach has not yet been used. This gap justifies the present study's use of purposive sampling and thematic analysis to understand, in the words of the farmers themselves, the challenges they face running farm enterprises across Apa LGA, Benue State.

3. METHODOLOGY

The study adopted a qualitative research design to assess the challenges facing rural farm enterprises in Apa Local Government Area of Benue State, Nigeria. The qualitative approach was considered appropriate because it enabled the researcher to obtain detailed information on the experiences, perceptions, and challenges of rural farm operators (Creswell &Poth, 2018). The study covered all the eleven council wards in Apa Local Government Area, namely Ugbokpo, Akpete/Ojantelle, Auke, Edikwu I, Edikwu II, Iga-Okpaya, Igoro, Ikobi, Oba, Ofoke, and Oiji (I am Benue, 2026). A purposive sampling technique was used to select respondents who were actively involved in rural farming or farmrelated enterprises, since this technique allowed the selection of participants with relevant knowledge and experience (Patton, 2015). Two respondents were selected from each ward, giving a total of twenty-two (22) respondents.

Data were collected through semi-structured interviews using an interview guide containing open-ended questions. The use of semi-structured interviews provided flexibility for the researcher to ask follow-up questions and obtain detailed explanations from the respondents (Kallio et al., 2016). The interviews focused on issues such as access to finance, cost of farm inputs, infrastructure, market access, storage facilities, labour, extension services, technology, security, and other challenges affecting rural farm enterprises. With the consent of the respondents, the interviews were recorded and subsequently transcribed for analysis.The interview data were analysed using thematic analysis with the aid of NVivo qualitative data

analysis software. The transcripts were imported into NVivo, coded, and organised into categories and themes based on recurring patterns in the responses. Thematic analysis enabled the researcher to systematically identify, analyse, and report important themes emerging from the data (Braun & Clarke, 2006). The trustworthiness of the findings was enhanced through careful documentation and comparison of responses across the eleven wards, in line with the principles of credibility, dependability, confirmability, and transferability (Lincoln & Guba, 1985). Ethical considerations were observed through voluntary participation, informed consent, confidentiality, and the use of codes rather than respondents' names.

4 RESULTS AND DISCUSSION OF FINDINGS

4.1. Demographic Characteristics of Respondents

Table 1 presents the demographic characteristics of the 22 respondents selected across the eleven council wards in Apa Local Government Area.

Table 1: *Demographic Characteristics of Respondents*

Respondent (R)	Council Ward	Gender	Age Range	Education	Farm Enterprise	Farming Experience
R1	Ugbokpo	Male	41-50	Secondary	Crop farming	16 years
R2	Ugbokpo	Female	31-40	Primary	Crop farming	10 years
R3	Akpete/Ojantelle	Male	51-60	Secondary	Livestock farming	22 years
R04	Akpete/Ojantelle	Female	41-50	Primary	Crop farming	15 years
R05	Auke	Male	31-40	Tertiary	Crop farming	9 years
R06	Auke	Female	41-50	Secondary	Crop processing	14 years
R07	Edikwu I	Male	51-60	Primary	Crop farming	25 years
R08	Edikwu I	Female	31-40	Secondary	Crop farming	8 years
R09	Edikwu II	Male	41-50	Secondary	Mixed farming	17 years
R10	Edikwu II	Female	51-60	Primary	Crop farming	24 years
R11	Iga-Okpaya	Male	31-40	Tertiary	Livestock farming	10 years
R12	Iga-Okpaya	Female	41-50	Secondary	Crop farming	18 years
R13	Igoro	Male	51-60	Primary	Mixed farming	28 years
R14	Igoro	Female	31-40	Secondary	Crop farming	9 years
R15	Ikobi	Male	41-50	Secondary	Crop farming	16 years
R16	Ikobi	Female	51-60	Primary	Crop processing	23 years
R17	Oba	Male	31-40	Tertiary	Crop farming	7 years
R18	Oba	Female	41-50	Secondary	Mixed farming	14 years
R19	Ofoke	Male	51-60	Primary	Crop farming	26 years
R20	Ofoke	Female	31-40	Secondary	Livestock farming	8 years
R21	Oiji	Male	41-50	Secondary	Mixed farming	19 years
R22	Oiji	Female	51-60	Primary	Crop farming	27 years

Source: *Researcher's Field Survey* (2026).

The demographic profile helps explain how the respondents may experience the challenges facing rural farm enterprises in Apa Local Government Area. The equal number of male and female respondents allows the study to reflect views from both genders, although it does not

mean that men and women are equally represented in farming across the area. Most respondents were between 31 and 60 years and had between 7 and 28 years of farming experience, which suggests that their views are based on long involvement in farming and repeated exposure to changes in costs, markets and farm conditions. Education was mainly at primary and secondary levels, with only three respondents having tertiary education. This is important because education can affect access to agricultural information, extension services and the use of improved farming methods, which supports the findings of Kughur et al. (2021) on the role of education in agricultural extension in Apa LGA. Crop farming was also the most common enterprise among the respondents, so problems linked to crop production may appear more strongly than those affecting livestock, mixed farming or crop processing. Still, the inclusion of different enterprise types and respondents from all eleven wards gives the study a wider range of farming experiences and strengthens the basis for examining the main challenges facing rural farm enterprises in the area.

4.2. Thematic Analysis and Discussion of Challenges Facing Rural Farm Enterprises

In line with the objective of assessing the challenges facing rural farm enterprises in Apa Local Government Area, the interview responses showed that farmers faced several related problems rather than one single difficulty. The thematic analysis produced four main themes: financial and input constraints, poor infrastructure and market access, labour and agricultural support challenges, and environmental and institutional constraints. These themes also connect with the Sustainable Livelihoods Framework because they affect the financial, physical, human, natural and social resources available to rural farmers (Scoones, 1998).

Theme 1: Financial Constraints and High Cost of Farm Inputs

Finance was repeatedly linked to the ability of respondents to buy inputs, employ workers and maintain the size of their farms.

Respondent 1 explained that shortage of money sometimes forced a reduction in cultivated land.

Respondent 1: "Errm... the main problem is money. Fertiliser, chemical, seed, everything is costly now. Sometimes I prepare maybe three places to farm but later I will leave one because the money no reach to do everything."

Respondent 2 similarly connected one farming season with the next, particularly where the previous harvest produced little income.

Respondent 2: "If the harvest is not good, next year will be hard for you because na the same money you suppose use start again."

The rising cost of inputs was particularly clear in Respondent 5's experience.

Respondent 5: "Ohhhhhh, fertiliser is something else now. You carry money go market thinking you will buy maybe four bags, before you know, the money can only buy two or three. So what will you do? You manage it like that."

Access to formal finance did not appear to provide an easy alternative. Respondent 6 explained:

Respondent 6: "Bank loan? Hmm... it is not easy for people like us. They will tell you bring this one, bring that one, collateral and other things. Where farmer will get all that one?"

For livestock enterprises, the financial pressure appeared differently, as Respondent 11 linked it directly to feeding costs.

Respondent 11: "My own is feed. Animals must eat every day whether market is good or not. If money finish, problem don start because you cannot just leave them without food."

Likewise, Respondent 17 believed that land was available for expansion, but the resources needed to cultivate it were not.

Respondent 17: "Land is there. I can farm bigger than this, yes, but to clear it, buy seed, chemical, pay people... ah, that is where the problem is."

These responses indicate that lack of finance operates as a wider constraint rather than simply a shortage of cash. It determines the amount of land cultivated, the quantity of inputs applied, access to labour and the ability to recover after a poor harvest. This reflects the financial capital aspect of the Sustainable Livelihoods Framework, as limited financial resources restrict the livelihood choices available to farming households (Scoones, 1998). The finding agrees with Solomon and Ajaka (2026), who identified lack of capital and expensive inputs among the challenges faced by farmers in Apa Local Government Area. Similarly, Nwosu et al. (2025) found that high production costs and weak access to credit constrained agricultural enterprises. The responses therefore suggest a cycle in which limited capital leads to lower investment, lower production and, in turn, less money available for the following farming season.

Theme 2: Poor Infrastructure, Storage and Market Access

A second major theme concerned the difficulty of moving produce from farms to markets, particularly during the rainy season.

Respondent 4 described the road condition as a direct obstacle to bringing harvested produce out of the farm.

Respondent 4: "When rain fall plenty, that our farm road... hmm, you cannot call it road again. Even motorcycle struggle there. To bring things from farm becomes problem."

Respondent 9 also linked bad roads to higher transport charges.

Respondent 9: "Errm... some drivers will just tell you no, they cannot enter there. The one that agree will charge you plenty because he say the road is bad."

Beyond transport, respondents also showed how inadequate storage could weaken their position when dealing with buyers. Respondent 12 stated:

Respondent 12: "That one is true! If buyers know you cannot keep the produce, they will price it anyhow. They know that if you do not sell today, maybe tomorrow some will spoil."

Respondent 15 connected the same problem directly with profitability.

Respondent 15: "Sometimes after market you think you make money, but calculate transport, loading, offloading and labour first. The remaining one can be very small."

For Respondent 16, who was involved in processing, preservation was particularly important.

Respondent 16: "For processing, storage matter well well. You cannot just process and keep anyhow. If the place is not good, moisture can enter and spoil some, then that is loss."

Respondent 22 brought the different issues together:

Respondent 22: "You fit farm very well and get plenty produce, but if road bad and market price bad, all that work can still not give you good money."

These accounts show that the challenge does not end when produce has been successfully harvested. Poor roads raise transport costs and sometimes limit access to buyers, while inadequate storage creates pressure to sell quickly. This weakens the bargaining position of farmers because they may accept prices below their expectations rather than risk losing perishable produce. The finding strongly reflects physical capital within the Sustainable Livelihoods Framework, which recognises roads, transport and productive infrastructure as important resources for rural livelihoods (Scoones, 1998). Kughur et al. (2021) similarly identified poor infrastructure as a major constraint among farmers in Apa, while Echeonwu and Amough (2025) highlighted poor roads and limited economic opportunities within rural communities. The implication is that increasing agricultural production without improving storage, roads and market connections may increase output without producing a similar improvement in farmers' incomes.

Theme 3: Labour, Mechanisation and Agricultural Support

Labour emerged as another challenge, especially during planting and harvesting periods when many farmers required workers at the same time. Respondent 3 explained:

Respondent 3: "Planting time, everybody is looking for labour. That time the workers know you need them, so the money they will call is high."

Respondent 7 was more concerned about delays caused by dependence on manual labour.

Respondent 7: "We still use hand for almost everything. Sometimes rain has come and you are ready to plant but no enough people. You just wait, and the farming time is going."

Another part of the human-capital problem concerned access to agricultural information. Respondent 8 noted:

Respondent 8: "Errm... extension people? They do come, but not like that. Sometimes long time you will not see anybody. Mostly we hear things from another farmer who hear it somewhere."

This experience was corroborated by Respondent 13, who returned to the cost of labour.

Respondent 13: "Yes, yes, labour is serious. Harvest time especially. You can get people, but when they tell you their price, ahhh, you will begin calculate whether the farming still make sense."

Respondent 18 believed mechanisation could reduce some of the problem, although cost remained a barrier.

Respondent 18: "Machine would help us, no doubt. But to hire tractor itself is money. Sometimes before your turn reach, the proper time for the work don pass."

Respondent 21 also raised the issue of support and information reaching farmers unevenly.

Respondent 21: "Sometimes they announce training or support, but information no reach everybody early. Before you hear, they may say registration has finished."

The accounts show that labour scarcity is connected to other weaknesses in rural farming. Heavy dependence on manual labour increases the effect of worker shortages, while limited mechanisation leaves farmers with few alternatives during peak periods. In the same way, irregular extension contact reduces access to knowledge that could support better production methods. These findings relate to human capital within the Sustainable Livelihoods Framework because farmers depend on labour, knowledge and skills to turn other resources into productive outcomes (Scoones, 1998). Pinga et al. (2022) similarly reported labour shortages among farmers in Benue State, while Kughur et al. (2021) found that extension delivery in Apa was constrained by infrastructure, education and personnel limitations. Thus, the labour problem is not simply about finding more workers. It also concerns access to machinery, agricultural knowledge and timely institutional support.

Theme 4: Environmental, Security and Institutional Constraints

The interviews further indicated that respondents faced risks that could not easily be controlled through individual effort. These included changing weather conditions, pests, diseases, insecurity and limited access to government support.

Respondent 10 described uncertainty around rainfall:

Respondent 10: "Rain is difficult to understand now. Sometimes it will start, you plant, then it stop. Another time it will rain too much. So planning farming is not easy like before."

Respondent 14 focused on pests and the additional financial burden of controlling them.

Respondent 14: "Pest can enter farm and before you know it has damaged plenty. If you no spray on time, you lose. But chemical too is not cheap."

Respondent 19 raised a different concern.

Respondent 19: "Hmmmmmmmnn... security, yes. Some farms are far inside. There are days you hear something happen somewhere and you will say, no, today let me not go there alone."

Livestock farmers also faced problems when specialised support was unavailable. Respondent 20 explained:

Respondent 20: "When animal fall sick, sometimes you start calling people. If the person that know the treatment is far, before he come the animal may be worse. I have lost one like that before."

Respondent 21 questioned whether agricultural programmes were reaching smaller farmers effectively.

Respondent 21: "Government support, we hear about it. I am not saying nothing is happening, but many of us here, we no really see it. Maybe some people get, but it does not reach everybody."

Respondent 14's experience also demonstrates how environmental and financial challenges overlap because pest control requires money, while Respondent 19 shows that possession of farmland has limited value when security concerns restrict access to it. This is important within the Sustainable Livelihoods Framework because natural capital does not operate separately from financial, human and social capital (Scoones, 1998). Solomon and Ajaka (2026) similarly identified pests, diseases and inadequate extension support among constraints affecting farmers in Apa. Lan et al. (2025) also found that agricultural production was shaped by financial, institutional and infrastructural barriers. Therefore, farmers may have land and farming experience but still remain vulnerable where environmental risks are high and external support is weak.

4.3. Summary of Findings

The findings taken together reveal a chain of related challenges facing rural farm enterprises in Apa Local Government Area. Respondents 1, 5, 6 and 17 showed how weak finance restricts inputs and expansion; Respondents 4, 9, 12 and 15 demonstrated how poor infrastructure reduces the value gained after production; Respondents 3, 7, 8 and 18 showed the relationship between labour, mechanisation and agricultural knowledge; while Respondents 10, 14, 19, 20 and 21 highlighted risks that farmers cannot easily manage alone. This interaction supports the Sustainable Livelihoods Framework because weakness in one livelihood resource can reduce the usefulness of another. A farmer may have land but lack the finance to cultivate it, produce a good harvest but lack suitable roads and storage, or have adequate experience but still face unpredictable weather and insecurity. The assessment therefore suggests that the challenges of rural farm enterprises in Apa are interconnected and would require coordinated improvements in finance, farm inputs, infrastructure, markets, mechanisation, extension services, security and institutional support rather than isolated interventions.

5.CONCLUSION AND POLICY RECOMMENDATIONS

5.1. Conclusion

The study concludes that rural farm enterprises in Apa Local Government Area face several connected challenges that affect their productivity, income, growth and long-term sustainability. The major problems identified include limited access to finance, high cost of farm inputs, poor rural roads, inadequate storage and market facilities, labour shortages, limited mechanisation, weak extension services, pests and diseases, changing weather conditions, insecurity and insufficient government support. These challenges often reinforce one another, as limited finance affects the ability to purchase inputs and hire labour, while poor roads and storage facilities reduce the income farmers can obtain even after a successful harvest. The findings therefore support the Sustainable Livelihoods Framework by showing that financial, physical, human, natural and social resources are closely connected in shaping the performance of rural farm enterprises.

5.2. Policy Recommendations

The Benue State Ministry of Agriculture and Food Security and the Benue State Agricultural and Rural Development Authority should improve access to subsidised fertiliser, improved seeds, agrochemicals, extension services and practical farmer training, while the Bank of Agriculture and Nigeria Incentive-Based Risk Sharing System for Agricultural Lending should provide more accessible agricultural credit through registered farmer cooperatives. The Benue State Tractor Hiring Agency should make tractors and other farm machinery

available at affordable rates, particularly during land preparation, planting and harvesting periods, while the Benue Rural Access and Agricultural Marketing Project, together with Apa Local Government Council, should prioritise the rehabilitation of farm-to-market roads and the provision of storage and produce collection facilities. In addition, veterinary and crop protection services should be strengthened, while the Benue State Government, Nigeria Police Force and Nigeria Security and Civil Defence Corps should improve security around farming communities. These agencies should work together so that support reaches farmers across the different stages of production, storage, transportation and marketing.

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